

EFFECTIVE OCTOBER 19, 2020

# Business Deposit

**Fee Schedule**



See our *Business Accounts & Services Disclosure and Agreement* for additional details of terms and conditions governing your accounts and services.

All pricing subject to change without notice, except as otherwise provided by applicable law.

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**The lowest-priced option for each service or channel is highlighted for your convenience.**

## BUSINESS CHECKING ACCOUNTS

| BUSINESS CHECKING PRODUCTS                                     | BANK FREELY™<br>BUSINESS<br>CHECKING                |
|--|---|
| <b>Monthly Service Charge with:</b>                            |   |
| Online Statements  | \$0   |
| Paper Statements   | \$0   |
| <b>Balance required to avoid the Monthly Service Charge:</b>   |   |
| Daily Minimum  | —   |
| Monthly Average  | —   |
| Monthly Combined   | —   |
| <b>Additional options to avoid the Monthly Service Charge:</b> | —   |
| <b>ACTIVITY FEES</b>   |   |
| Combined Transactions <sup>6</sup>                             | Unlimited   |
| Additional Combined Transaction                                | \$0   |
| Cash Deposited   | First \$10,000 at no charge<br>per statement period |
| Additional Cash Deposit per \$1,000                            | \$2.50  |

- 1 No monthly service charge for nonprofit organizations.
- 2 Monthly Combined Balance of linked Union Bank® business deposit accounts. Excludes PurePoint® Financial accounts.
- 3 A total of \$500 in Debit Card purchases from the Business Value Checking account during the statement period.
- 4 A total of any three Online Bill Pay payments through Union Bank online banking services or outgoing wire transfer transactions using the Wire Transfer services from the Business Value Checking account during the statement period. Transaction fees apply to transactions using the Wire Transfer services, and other fees may apply for using this service.
- 5 A qualifying Elavon Merchant Services Account transaction is any debit or credit transaction from the Merchant Services Account to the Business Value Checking account or the Bank Freely Business checking account during the statement period. Monthly and other fees apply to the Merchant Services Account.
- 6 Combined Transactions include each check Item deposited, each debit or paid Item, and each credit or deposit.

| BUSINESS BASICS CHECKING                        | BUSINESS VALUE CHECKING   | BUSINESS ESSENTIALS INTEREST CHECKING           |
|---|---|---|
| \$5   | \$12 <sup>1</sup>   | \$20  |
| \$7   | \$14 <sup>1</sup>   | \$22  |
| \$1,000   | —   | —   |
| \$3,000   | \$6,000   | \$10,000  |
| \$5,000 <sup>2</sup>                            | \$7,500 <sup>2</sup>  | \$20,000 <sup>2</sup>                           |
| —   | Meet any one of the following qualifying options: <ul style="list-style-type: none"> <li>• \$500 in Debit Card purchases<sup>3</sup></li> <li>• Combination of at least 3 Online Bill Pay payments or outgoing wire transfer transactions<sup>4</sup></li> <li>• Complete a qualifying Merchant Services transaction<sup>5</sup></li> </ul> | —   |
| 50  | 200   | 200   |
| \$0.40  | \$0.40  | \$0.40  |
| First \$1,000 at no charge per statement period | First \$10,000 at no charge per statement period  | First \$5,000 at no charge per statement period |
| \$2   | \$2   | \$2   |

### Check Images with Paper Statements

- Front image of checks only: \$3 per month
- Front and back image of checks: \$10 per month

### Interest on Lawyers Trust Account (IOLTA)

- \$100 minimum to open
- No Monthly Service Charge
- An IOLTA cannot be combined with other accounts for analysis purposes. Fees may be deducted from another operating account maintained at the Bank by the owner of the IOLTA.

### Accounts on Analysis

If your account is a Linked Account on Analysis, please refer to the *Accounts on Analysis* section for applicable service fees.

