

**Business Product Guide**

For us, it's important that you understand exactly how your Business Basics Checking account works. Below is an explanation of the key terms and fees for your business account. **For additional details of terms and conditions governing your account and fees, please read the *Business Accounts & Services Disclosure and Agreement* and applicable *Business Deposit Fee Schedule*.** For questions, please visit [unionbank.com](http://unionbank.com), call us at 800-238-4486, or stop by any Branch office.

<b>MINIMUM DEPOSIT NEEDED TO OPEN ACCOUNT</b>	<b>\$100</b>		
<b>BALANCE REQUIRED TO MAINTAIN THE ACCOUNT</b>	Any amount greater than <b>\$0</b>		
<b>INTEREST</b>	No interest paid.		
<b>MONTHLY SERVICE CHARGE</b>	Monthly Service Charge	<b>\$5</b> (with Online Statement) OR <b>\$7</b> (with Paper Statement)  NOTE: If check images are requested with your Paper Statement, an additional \$3 monthly fee will apply for front image of checks and \$10 for both front and back image of checks.	
	How to avoid the Monthly Service Charge	No Monthly Service Charge when you have any one of the following (during each monthly statement period):  1. \$1,000 Daily Checking Minimum Balance 2. \$3,000 Monthly Checking Average Balance 3. \$5,000 Monthly Combined Balance of linked business accounts <sup>1</sup>	
<b>MONTHLY ACTIVITY FEES</b>	<b>Combined Transactions<sup>1</sup></b>	Combined Transactions – no charge	<b>50</b>
		Additional Combined Transaction	<b>\$0.40</b>
	<b>Cash Deposited</b>	Cash Deposit – no charge	<b>\$1,000</b>
		Additional Cash Deposit per \$1,000	<b>\$2</b>
<b>FEATURES AND SERVICES</b>	<b>Business Basics Checking accounts offer the following:</b> <ul style="list-style-type: none"> <li>• Union Bank<sup>®</sup> Debit MasterCard BusinessCard<sup>®</sup>, Business Full Service ATM Card</li> <li>• Online Banking and Online Bill Pay</li> <li>• Email and Text Alerts</li> <li>• Mobile Banking</li> <li>• Online Statements</li> <li>• May be used for Business Deposit Overdraft Protection</li> </ul>		
<b>ATM FEES</b>	Union Bank ATM	<b>\$0</b>	When using a Union Bank ATM to complete deposits, withdrawals, and transfers between linked Union Bank accounts.
		<b>\$1</b>	When using a Union Bank ATM to obtain a mini statement.
	Non-Union Bank ATM	<b>\$2</b>	For any Inquiries, Transfers, or Withdrawals while using a domestic non-Union Bank ATM, plus any fees the ATM owner or operator may charge.
		<b>\$5</b>	For any Inquiries, Transfers, or Withdrawals while using a non-Union Bank ATM outside of the U.S., including Puerto Rico and the U.S. Virgin Islands, plus any fees the ATM owner may charge.

