

DEPOSIT ACCOUNT OPTIONS

At Union Bank, we know that every individual has their own financial needs and goals, so 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*	Young Adult Checking ¹	UB Checking	Checking with Interest	UB 55 ¹
Minimum Daily Balance required to waive service fee, otherwise:	\$0	\$250.00	\$750.00	\$0
Monthly Service Fee with eStatements, or	\$0	\$2.50	\$5.00	\$0
Monthly Service Fee with paper statements	\$2.50	\$5.00	\$7.50	\$0
Complimentary:				
Online Banking and Bill Pay: up to 25 transactions/mo.	✓	✓	✓	✓
Mobile Banking	✓	✓	✓	✓
Telebanking	✓	✓	✓	✓
Debit or ATM Card	✓	✓	✓	✓
Unlimited Check writing and no per check fees	✓	✓	✓	✓
No fee access to the 55,000 Allpoint ATM Network	✓	✓	✓	✓
UB SmartSave (periodic automatic transfers to build your savings)	✓	✓	✓	✓
Check images provided	-	-	✓	✓
Interest earned on a daily basis on account balances	-	-	✓	✓
Savings Accounts*	Statement	Save For Success		
Minimum Daily Balance required to waive service fee, otherwise:	\$200.00	\$0		
Monthly Service Fee with eStatements, or	\$1.00	\$0		
Monthly Service Fee with paper statements	\$3.50	\$0		
Variable tiered interest rate, compounded and credited monthly	✓	-		
Variable interest rate, compounded and credited monthly (quarterly)	-	Save for Success		
Online Banking	✓	View only		
Mobile Banking	✓	View only		
Charge for each transfer in excess of six per statement period**	\$5.00	-		
Money Market Accounts				
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			
Health Savings Account ¹	VIP (Value Integrated Package) ^{***}			
Minimum Daily Balance required to waive paper statement fee, otherwise:	\$250.00	Complimentary overdraft protection sweep from another deposit account		
Monthly Service Fee with eStatements, or	\$0			
Monthly Service Fee with paper statements	\$2.50	No-fee money orders		
Interest earned on a daily basis	✓	No-fee treasurer's checks		
Variable tiered interest rate, compounded and credited monthly	✓	No-fee notary services		
Complimentary HSA Debit MasterCard [®]	✓	A complimentary order of basic checks annually ²		
Online and Mobile Banking	✓	Waiver of normal fee to use non-Union Bank ATMs ³		
Bill Pay (provides the ability to pay medical bills online)	✓	10% discount on the documentation preparation fee for residential mortgages		
Check images provided	✓			

*Checking and savings accounts require a \$100 opening deposit when opening the account online and \$25 when opening at one of our branch locations. ¹A monthly inactivity fee of \$3 applies if your account is inactive for a period of one year or more with an account balance of less than \$100. ** Limit six electronic banking, telephone transfer, or electronic withdrawals per monthly statement cycle. Unlimited transactions are permitted if made by the account holder at an ATM, branch office, by mail, by messenger, or electronically to repay a Union Bank Loan.*** Modest monthly fee applies. ² With additional benefits for Advantage Banking customers. ³ For non-Union Bank/non-Allpoint ATM transactions, the institution that owns the ATM (or the ATM network) may assess a surcharge.