## BUSINESS SAVINGS AND MONEY MARKET ACCOUNTS

### BUSINESS SAVINGS

|   |       |
|---|-------|
| Minimum Opening Deposit                                 | \$100 |
| Monthly Service Charge:                                 |       |
| Online Statements                                       | \$5   |
| Paper Statements  | \$7   |
| Balance Requirements for Monthly Service Charge Waiver: |       |
| Daily Minimum   | \$500 |

### UNION BANK BUSINESS PREFERRED SAVINGS<sup>SM</sup>

|   |         |
|---|---------|
| Minimum Opening Deposit                                 | \$100   |
| Monthly Service Charge:                                 |         |
| Online Statements                                       | \$12    |
| Paper Statements  | \$14    |
| Balance Requirements for Monthly Service Charge Waiver: |         |
| Daily Minimum   | \$5,000 |

### BUSINESS MONEYMARKET ACCOUNT

|   |         |
|---|---------|
| Minimum Opening Deposit                                 | \$1,000 |
| Monthly Service Charge:                                 |         |
| Online Statements                                       | \$10    |
| Paper Statements  | \$12    |
| Balance Requirements for Monthly Service Charge Waiver: |         |
| Daily Minimum   | \$3,000 |

#### **Accounts on Analysis**

If your account is a Linked Account on Analysis, please refer to the *Accounts on Analysis* section for applicable service fees.

## ACCOUNTS ON ANALYSIS

If your business has large account balances or high activity volumes, consider an Analyzed Business Checking account. Our analyzed checking accounts are a cost-effective way to help maximize your funds to offset monthly service fees.

### Monthly Maintenance and Statement Delivery

|                               |         |       |
|-------------------------------|---------|-------|
| <b>Online</b> .....           | each \$ | 15.00 |
| <b>Paper</b> .....            | each \$ | 20.00 |
| <b>Paper and Online</b> ..... | each \$ | 35.00 |

### Activity Fees

|  |                |      |
|--|----------------|------|
| <b>Deposits</b> .....                      | per deposit \$ | 1.50 |
| <b>Checks Paid</b> .....                   | each \$        | .20  |
| <b>Checks Deposited</b> .....              | each \$        | .16  |
| <b>Canadian Checks Deposited</b> .....     | per item \$    | 2.00 |
| <b>Electronic Debits and Credits</b> ..... | each \$        | .16  |

### Cash Services—Branch/Night Depository/ATM

#### Cash Deposit Verified (Per \$1,000)

|  |           |
|--|-----------|
| First \$20,000 deposited.....            | No Charge |
| Additional Cash Deposit per \$1,000..... | \$ 2.00   |

#### Coin Deposited

|   |            |      |
|---|------------|------|
| Standard Bags (FRB Specifications)..... | per bag \$ | 5.00 |
| Non-Standard.....                       | per bag \$ | 7.00 |

**Rolled Coin in Bag Surcharge**..... per bag \$ 5.00

**Currency Orders** (Per \$1,000)..... \$ 1.50

**Coin Orders**..... per roll \$ .15  
..... per box \$ 5.00

### Deposit Administration Fee

The Deposit Administration Fee may include FDIC assessment charges, financing corporation (FICO) charges, and other charges provided by law, and may also include administrative expenses incurred by the Bank in providing depository services. The FDIC charges member Insured Depository Institutions risk-based assessments to cover the costs associated with providing deposit insurance under the Federal Deposit Insurance Act as well as FICO assessments to cover the financing costs associated with the Federal Savings and Loan Crisis of 1987. The Deposit Administration Fee will be assessed monthly at a rate per \$1,000 of average monthly adjusted ledger balance. The charge is variable and is subject to change by the Bank at any time without notice.

### Late Fee

Earnings deficits which remain unpaid by the date specified on the Account Analysis statement will be assessed a late fee (compounded monthly). Deficit and late assessment amounts are subject to direct debit to the account.

**Late Fee**.....per month 4%

### Overdraft Balance Charges

Overdraft balances and related fees are charged the Union Bank Reference Rate plus 4.0% per annum, computed daily, with a minimum daily charge of \$10, assessed from the time such overdraft balances are created and related fees are incurred. The minimum daily charge and accrued interest are then added to the overdraft balance.

**Uncollected Funds (UCF)**

Client usage of UCF is charged the Union Bank Reference Rate plus 4.0% per annum, computed on the average daily usage of uncollected funds for the month in question.

*Not all fees and charges are eligible for offset through your Earnings Allowance. These ineligible fees and charges will be directly charged to your Account on Analysis.*



## GENERAL SERVICES

The following services apply to all business accounts unless indicated otherwise.

