CASH MANAGEMENT SERVICES

Part of being successful involves making the best use of your money and your time. Cash Management Services from Union Bank can help your organization operate more efficiently and effectively by better managing your funds, accelerating the collection of receipts and optimizing the timing of your outgoing payments.

Electronic Funds Transfer Via ACH

Union Bank can help your organization electronically send or collect funds nationwide using the Automated Clearing House (ACH). ACH is the economical way to gain fast access to funds while reducing some of the risks inherent in dealing with paper checks. The benefits of ACH are substantial and Union Bank's ACH service lets you accurately, efficiently and economically transfer funds to or from individuals and businesses with accounts at any bank or credit union in the United States.

Our ACH program offers a convenient, reliable, simple and economical means to:

- Direct deposit employee payroll (eliminate lost checks, stop payments and paycheck reconciliation)
- Pay vendors (eliminate the need to mail checks)
- Submit State and Federal payroll taxes
- Collect recurring or one-time customer payments (enhance cash flow forecasts, accelerate payments and reduce delinquencies)
- Transfer balances to and from your accounts with other banks; Cash Concentration

We offer set-up assistance and local attentive service as well as software that enables you to:

- Create templates for repetitive payments or collections
- Schedule batches in advance or submit them for next day (or same day) settlement
- Import a NACHA or CSV formatted file
- Utilize security protections like limiting the time of day or specific computing device for conducting activity on your account
- Grant user access in a highly customized way to meet your unique operating needs

CASH MANAGEMENT SERVICES AT A GLANCE

Electronic Funds Transfer via ACH
Improve cash flow and reduce costs by efficiently and reliably sending or collecting funds nationwide.

Wire Transfers
Send money worldwide quickly, safely and securely.

Sweep Transfers between Accounts
Sweep idle funds into interest bearing accounts or to pay down line of credit balances.

Merchant Card Processing Services
Enhance sales by giving your customers more ways to pay.

FDIC Insured Deposit Options
Increase normal FDIC Limits from $250,000 to millions of dollars with our Insured Cash Sweep Demand or Money Market Savings options or with a Certificate of Deposit Registry Service CD.

Online Banking
Check balances; view transactions, statements and check images; transfer funds; pay bills; establish alerts and more.

Mobile Banking
Conduct virtually all the electronic banking activities on the go.

Remote Check Deposit
Electronically deposit checks from your office to save time and stay focused on running your business.

Debit MasterCard Business Card
Gain increased purchasing flexibility, cash access, convenience and safety.

VISA Business Card
Manage spending with a charge card with the monthly bill paid in full.

Night Deposit Box
Safely drop off your check and cash receipts at a bank branch 24x7.

An efficient and effective way to manage your funds.

Member FDIC

CASH MANAGEMENT SERVICES

Wire Transfers

Wire transfers are a fast, safe and secure way to send money nationwide or internationally. Union Bank can initiate a wire order to transfer funds from your Union Bank deposit account through the Federal Reserve System to accounts at other financial institutions worldwide. Wire transfers initiated by 2 p.m. typically receive same day delivery to banks in the US.

Immediate Funds Availability: Domestic transfers arrive at their destination on the same business day they are sent. Money transferred via wire is considered collected funds and is available as soon as a wire is credited to the beneficiary account without mailing or check clearing delays.

Convenient: We can accommodate your in-person, fax or mail wire requests and our Cash Management Customers can electronically request wire transfers.

Repetitive Wires: If you need to send wires on a recurring basis, we can streamline the process for you to transmit funds to the same beneficiary over an extended period of time.

Sweep Transfers Between Accounts

Cash Sweep puts your money to work by sweeping idle funds from your commercial checking account(s) into interest bearing accounts or to pay down line of credit balances. Maximize interest earned and minimize interest paid by investing excess funds and borrowing only the funds that you need. You can benefit by:

- Making sure your deposit account never dips below a designated dollar amount by automatically sweeping funds in from another deposit account or line of credit
- Sweeping excess funds to another Union Bank deposit account or to pay down a line of credit
- Eliminating the time and expense to manually analyze daily cash positions
- Maintaining separate accounts while centralizing cash control

Merchant Card Processing Services

With decades of experience, Union Bank is a regional leader in providing credit and debit card processing services. We can simplify the process and quickly set you up to accept debit & credit cards issued by Visa®, MasterCard®, American Express®, Discover and Diners Club.

