

EFFECTIVE FEBRUARY 19, 2019

# Business Deposit

## **Fee Schedule**

Oregon and Washington



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.

## TABLE OF CONTENTS

|  |     |
|--|-----|
| Business Checking Accounts.....                  | 1-2 |
| Business Savings and Money Market Accounts ..... | 3-4 |
| Accounts on Analysis .....                       | 5-6 |
| <b>GENERAL SERVICES</b> .....                    | 7   |
| <b>BUSINESS SERVICES</b> .....                   | 9   |
| Automated Clearing House (ACH)                   |     |
| Origination Services .....                       | 9   |
| Basic Positive Pay Services .....                | 9   |
| Online Banking .....                             | 9   |
| Commercial Loan Services .....                   | 10  |
| Foreign Exchange Services.....                   | 10  |
| Payroll Services.....                            | 10  |
| Remote Deposit Services .....                    | 11  |
| Tax Payment with InstaTax® Service.....          | 11  |
| Wire Transfer Services.....                      | 12  |

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

## BUSINESS CHECKING ACCOUNTS

| Business Checking Products<br><i>\$100 minimum to open</i>         | Business Basics<br>Checking |
|--|-----------------------------|
| <b>Monthly Service Charge with:</b>                                |                             |
| Online Statements  | \$5                         |
| Paper Statements   | \$7                         |
| <b>Balance Required to Avoid the<br/>Monthly Service Charge:</b>   |                             |
| Daily Minimum  | \$1,000                     |
| Monthly Average  | \$3,000                     |
| Monthly Combined   | \$5,000 <sup>2</sup>        |
| <b>Additional Options to Avoid the<br/>Monthly Service Charge:</b> | —                           |
| <b>Monthly Activity Fees</b>                                       |                             |
| Combined Transactions <sup>10</sup> — no charge                    | 50                          |
| Additional Combined Transaction                                    | \$0.40                      |
| Cash Deposited— no charge  | \$1,000                     |
| Additional Cash Deposit per \$1,000                                | \$2                         |

- 1 No monthly service charge for nonprofit organizations.
- 2 Monthly Combined Balance of linked Union Bank® business deposit accounts. Excludes PurePoint® Financial accounts.
- 3 Monthly Combined Balance of linked Union Bank personal and business deposit accounts. Excludes PurePoint Financial accounts.
- 4 A total of \$500 in Debit Card purchases from the Business Value Checking account during the statement period.
- 5 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.
- 6 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 Business Extra Checking account during the statement period. Monthly and other fees apply to the Merchant Services Account.
- 7 A qualifying Remote Deposit transaction is any deposit into the Business Extra Checking account during the statement period using the Remote Deposit Service. Monthly and transaction fees apply to the Remote Deposit service.
- 8 A qualifying Online Financial Center wire transfer is any outgoing wire transaction, initiated through the Online Financial Center, and debited from the Business Extra Checking account during the statement period. Online Financial Center fees apply.

| Business Value Checking  | Business Essentials Interest Checking | Business Extra Checking  |
|--|---------------------------------------|--|
| \$12 <sup>1</sup>  | \$20                                  | \$22   |
| \$14 <sup>1</sup>  | \$22                                  | \$24   |
| —  | —                                     | —  |
| \$6,000  | \$10,000                              | \$10,000   |
| \$7,500 <sup>2</sup>   | \$20,000 <sup>2</sup>                 | \$20,000 <sup>3</sup>  |
| Meet any one of the following qualifying options:<br><ul style="list-style-type: none"> <li>• \$500 in Debit Card purchases<sup>4</sup></li> <li>• Combination of at least 3 Online Bill Pay payments or outgoing wire transfer transactions<sup>5</sup></li> <li>• Complete a qualifying Merchant Services transaction<sup>6</sup></li> </ul> | —                                     | A linked business loan or line of credit<br>OR<br>A qualifying transaction from any one of the following Union Bank services:<br><ul style="list-style-type: none"> <li>• Merchant Services<sup>6</sup></li> <li>• Remote Deposit<sup>7</sup></li> <li>• Online Financial Center Wire Transfer<sup>8</sup></li> <li>• Web ACH<sup>9</sup></li> </ul> |
| 200  | 200                                   | 500  |
| \$0.40   | \$0.40                                | \$0.40   |
| \$10,000   | \$5,000                               | \$20,000   |
| \$2  | \$2                                   | \$2  |

9 A qualifying web Automated Clearing House (ACH) service transaction is any Web Delivery ACH Origination transaction posted to a Business Extra Checking account during the previous statement period. ACH Origination fees apply.