### **ACH Blocked Account Monthly Maintenance**

ACH Blocked Debit/Credit..... each \$ 10.00

### **ATM Card and Debit Card**

Foreign Purchase Fee .....2% of purchase amount

ATM and Debit Card Replacement Fee..... No Charge

### **Non-Union Bank ATMs**

When you use your ATM Card or Debit Card at non-Union Bank ATMs, we charge the following fee for each cash withdrawal, transfer, or balance inquiry. The owner or operator of the ATM may also assess a fee.

#### **ATM Network Withdrawal, Transfer, or Inquiry Fee**

(Within the 50 states in the U.S.).....\$ 2.00

#### **ATM Network Withdrawal, Transfer, or Inquiry Fee**

(Outside the 50 states in the U.S., Puerto Rico and the U.S. Virgin Islands).....\$ 5.00

### **Cashier's Checks, Money Orders, Foreign Drafts, and Counter Checks**

Cashier's Checks..... each \$ 10.00

Money Orders..... each \$ 5.00

Foreign Drafts

Bank Drafts Payable in a Foreign Currency .... each \$ 45.00

Counter Checks..... each check processed \$ 1.00

### **Clerical, Deposit Reconstruction, Investigations,**

**Research, and Record Searches**.....per hour \$ 50.00

Minimum \$50, plus applicable photocopy and postage fees.

### **Copy Services**

Provides images and copies of checks, deposit slips, deposited items, and statements. Also available through the Online Financial Center Information Reporting Service.

Copy of Statement,\* Paid Check, Deposit Slip, or Deposited Item

Web..... No Charge

Touch-Tone ..... per copy \$ 3.00

Branch .....per request \$ 12.00

Mail..... per copy \$ 12.00

Fax.....per page \$ 12.00

\*Statement copies do not include checks or images of checks.

### **Domestic Collection Items**

(Incoming and Outgoing)..... each \$ 30.00

**International Collection Items Fee** ..... \$ 85.00

**Endorsement Verification**..... per inquiry \$ 5.00

### **Foreign Currency Demand Account**

Monthly Maintenance..... per account \$ 40.00

**Legal Process Fees** (Levy from All Agencies) .... each \$ 100.00

### **Overdraft Fees**

Overdraft Fees are charged whether a Debit/Item is paid (Overdraft Item Paid) or returned (Overdraft Item Returned) when there is an insufficient Available Balance in the account or through an Overdraft Protection Service. These fees are charged the Business Day after the date the Debit/Item is presented against an insufficient Available Balance.

Per Debit..... \$ 33.00

No more than 6 Debits will be subject to an Overdraft Fee during a single day (maximum \$198.00 per day).

(Fee(s) applicable when your ending Available Balance is overdrawn by \$5.00 or more.)

**Continued Overdraft Fee** .....per Business Day \$ 7.00  
Continued Overdraft Fee is charged beginning on the 7th calendar day the account has been continuously overdrawn; \$35 maximum for each period of continued overdraft.

**Business Deposit Overdraft Protection Transfer and Advance Fees**

**Business Deposit Overdraft Protection**

**Transfer Fee** .....each day \$ 10.00

The Business Deposit Overdraft Protection Transfer Fee is charged to the linked checking account and reflected on your Union Bank checking statement as "Deposit Overdraft Protection Transfer Fee." This fee is waived for Bank Freely Business checking account holders.

**Credit Overdraft Protection—Business Cash Reserve Account**

**Business Cash Reserve Account Overdraft**

**Protection Advance Fee** .....each day \$ 10.00  
(\$0 for Business Cash Reserve Accounts opened in Washington)

**Annual Fee** .....\$ 25.00

**Annual Percentage Rate** .....16.8% for credit lines < \$5,000.00  
.....14.8% for credit lines > \$5,000.00

Subject to credit approval. Advances are subject to available credit on the Business Cash Reserve Account. The Business Cash Reserve Annual Fee and Advance Fee are charged to the Business Cash Reserve Account and reflected on your Union Bank Business Cash Reserve statement as "Annual Fee" and "Business Cash Reserve Advance Fee." Other terms and conditions apply and are subject to change. Please see the *Business Cash Reserve Account Disclosure and Agreement* for details.

