

Business Product Guide

Understanding the key terms and fees of your Business MoneyMarket account is important. These and other important details can be found below. **For additional information regarding your account, please read the *Business Accounts & Services Disclosure and Agreement* and applicable *Business Deposit Fee Schedule*.** For questions, please visit unionbank.com, call us at 877-671-6877, or stop by any Branch office.

MINIMUM DEPOSIT NEEDED TO OPEN ACCOUNT	\$1,000	
BALANCE REQUIRED TO MAINTAIN THE ACCOUNT	Any amount greater than \$0	
INTEREST	Interest Paid. Compounded monthly and paid monthly.	
MONTHLY SERVICE CHARGE	Monthly Service Charge	\$10 (with Online Statements) OR \$12 (with Paper Statements)
	How to avoid the Monthly Service Charge	No Monthly Service Charge when you have either one of the following: 1. \$3,000 Daily Minimum Balance 2. Linked Bank Freely™ Business checking account
FEATURES AND SERVICES	Business MoneyMarket accounts offer the following: <ul style="list-style-type: none"> • Union Bank® Debit Card, ATM Card, or Deposit Card • Online Banking and Online Bill Pay¹ • Mobile Banking • Email and Text Alerts • Online Statements • Unlimited check writing (subject to Available Balance) • May be linked to an eligible Union Bank business checking account for Deposit Overdraft Protection 	
ATM FEES	Union Bank ATM	\$0 When using a Union Bank ATM to complete deposits, withdrawals, and transfers between linked Union Bank accounts.
	Non-Union Bank ATM	\$2 For any Inquiries, Transfers, or Withdrawals while using a domestic non-Union Bank ATM, plus any fees the ATM owner or operator may charge. \$5 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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Fees for using your account when funds are not available		
OVERDRAFT FEES	\$33 For each Debit/Item received for payment when you do not have enough money in your account. 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.	
CONTINUED OVERDRAFT FEE	\$7 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.	
DEPOSIT OVERDRAFT PROTECTION	This money market account can be linked to an eligible business checking account for Deposit Overdraft Protection. If applicable, a \$10 Deposit Overdraft Protection Transfer Fee, which is charged to the checking account, will be included in the amount transferred to the linked checking account.	
HOW DEPOSITS AND WITHDRAWALS WORK	The order in which deposits and withdrawals are processed (as applicable)	<p>On each Business Day, we will:</p> <ol style="list-style-type: none"> 1. Add deposits to your account, then 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 3. Subtract checks, bill payments, and electronic debits (such as ACH), generally in descending order (highest to lowest) by amount.
HOW DEPOSITS AND WITHDRAWALS WORK	<p>When your deposits are available</p> <p>(Please refer to the <i>Business Accounts & Services Disclosure and Agreement</i> for Funds Availability details)</p>	<ul style="list-style-type: none"> • Cash: by the 1st Business Day after deposit • Checks: generally the 1st Business Day after deposit, but sometimes longer • Electronic direct deposit: same Business Day <p>If you make a deposit before the close of business on a Business Day that we are open, at a branch or kiosk, or as posted, we will consider that day to be the day of your deposit.</p> <ul style="list-style-type: none"> • In most cases, the first \$225 of your deposit will be available by the 1st Business Day. • 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). <p><i>A "Business Day" is Monday - Friday, excluding federal holidays, even though we may be open Saturday or Sunday.</i></p>
SOME OTHER FEES	Stop Payment Fee	<p>\$30 Per Item, or range of Items if the stop payment is placed through Telephone Banking Personal Service or at a Branch.</p> <p>\$15 Per Item, if the stop payment order is placed through Online Banking or Telephone Banking Direct Service at 877-671-6877.</p>
SOME OTHER FEES	Deposited Item Returned Fee	\$9 For each Item you deposit or each check cashed that is returned unpaid. Example: You deposit a check from an account that didn't have enough money. The amount of the deposit will be subtracted from your balance and you will be charged the Deposited Item Returned Fee.
SOME OTHER FEES	Automatic Re-Clear Fee	\$4 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.

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

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

¹ A business checking account is required to access Online Banking for Small Business.