



ADVANTAGE BANKING BASIC ADVANTAGE CHECKING

Better Banking Starts Here

Basic Advantage Checking rewards customers who maintain high deposit relationships with Union Bank, starting at \$10,000. In recognition of your commitment to us, you'll receive special discounts and benefits, just for being an Advantage accountholder.

Rewarding Relationships

As an Advantage Banking customer, you can take advantage of great benefits, from free checks and ATM fee waivers, to Free notary service and treasurer's checks. To qualify, simply maintain the required deposit balance. It's our way of saying 'thanks' for being a valued customer.

In determining your average monthly deposit balance, we total all personal deposit accounts held individually or jointly by the primary accountholder on the Basic Advantage Checking Account. This includes Checking Accounts, CDs, IRAs, Savings and Money Market Accounts. The primary accountholder on the Basic Advantage checking account must be a primary or joint owner (or trustee) on additional deposit accounts for their balance to meet the deposit balance requirement. The \$10,000 balance requirement is an average deposit balance during a monthly statement cycle. If the average account balances fall below the minimum during a statement cycle, the account will be assessed a \$10 account service fee.*

*The Basic Advantage account service fee is waived with a \$10,000 or greater mortgage balance.

THE BENEFITS OF BASIC ADVANTAGE

Mastercard Enhanced Debit Card extras, including:

- All Union Bank ATM Fees Waived
- Unlimited, no-fee access to 55,000 Allpoint ATMs worldwide
- 20% more ScoreCard Reward points for signature-based debit purchases
- Free debit card standard replacement

Free VIP Service, including:

- Overdraft protection transfers from another deposit account
- Money Orders
- Treasurer's Checks
- Notary Service

Added benefits, including:

- Free Alliance or Guardian style checks
- Unlimited Online Bill Pay
- \$50 discount on mortgage document preparation
- Discounted rate on Personal Overdraft Protection Line
- 50% discount on basic safe deposit box w/auto pay (or equivalent discount on larger box)
- Check images and choice of eStatement or paper statement

ADVANTAGE BANKING: *It's our way of saying "thank you" for banking with us!*

BASIC ADVANTAGE

ADVANTAGE

ADVANTAGE PLUS