**Credit Overdraft Protection—Business Line Overdraft Protection**

**Business Line of Credit Advance Fee** .....\$ 10.00  
(Applies to advances from a Business Line of Credit.)

Subject to credit approval. Advances are subject to available credit on the Business Line of Credit. The Business Line of Credit daily advance fee is charged to each designated eligible checking account and reflected on your Union Bank business checking statement as "Line ODP Daily Transfer Fee." Other terms and conditions apply and are subject to change.

**Photocopy and Fax (Clients Only)**

Photocopy Services .....per page \$ 1.00  
Sending Faxes .....per page \$ 2.00

**Returned Deposited Item Fees**

Returned Deposited Item Fee ..... per item \$ 9.00  
Automatic Re-Clear Fee ..... per item \$ 4.00

**Standard Bank Confirmations** .....each \$ 15.00

**Statements**

Special Statements .....per month \$ 5.00  
 Includes Flexible Statements (maximum 5 per month),  
 Multiple Statement Originals (maximum 4 per month),  
 and Snapshot Statements.

**Stop Payment Fee for Single Checks and Check Range**

Online and Touch-Tone..... each \$ 15.00  
 Branch and Telephone  
 (Includes Cashier's Checks and  
 Money Orders) ..... each \$ 30.00  
 Automatic 6-Month Renewal  
 (Accounts on Analysis Only)..... each \$ 10.00

**Supplies**

Depository Supplies..... Prices as listed  
 Go to [www.unionbank.com/supply](http://www.unionbank.com/supply) to place orders for cash  
 vault, check processing, and lockbox supplies.

Checks/Deposit Slips Printed/Barcode Labels.....cost + 35%

**Vendor Bill Processing Fee** .....\$ 7.50

**Vendor Services** .....cost + 35%

**Verification of Deposit** ..... each \$ 10.00

## BUSINESS SERVICES

### BASIC POSITIVE PAY SERVICES

Positive Pay services provide early fraud detection and prevention by assisting in the review of suspicious or unauthorized checks. Account Reconciliation Service is not required.

**Basic Positive Pay**

**Monthly Maintenance**..... per account \$ 40.00  
**Returned Item** ..... per item \$ 10.00

**Basic Positive Payee\***

**Monthly Maintenance**..... per account \$ 40.00  
**Returned Item** ..... per item \$ 10.00  
**Payee Name Validation** ..... each \$ 0.025

\*Certain restrictions apply.

**Basic Reverse Positive Pay**

Monthly Maintenance ..... No Charge  
 Returned Item..... per item \$ 5.00

### ONLINE BANKING

**Online Banking for Small Business**

Online Banking and Online Bill Pay Access ..... No Charge

**Other Fees:**

External Transfer Fee (Credit to Other Bank)

Standard ..... each \$ 3.00  
 Bill Pay Expedited Payment Fee ..... each \$ 15.00

**Administrative Console** (Add/Change/Delete a User ID)

Self-Service..... No Charge  
 Bank..... each \$ 5.00

**Online Transaction Downloads**

Use Online Banking to download transactions at no cost to a personal financial management software, such as Quicken® or QuickBooks®. For transaction downloads made through the personal financial management software,<sup>7</sup> the following fees will apply:

|                                       | Online Account Access   | Online Account Access and Bill Payment                            |
|---------------------------------------|---|---|
| <b>Quicken (Sole Proprietors)</b>     | \$4 per month*<br>\$0.25 per session<br>in excess of 10 sessions  | \$10 per month*<br>\$0.40 per payment<br>in excess of 25 payments |
| <b>Quicken (Non-Sole Proprietors)</b> | \$9 per month*<br>\$0.75 per session<br>in excess of 10 sessions  | \$15 per month*<br>\$0.75 per payment<br>in excess of 25 payments |
| <b>QuickBooks</b>                     | \$11 per month*<br>\$0.75 per session<br>in excess of 10 sessions | \$18 per month*<br>\$0.75 per payment<br>in excess of 20 payments |

\*Monthly fee is waived for Bank Freely Business checking, Accounts on Analysis, Priority Banking, and The Private Bank clients, and for the first month of service for all clients; excess access and excess transaction fees will still apply, except for Accounts on Analysis and The Private Bank clients.

<sup>7</sup> Clients must register for this service.

## **COMMERCIAL LOAN SERVICES**

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With Commercial Loan services, you can make payments, advance funds on credit facilities, and obtain commercial loan statements. Our web services provide early access to information and the ability to transact conveniently.

