

## ADVANTAGE BANKING OPTIONS

Our Advantage Banking products are designed to reward customers who maintain higher deposit relationships with Union Bank. With Advantage Banking, you get special "perks" with your account, at the ATM, or additional services from the bank. Below is an overview of our Advantage Banking account options - Basic Advantage Checking, Advantage Checking and Advantage Checking Plus.

	Basic	Advantage	Plus
Average Total Deposit Balances Required to Waive Monthly Fee	\$10,000	\$25,000	\$100,000
<b>Free Checks</b>			
Free Alliance or Guardian Style Checks	✓	✓	✓
Free Alliance or Guardian Style Duplicate Checks		✓	✓
Free Checks Most Styles			✓
<b>Special Features</b>			
Preferred Rate for CDs, IRAs and Money Market Accounts		✓	✓
Mortgage Document Preparation Fee Discounts	\$50	\$100	50% off
Discounted Rate on Personal Overdraft Protection Line	✓	✓	✓
50% discount on basic safe deposit box w/auto pay (or equivalent discount on larger box)	✓		
Complimentary Standard Safe Deposit Box (or equivalent discount on larger box)		✓	
Complimentary Standard or 5x5 Safe Deposit Box (or equivalent discount on larger box)			✓
<b>Free VIP Services</b>			
Overdraft Protection Transfers from another deposit account	✓	✓	✓
Money Orders   Treasurer's Checks   Notary Service	✓	✓	✓
Stop Payments			✓
Domestic (personal) Wire Transfers			✓
Asset Management Financial Review & Retirement Planning Analysis			✓
<b>Mastercard Debit Card</b>			
Non-Union Bank ATM surcharges rebated per mo. (credited early the next mo.)		✓	unlimited
All Union Bank ATM Fees Waived	✓	✓	✓
Free Standard Debit Card Replacement	✓	✓	✓
Mastercard Enhanced Debit Card	✓		
Mastercard World Debit Card		✓	✓
Valuable Benefits related to Purchase Insurance, like Extended Warranty		✓	✓
20% more ScoreCard Rewards Points on Signature-Based Debit Purchases	✓	✓	✓
\$500 Daily Cash Limit		✓	✓
<b>Standard Services</b>			
Interest earned on a daily basis	✓	✓	✓
Free:			
Online Banking and Bill Pay	✓	✓	✓
Mobile Banking, including Mobile Check Deposit	✓	✓	✓
Telebanking	✓	✓	✓
Unlimited Check writing and no per check fees	✓	✓	✓
Choice of eStatement or paper statement	✓	✓	✓
Check images	✓	✓	✓
UB SmartSave (periodic automatic transfers to build your savings)	✓	✓	✓
Unlimited No-Fee Access to 55,000 Allpoint ATMs Worldwide	✓	✓	✓
Fee if Average Total Deposit Balances Are Not Met	\$10*	\$15	\$20

\*Note: The Basic Advantage fee is also waived with a \$10,000 or greater mortgage balance.

