

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*	UB Checking	UB 55 ¹
Minimum Daily Balance required to waive service fee, <i>otherwise:</i>	\$250.00	\$0.00
Monthly Service Fee with eStatements, or	\$2.50	\$0.00
Monthly Service Fee with paper statements	\$5.00	\$0.00
Monthly Service Fee if under 25	\$0.00	
Variable tiered interest earned daily, compounded and credited monthly	-	✓
Online and Mobile Banking	✓	✓
Complimentary Bill Pay: up to 25 transactions per month	✓	✓
Enhanced Debit MasterCard or ATM card	✓	✓
No Fee access to 55,000 Allpoint ATM network	✓	✓
Check images provided	-	✓
	Money Market Account	Health Savings Account ¹
Minimum Daily Balance required to waive service fee, <i>otherwise:</i>	\$1,000.00	\$250.00
Monthly Service Fee with eStatements, or	\$5.00	\$0.00
Monthly Service Fee with paper statements	\$5.00	\$2.50
Variable tiered interest earned daily, compounded and credited monthly	✓	✓
Complimentary Starter Checks	✓	-
Complimentary HSA Debit MasterCard	-	✓
Online and Mobile Banking	✓	✓
Complimentary Bill Pay: up to 25 transactions per month	✓**	✓
Check images provided	✓	✓
Charge for each transfer in excess of six per statement period**	\$5.00	-
	Statement Savings	Save for Success
Minimum Daily Balance required to waive service fee, <i>otherwise:</i>	\$200.00	\$0.00
Monthly Service Fee with eStatements, or	\$1.00	\$0.00
Monthly Service Fee with paper statements	\$3.50	\$0.00
Variable interest earned daily, compounded and credited monthly	✓	✓
Tiered Interest	✓	-
Online and Mobile Banking	✓	✓
Charge for each transfer in excess of six per statement period**	\$5.00	-
VIP (Value Integrated Package)***		
Complimentary overdraft protection sweep from another deposit account		
No-fee money orders		
No-fee treasurer's checks		
No-fee notary services		
A complimentary order of basic checks annually ²		
Waiver of normal fee to use non-Union Bank ATMs ³		
10% discount on the documentation preparation fee for residential mortgages		

*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 other electronic or check withdrawals per monthly statement cycle for savings and Money Market accounts.

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.

²With additional benefits for Advantage Banking customers.

³For non-Union Bank/non-Allpoint ATM transactions, the institution that owns the ATM (or the ATM network) may assess a surcharge.