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<b>Fees for using your account when funds are not available</b>					
<b>OVERDRAFT FEES</b>	<b>\$33</b> For each Debit/Item received for payment when you do not have enough money in your account or through an Overdraft Protection service. The fee is charged when the Debit is paid (Overdraft Item Paid) or returned (Overdraft Item Returned). There is a maximum of 6 Overdraft Fees per day. We will not charge this fee if your account is overdrawn less than \$5.				
<b>CONTINUED OVERDRAFT FEE</b>	<b>\$7</b> Daily fee is charged for up to 5 Business Days beginning the 7th calendar day the account has been continuously overdrawn. The 1st calendar day is the day the overdraft occurred. No more than \$35 will be charged for each period of continued overdraft.				
<b>BUSINESS DEPOSIT OVERDRAFT PROTECTION TRANSFER FEE (if you are enrolled)</b>	<b>\$10</b> Each day a transfer of Available Funds is made through Business Deposit Overdraft Protection. Please see the <i>Business Accounts &amp; Services Disclosure and Agreement</i> for details.				
<b>BUSINESS CASH RESERVE ACCOUNT (Subject to credit approval)</b>	<p><b>\$10</b> Advance Fee each day an advance of \$10 or more occurs from the Business Cash Reserve Account.</p> <table style="width: 100%; border: none;"> <tr> <td style="padding-left: 20px;">Annual Percentage Rate (APR):</td> <td style="padding-left: 40px;">16.8% for credit lines &lt; \$5,000</td> </tr> <tr> <td style="padding-left: 20px;">(rates as of 01/01/2019)</td> <td style="padding-left: 40px;">14.8% for credit lines ≥ \$5,000</td> </tr> </table> <p><b>\$25</b> Annual Fee.</p> <p>Advances are subject to available credit on the Business Cash Reserve Account. The Advance Fee and Annual Fee are charged to the Business Cash Reserve Account. Ask a banker about current rates. Other terms and conditions apply and are subject to change. Please see the <i>Business Cash Reserve Account Disclosure and Agreement</i> for details.</p>	Annual Percentage Rate (APR):	16.8% for credit lines < \$5,000	(rates as of 01/01/2019)	14.8% for credit lines ≥ \$5,000
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(rates as of 01/01/2019)	14.8% for credit lines ≥ \$5,000				
<b>BUSINESS LINE OVERDRAFT PROTECTION – (Subject to credit approval)</b>	<p><b>\$10</b> Daily advance fee will be charged to each designated eligible checking account each day an advance is made from your Business line of credit.</p> <p>Advances are subject to available credit on the Business line of credit. Ask a banker about the Business Line Overdraft Protection service including rates, other fees, terms and conditions. Terms subject to change. Please see the <i>Line Overdraft Protection Service Agreement and Disclosure</i> for details.</p>				
<b>HOW DEPOSITS AND WITHDRAWALS WORK</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 35%; padding: 5px; vertical-align: top;">           The order in which deposits and withdrawals are processed (as applicable)         </td> <td style="padding: 5px; vertical-align: top;">           On each Business Day, we will:           <ol style="list-style-type: none"> <li>1. Add deposits to your account, then</li> <li>2. Subtract Adjustments and fees, followed by ATM and debit card transactions, generally within each transaction type, in ascending order (lowest to highest) by amount, then</li> <li>3. Subtract checks, bill payments, and electronic debits (such as ACH) generally in descending order (highest to lowest) by amount.</li> </ol> </td> </tr> <tr> <td style="padding: 5px; vertical-align: top;">           When your deposits are available             (Please refer to the <i>Business Accounts &amp; Services Disclosure and Agreement</i> for Funds Availability details)         </td> <td style="padding: 5px; vertical-align: top;"> <ul style="list-style-type: none"> <li>• Cash: by the 1st Business Day after deposit</li> <li>• Checks: generally the 1st Business Day after deposit, but sometimes longer</li> <li>• Electronic direct deposit: same Business Day</li> </ul> <p>If you make a deposit before the close of business on a Business Day that we are open, or as posted, we will consider that day to be the day of your deposit.</p> <ul style="list-style-type: none"> <li>• In most cases, the first \$200 of your deposit will be available by the 1st Business Day.</li> <li>• If we are not going to make all deposited funds available by the 1st Business Day, we will notify you of the hold reason and when your funds will be available (generally no later than the 7th Business Day after the day of deposit).</li> </ul> <p><i>A "Business Day" is Monday–Friday, excluding federal holidays, even though we may be open Saturday or Sunday.</i></p> </td> </tr> </table>	The order in which deposits and withdrawals are processed (as applicable)	On each Business Day, we will: <ol style="list-style-type: none"> <li>1. Add deposits to your account, then</li> <li>2. Subtract Adjustments and fees, followed by ATM and debit card transactions, generally within each transaction type, in ascending order (lowest to highest) by amount, then</li> <li>3. Subtract checks, bill payments, and electronic debits (such as ACH) generally in descending order (highest to lowest) by amount.</li> </ol>	When your deposits are available  (Please refer to the <i>Business Accounts &amp; Services Disclosure and Agreement</i> for Funds Availability details)	<ul style="list-style-type: none"> <li>• Cash: by the 1st Business Day after deposit</li> <li>• Checks: generally the 1st Business Day after deposit, but sometimes longer</li> <li>• Electronic direct deposit: same Business Day</li> </ul> <p>If you make a deposit before the close of business on a Business Day that we are open, or as posted, we will consider that day to be the day of your deposit.</p> <ul style="list-style-type: none"> <li>• In most cases, the first \$200 of your deposit will be available by the 1st Business Day.</li> <li>• If we are not going to make all deposited funds available by the 1st Business Day, we will notify you of the hold reason and when your funds will be available (generally no later than the 7th Business Day after the day of deposit).</li> </ul> <p><i>A "Business Day" is Monday–Friday, excluding federal holidays, even though we may be open Saturday or Sunday.</i></p>
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<b>SOME OTHER FEES</b>		
Stop Payment Fee	<p><b>\$30</b> Per Item, or range of Items if the stop payment is placed through Telephone Banking Personal Service or at a Branch.</p> <p><b>\$15</b> Per Item, if the stop payment order is placed through Online Banking or Telephone Banking Direct Service at 800-238-4486.</p>	
Deposited Item Returned Fee	<p><b>\$9</b> For each Item you deposit or each check cashed that is returned unpaid.</p> <p>Example: You deposit a check from someone who didn't have enough money in their account. The amount of the deposit will be subtracted from your balance and you will be charged the Deposited Item Returned Fee.</p>	
Automatic Re-Clear Fee	<p><b>\$4</b> For each Item you deposit or each check cashed that is returned unpaid, there is the option to have the Item automatically re-deposited. Enrollment in this service is required.</p>	