Transaction types include Account Inquiry, Payment, and Advance; there are no online transaction fees.

## **FOREIGN EXCHANGE SERVICES**

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Improve international trade profitability using our competitively priced Foreign Exchange services— which include but are not limited to: basic spot purchase, hedging strategies, wire payment services, and foreign currency demand accounts and foreign currency time deposits.

For additional information, contact Global Markets Foreign Exchange at 866-868-4034.

## **PAYROLL SERVICES**

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Automate your payroll process with Payroll Services administered and provided by third-party vendors. Services include tax and benefits processing, direct deposit, and checks delivered or printed in your office. Contact your branch for more information.

## REMOTE DEPOSIT SERVICES

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Our Remote Deposit Service automates check deposits, improves cash flow, and increases efficiencies. You can electronically scan and deposit checks directly into your account at Union Bank.

Use our web-based software and certified scanner to scan checks and submit deposits. See your bank representative for current scanner options and pricing.

### All clients

Monthly Maintenance Fee .....per scanner \$ 30.00

### Accounts on Analysis

Deposits.....per deposit \$ .50

Checks.....per item \$ .10

### All Other Business Checking Accounts

- Deposits and checks deposited will be counted toward your monthly “Combined Transactions” activity.
- Refer to the *Business Checking Accounts* section on pages 1–2 for “Combined Transactions” details.

## TAX PAYMENT WITH INSTATAX® SERVICE

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Our InstaTax service allows the payment of business taxes electronically over the web or by touch-tone telephone. Experience speed, convenience, and reliability, since the InstaTax service eliminates the need for check writing, mailing, and coupon completion.

|   | Web & Touch-Tone |
|---|------------------|
| <b>Monthly Maintenance</b> .....per access code \$  | No Charge        |
| <b>Transaction Processing</b>                       |                  |
| Payments, Cancellations, and Deletions .....each \$ | 2.00             |
| Payment Reversal.....each \$                        | 10.00            |
| <b>Receipts/Statements</b>                          |                  |
| Fax Receipt.....each \$                             | 1.00             |
| Mail Receipt.....each \$                            | 5.00             |
| Monthly Statement.....each \$                       | 15.00            |
| Quarterly Statement.....each \$                     | 15.00            |

## WIRE TRANSFER SERVICES

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Our Wire Transfer services provide flexible features for securely initiating wires and receiving notification of wire activity through many channels. The most economical option is to use our online channels. For a business sending higher wire volume each month, consider our online wire service via the Online Financial Center, which allows domestic and international transfers. Online Banking for Small Business users can initiate domestic wires only. Other options include visiting a branch or using our Direct Access (requires a token and phone call to a dedicated wire support center).

**Incoming Wire Transfers**<sup>7</sup> .....per wire \$ 15.00

**Outgoing Wire Transfers** (Each)

|                                       | Online Financial Center | Online Banking for Small Business | Direct Access | Branch | Customer Service (Phone) |
|---------------------------------------|-------------------------|-----------------------------------|---------------|--------|--------------------------|
| Monthly Maintenance <sup>8</sup>      | \$15 <sup>9</sup>       | —                                 | —             | —      | —                        |
| Domestic Wire                         | \$15                    | \$20                              | \$20          | \$35   | \$65                     |
| International Wire — Foreign Currency | \$15                    | —                                 | \$35          | \$45   | \$75                     |
| International Wire USD                | \$20                    | —                                 | \$45          | \$55   | \$75                     |
| Internal Bank (Book) Transfers        | \$5                     | \$6                               | \$6           | \$10   | \$30                     |

### Wire Notification

Fax .....per wire \$ 10.00

Telephone.....per wire \$ 20.00

**Charges to Sender** .....each \$ 35.00

(This will ensure that the beneficiary is not charged intermediary bank fees.)

**Standing Instructions** .....each \$ 10.00

**Fast Fax Report** .....per month \$ 45.00

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<sup>7</sup> No Incoming Wire Transfers charge for Bank Freely Business checking accounts.

<sup>8</sup> No monthly maintenance fee for business checking accounts with a linked Foreign Currency Demand Account.

<sup>9</sup> Three-month waiver for Bank Freely Business checking.