We offer customized pricing with highly competitive rates, no hidden fees and no cancellation penalties. Choose from a variety of state-of-the-art equipment options to buy or rent, depending on your situation and transaction volume. We offer equipment that is compatible with the EMV security chip requirement.

In addition to very competitive pricing, we offer customer service that is superior to what is typically found from other processors, including: a streamlined application process, in-person set-up, and access to 24-hour technical support.

Benefits include:

- Guaranteed settlement of funds next business day into a Union Bank deposit account
- In-person expertise to help you contest charge-backs
- Around-the-clock technical support, every day of the year
- Fast equipment replacement (in most cases same day)
- Free paper supplies
- Timely terminal updates so you qualify for the lowest rates and meet Card Association mandates
- Online access to detailed account information through a secure web portal
- Check verification/guarantee service
- Breach insurance for fraud protection
- Gift and customer loyalty-cards options
- Service fees applied monthly after you receive your statement

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CASH MANAGEMENT SERVICES

FDIC Insured Deposit Options

Certificate of Deposit Account Registry Service (CDARS®):
Conveniently access multi-million-dollar FDIC insurance coverage and earn CD-level rates (typically rates comparable to Treasuries and money market funds) while working directly with Union Bank. Earn one rate for each CD maturity and enjoy the option of reinvesting funds through a simple process. We provide you with one easy-to-read statement summarizing all your CD holdings.

Deposits up to $250,000 are insured by the FDIC. When you open a Certificate of Deposit Account Registry Service (CDARS) CD with Union Bank, you can increase that FDIC coverage to millions of dollars.

Insured Cash Sweep® (ICS) service:
With Union Bank you can secure your large deposits while maintaining access to funds. With the ICS service, you can earn interest on funds placed into checking (demand deposit) accounts or money market deposit accounts, while receiving multi-million-dollar FDIC insurance. Access funds through unlimited program withdrawals (using the ICS demand option) or up to six program withdrawals per month (using the ICS money market savings option).

With both ICS and CDARS, you benefit from:

Simplicity: Work directly with Union Bank and eliminate the need to manage multiple bank relationships in order to insure your deposits above the normal FDIC $250,000 limit. We manage the placement of your funds at participating banks to maximize your FDIC insurance coverage. You receive just one monthly statement from us summarizing your account activity and balances. And, if you manage finances for an organization accustomed to deposit collateralization, you will reduce the need to track collateral on an ongoing basis.[1]

Safety: Make even large deposits eligible for protection that's backed by the full faith and credit of the federal government.

Earnings: Put excess cash balances to work by placing funds into demand deposit accounts or money market deposit accounts using the ICS savings option, or interest-bearing certificates of deposit (CDs) using CDARS. Earn one rate on your ICS savings deposits, one rate on your ICS demand deposits, and one rate per maturity on your CDARS deposits.

Access: Enjoy unlimited withdrawals using the ICS demand option, or make up to six program withdrawals per month using the ICS savings option. With CDARS, select from a range of CD maturities (4 weeks, 13 weeks, 26 weeks, 52 weeks, 2 years, 3 years, and 5 years).

1 If a depositor is subject to restrictions with respect to the placement of funds in depository institutions, it is the responsibility of the depositor to determine whether the placement of the depositor's funds through ICS or CDARS, or a particular ICS or CDARS transaction, satisfies those restrictions.

Placement of your funds through the ICS or CDARS service is subject to the terms, conditions, and disclosures set forth in the agreements you enter into with us, including the applicable Deposit Placement Agreement. Limits apply, and customer eligibility criteria may apply. ICS program withdrawals are limited to six per month when using the ICS savings option. ICS, Insured Cash Sweep, and CDARS are registered service marks of Promontory Interfinancial Network, LLC.

An efficient and effective way to manage your funds.

