

**Business Product Guide**

Understanding the key terms and fees of your Bank Freely™ Business checking 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.

<b>MINIMUM DEPOSIT NEEDED TO OPEN ACCOUNT</b>	Any amount greater than <b>\$0</b> Note: This account is not available for public fund agencies.	
<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>	<b>\$0</b>	
<b>ACTIVITY FEES</b>	Combined Transactions <sup>1</sup>	<b>Unlimited</b>
	Cash Deposited Cash Deposit Additional Cash Deposit per \$1,000	<b>First \$10,000 at no charge per statement period \$2.50</b>
<b>FEATURES AND SERVICES</b>	<p><b>Bank Freely Business checking accounts offer the following:</b></p> <ul style="list-style-type: none"> <li>• Union Bank® Debit MasterCard BusinessCard®, 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>• One linked Business Savings, Business Preferred Savings, or Business MoneyMarket account with no monthly service charge</li> <li>• One linked Ready to Go® personal checking account with no monthly service charge</li> <li>• May be used for Business Deposit Overdraft Protection</li> <li>• No Business Deposit Overdraft Protection Transfer Fee</li> <li>• No fee for Incoming Wires</li> <li>• Paper Statements (if check images are requested with your paper statements, a \$3 monthly fee will apply)</li> </ul> <ul style="list-style-type: none"> <li>• Union Bank will rebate the first two surcharge fees assessed from non-Union bank ATM owners or operators per statement period</li> <li>• No monthly service charge for transaction downloads made by accessing either Quicken® or QuickBooks® software directly; excess transaction and excess access fees will still apply</li> <li>• Additional offers—please speak to your banker for more information:             <ul style="list-style-type: none"> <li>• \$50 discount on first order of business checks from Deluxe check printing</li> <li>• Three-month waiver of Online Financial Center Wire Monthly Maintenance fee</li> <li>• \$100 application fee rebated upon activation of new Merchant Services Account<sup>2</sup></li> </ul> </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.
	Non-Union Bank ATM	<b>\$0</b> For any Inquiries, Transfers, or Withdrawals while using a domestic non-Union Bank ATM. <b>\$0</b> For any Inquiries, Transfers, or Withdrawals while using a non-Union Bank ATM outside of the U.S. Union Bank will rebate the first two surcharge fees assessed by non-Union Bank ATM owners or operators worldwide per statement period.



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<b>SOME OTHER FEES</b>	Stop Payment Fee	<b>\$30</b> Per Item, or range of Items if the stop payment is placed through Telephone Banking Personal Service or at a Branch. <b>\$15</b> Per Item, if the stop payment order is placed through Online Banking or Telephone Banking Direct Service at 877-671-6877.
	Deposited Item Returned Fee	<b>\$9</b> 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.
	Automatic Re-Clear Fee	<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.

**Additional services**

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

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

<sup>1</sup> Combined Transactions include each check Item deposited, each debit or paid Item, and each credit or deposit.

<sup>2</sup> Merchant Services provided by Elavon. Subject to credit approval. Only applicable for a new Merchant Services Account with Elavon, which must be activated within 30 days of approval date to qualify. Application fee must be collected before rebate will be processed. Cannot be combined with another offer. Rebate will be applied to merchant's Elavon statement as a credit the month after account activation.