**Additional services**

<b>WIRE TRANSFERS</b>		
Outgoing Domestic Wires	<p><b>\$15</b> Online Financial Center</p> <p><b>\$20</b> Online Banking for Small Business</p> <p><b>\$20</b> Direct Access</p> <p><b>\$35</b> Branch – In Person</p> <p><b>\$65</b> Telephone</p>	
Outgoing International Wires – USD	<p><b>\$20</b> Online Financial Center</p> <p><b>\$45</b> Direct Access</p> <p><b>\$55</b> Branch – In Person</p> <p><b>\$75</b> Telephone</p>	
Outgoing International Wires – Foreign Currency	<p><b>\$15</b> Online Financial Center</p> <p><b>\$35</b> Direct Access</p> <p><b>\$45</b> Branch – In Person</p> <p><b>\$75</b> Telephone</p>	
Online Financial Center Wires Monthly Maintenance (to enroll in and use the service)	<p><b>\$15</b></p>	

Fees for other services not listed here may be assessed—see applicable *Business Deposit Fee Schedule*.

<sup>1</sup> Excludes PurePoint<sup>®</sup> Financial accounts.

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<b>MONTHLY ACTIVITY FEES</b>	<b>Combined Transactions<sup>1</sup></b>	Combined Transactions – no charge Additional Combined Transaction	<b>50</b> <b>\$0.40</b>
	<b>Cash Deposited</b>	Cash Deposit – no charge Additional Cash Deposit per \$1,000	<b>\$1,000</b> <b>\$2</b>
<b>FEATURES AND SERVICES</b>	<b>Business Basics Checking accounts offer the following:</b> <ul style="list-style-type: none"> <li>• Union Bank<sup>®</sup> Debit MasterCard BusinessCard<sup>®</sup>, Business Full Service ATM Card</li> <li>• Online Banking and Online Bill Pay</li> <li>• Email and Text Alerts</li> <li>• Mobile Banking</li> <li>• Online Statements</li> <li>• May be used for Business Deposit Overdraft Protection</li> </ul>		
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<b>BUSINESS CASH RESERVE ACCOUNT (Subject to credit approval)</b>	<p><b>\$10</b> Advance Fee each day an advance of \$10 or more occurs from the Business Cash Reserve Account. (\$0 for Business Cash Reserve Accounts opened in Washington)</p> <p>Annual Percentage Rate (APR):                      16.8% for credit lines &lt; \$5,000          (rates as of 01/01/2019)                                      14.8% for credit lines ≥ \$5,000</p> <p><b>\$25</b> Annual Fee.</p> <p>Advances are subject to available credit on the Business Cash Reserve Account. The Advance Fee and Annual Fee are charged to the Business Cash Reserve Account. Ask a banker about current rates. Other terms and conditions apply and are subject to change. Please see the <i>Business Cash Reserve Account Disclosure and Agreement</i> for details.</p>				
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**Additional services**

<b>WIRE TRANSFERS</b>		
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Outgoing International Wires – USD	<p><b>\$20</b> Online Financial Center</p> <p><b>\$45</b> Direct Access</p> <p><b>\$55</b> Branch – In Person</p> <p><b>\$75</b> Telephone</p>	
Outgoing International Wires – Foreign Currency	<p><b>\$15</b> Online Financial Center</p> <p><b>\$35</b> Direct Access</p> <p><b>\$45</b> Branch – In Person</p> <p><b>\$75</b> Telephone</p>	
Online Financial Center Wires Monthly Maintenance (to enroll in and use the service)	<p><b>\$15</b></p>	

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<sup>1</sup> Excludes PurePoint® Financial accounts.