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**
Free Checks			
Free Alliance or Guardian Style Checks	✓	✓	✓
Free Alliance or Guardian Style Duplicate Checks		✓	✓
Free Checks Most Styles			✓
Special Features			
Preferred Rate for CDs, IRAs and Money Market Accounts		✓	✓
Mortgage Doc Preperation Fee Discount	$50.00 off	$100.00 off	Waived/Free
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 5×5 Safe Deposit Box (or standard box fee discount on larger box)			✓
Free VIP Services			
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			✓
Mastercard Debit Card			
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		✓	✓
$500 Daily Cash Limit		✓	✓
Standard Services			
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

*The basic Advantage Fee is also waived with a $10,000 or greater mortgage balance. Basic Advantage, Advantage and Advantage Plus accounts require a $100 opening deposit when opening the account online and $25 when opening at one of our branch locations.

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