

MUNICIPAL DEPOSIT ACCOUNT OPTIONS

At Union Bank, we have been a leader in Municipal Banking for Vermont and New Hampshire for decades. We offer a variety of accounts combined with the personal service you would expect from one of the leading community banks in New England. If you have any questions, we're here to help.

Checking Accounts	Municipal Checking with Interest
Minimum Daily Balance required to waive service fee, otherwise:	\$0
Monthly Service Fee with eStatements, or	\$0
Monthly Service Fee with paper statements	\$0
Complimentary:	
Online Banking	✓
Mobile Banking	✓
Telebanking	✓
Unlimited Check writing and no per check fees	✓
Check images provided	✓
Interest earned on a daily basis on account balances*	✓
Free replacement of your existing checks when you transfer your account from another bank.	✓

Money Market Accounts**	Municipal Money Market Account
Minimum Daily Balance required to waive service fee, otherwise:	\$1,000.00
Monthly Fee if minimum not met	\$5.00
Variable tiered interest rate	✓
Complimentary eStatements or paper statements	✓
Complimentary Starter Checks	✓
Complimentary Online Banking and Bill Pay	✓
Mobile Banking	✓
Charge for each transfer in excess of six per statement period**	\$5.00

Other Services Offered
Cash Management***
Remote Deposit Capture***
Certificate of Deposit Account Registry Service (CDARS) and Insured Cash Sweep (ICS) service****

* Minimum balance of \$750.00 required before accounts start to accrue interest.

** Limit six electronic banking, telephone transfer, or electronic withdrawals per monthly statement cycle. Unlimited transactions are permitted if made by the accountholder at an ATM, branch office, by mail, by messenger, or electronically to repay a Union Bank Loan.

*** Fees may apply.

****CDARS and ICS provide multi-million dollar FDIC insurance coverage.