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CASH MANAGEMENT SERVICES

Online Banking

Union Bank's online banking system offers you 24/7 access to your accounts, allowing you to monitor your accounts and transact business when and where you want:

- View account balances
- View transaction history, account statements and images of both issued and deposited checks
- Transfer funds among your Union Bank accounts (including making Union Bank loan payments)
- Request a Stop Payment on a check
- Initiate a bill payment (one-time or recurring) with our Power Pay service
- Establish email alert notices to advise you when your balance falls below or exceeds a certain dollar threshold or when certain transactions have occurred
- Safe and secure – we use 128-bit SSL (Secure Socket Layer) encryption

Mobile Banking

Have your accounts at your fingertips wherever you may be with mobile banking from Union Bank. Our safe and secure Smart Phone and iPad apps give you the features of online banking on your phone or iPad:

- View account balances
- Transfer funds between accounts
- View transaction history, account statements and images of both issued and deposited checks
- Use our bill pay service to send funds to one of your established payees
- Deposit checks with our Mobile Check Deposit function and your Smartphone.
- Safe and secure – we use 128-bit SSL (Secure Socket Layer) encryption

Remote Check Deposit

Our remote check deposit service (also known as Remote Deposit Capture) provides you the flexibility to manage your business banking on your schedule. By scanning and electronically depositing checks from your office, you save time and stay focused on running your business. You can use a check scanner to deposit an unlimited number of items for one monthly fee.[2] Along with Union Bank's online and mobile banking options, our remote check deposit service is another tool to help you enjoy more efficient, less stressful banking. For smaller organizations with fewer items to deposit, we offer the option of a single-feed check scanner or depositing via our mobile banking smart phone app.

Our Remote Deposit Check Capture service offers you:

- A safe, convenient, and secure deposit solution
- Web-based deposit transmission using current security protocols
- Flexibility regarding the time and location that's best for you to make your deposits
- An economical way to save time and expense with fewer trips to the bank
- Customizable deposit reports with the ability to review images of deposited checks
- An unlimited number of deposits for a small monthly fee (for the scanner-based method)
- Submission up to 4PM for same-business-day credit

2 Commercial and Business Checking item fees still apply.

An efficient and effective way to manage your funds.

Member FDIC

CASH MANAGEMENT SERVICES

Debit MasterCard Business Card

Enjoy increased purchasing flexibility, cash access, convenience and safety. With a Union Bank Debit MasterCard for Business you can better manage cash flow and record keeping and take advantage of an array of other business and travel benefits.

- Convenient: no-fee access to 55,000 Allpoint® ATM's. You can locate a surcharge-free ATM near you by visiting the Allpoint Network website or mobile app
- Secure: with the preset spending limits for your employees and liability protection for unauthorized purchases (see MasterCard.com for details on this and the following benefits)
- Valuable: protection services like Purchase Assurance, Extended Warranty and Car Rental Insurance as well as Travel assistance services

VISA Business Card

Union Bank's Visa® Business Credit Card is accepted around the world, offers 24/7 U.S.-based customer support, and provides multiple layers of protection that give you security, including Verified by Visa® for added protection with online purchases and free identity theft assistance. The card acts as a charge card with the monthly bill paid in full (vs. extending payment and incurring interest as with a credit card). With Online Account Access, you can make payments, view account activity and download statements using MyCardStatement.com.

For more information
please contact your commercial lender,
local branch manager or email:
info@unionbanknh.com
UBLOCAL.COM 1.800.753.4343

Positive Pay and ACH Filtering

Our Positive Pay and ACH Filtering service enables you to detect and mitigate the risks associated with fraudulent checks and ACH transactions.

- Positive Pay uses data that you submit listing your issued and outstanding checks to ensure that checks being presented for payment correspond to your outstanding checks.
- ACH Filtering allows you to 'white list' Automated Clearing House (ACH) transactions (and dollar thresholds) from vendors or merchants that you identify for approval. Other ACH electronic transactions are held for your review.

The Exception Management process provides an efficient method for you and your staff to view and manage any exception items that have been identified for review (i.e. checks that don't match what you have issued or are stale-dated or ACH transactions from entities that you have not 'whited listed') and decide whether the item(s) should be paid or returned.

The service also includes extensive reporting options including check reconciliation reporting, outstanding checks, cleared checks, returned items to help you reconcile, manage and secure your accounts.

Night Deposit Box

Safely drop off your check and cash receipts in our branch night deposit boxes instead of leaving your daily collections in your store or office overnight. You have the assurance of knowing that your funds are safely at the bank. Night deposits are removed from the depository and counted under the dual control of two bank employees. If you request, you have the option of having your night deposits counted in front of you the following business day.

STAY LOCAL. GO FAR.

An efficient and effective way to manage your funds.