10 Combined Transactions include each check Item deposited, each debit or paid Item, and each credit or deposit.

**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   | \$300            |

**Excess Activity Charge** .....\$ 15.00  
 (Maximum 5 Excess Activity Charges assessed per statement period/calendar month)

Excess Activity Charge for each limited transaction in excess of 6 each monthly statement period (money market accounts) or calendar month (savings accounts or money market accounts when the statement period date was requested on a specific day), Business Deposit Overdraft Transfers, ATM or debit card purchases, preauthorized or automatic transfers, bill payments, online and mobile transfers, and telephone transfers. *This fee will be charged immediately regardless of account balance. See our Business Accounts & Services Disclosure and Agreement for details.*



| Union Bank Business Preferred Savings <sup>SM</sup> | Business MoneyMarket Account |
|---|------------------------------|
| \$100   | \$1,000                      |
| \$12<br>\$14  | \$10<br>\$12                 |
| \$5,000   | \$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, Union Bank 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 \$ | 8.00  |
| <b>Paper</b> .....            | each \$ | 10.00 |
| <b>Paper and Online</b> ..... | each \$ | 18.00 |

### Activity Fees

|  |                |       |
|--|----------------|-------|
| <b>Deposits</b> .....                      | per deposit \$ | .50   |
| <b>Checks Paid</b> .....                   | each \$        | .16   |
| <b>Checks Deposited</b> .....              | each \$        | .10   |
| <b>Canadian Checks Deposited</b> .....     | per item \$    | 10.00 |
| <b>Electronic Debits and Credits</b> ..... | each \$        | .15   |

### 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)..... \$ 1.25

**Coin Orders**.....per roll \$ .10  
 .....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 remaining 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)**

Customer 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

Expedited Card Delivery Fee .....\$ 25.00

### 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 U.S.).....\$ 2.00

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

(Outside the 50 United States).....\$ 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

Touchtone ..... 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

**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

Charged whether 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 Transfer service.

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 to overdrawn balances of \$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.

**Overdraft Transfer and Advance Fees**

**Business Deposit Overdraft Transfer Fee**

.....each day \$ 10.00  
 The Business Deposit Overdraft Transfer Fee is charged to the linked checking account and reflected on your Union Bank checking statement as "Overdraft Transfer Fee." This fee does not apply to Priority Banking or The Private Bank customers and is waived for Business Extra checking account holders.

**Credit Overdraft Protection Advance Fee**

.....each day \$ 10.00  
 (Applies to advances from a Business Overdraft Line of Credit or Business Line Overdraft Transfer.) The Business Cash Reserve Overdraft Transfer Advance Fee is charged to the Business Overdraft Line of Credit and reflected on your Union Bank Business Cash Reserve statement as "Overdraft Line of Credit Fee." This fee may not apply to Priority Banking or The Private Bank customers.

Each day an advance occurs from your Business Overdraft Line of Credit the Bank will charge a \$10 Cash Reserve Advance Fee ("Advance Fee") to your Business Overdraft Line of Credit. The Advance Fee does not apply to advances of less than \$10 or to Business Overdraft Line of Credit originated in the state of Washington.

The Business Line Overdraft Transfer Advance Fee is charged to the linked checking account and reflected on your Union Bank checking statement as "Line ODP Daily Transfer Fee."

**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.  
 ATM Mini-Statement ..... each \$ 1.00

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

Online and Touchtone..... 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%

|   |            |       |
|---|------------|-------|
| <b>Vendor Bill Processing Fee</b> ..... | \$         | 7.50  |
| <b>Vendor Services</b> .....            | cost + 35% |       |
| <b>Verification of Deposit</b> .....    | each \$    | 10.00 |

## BUSINESS SERVICES

### AUTOMATED CLEARING HOUSE (ACH) ORIGINATION SERVICES

ACH Origination services provide a variety of payment services that electronically make and collect payments. Funds disbursement facilitates direct deposit and vendor payments. Funds collections, such as loan payments, dues, and contributions, can be made using a variety of electronic payment options, such as recurring payments, web- or telephone-initiated payments, and business payments with remittance information. ACH Origination services also enable collection of truncated checks.

Contact your branch to set up a consultation with one of our Treasury Management Sales Consultants.

### 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

|                                  |                |       |
|----------------------------------|----------------|-------|
| <b>Monthly Maintenance</b> ..... | per account \$ | 40.00 |
| <b>Returned Item</b> .....       | per item \$    | 10.00 |

#### Web Delivery

Exceptions Reported

|                  |              |
|------------------|--------------|
| Items 1-25 ..... | No Charge    |
| Items 26+ .....  | each \$ 1.00 |

#### Issue File Upload (Web and Manual)

|                  |             |
|------------------|-------------|
| Items 1-250..... | No Charge   |
| Items 251+ ..... | each \$ .30 |

#### Basic Reverse Positive Pay

|                          |                |       |
|--------------------------|----------------|-------|
| Monthly Maintenance..... | per account \$ | 20.00 |
| 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

Transaction downloads to personal financial management software, such as Quicken® or QuickBooks®, at no cost when made through online banking. The following fees apply for transaction downloads made by accessing the software directly:

|                                       | 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 Business Extra Checking, Accounts on Analysis, Priority Banking, and The Private Bank customers, and for the first month of service for all customers; excess access and excess transaction fees will still apply, except for Accounts on Analysis and The Private Bank customers.*

---

## COMMERCIAL LOAN SERVICES

Commercial Loan services provide access to commercial loan statements and the ability to make payments or advance funds on credit facilities. Our web services provide earlier 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

Improve international trade profitability using our competitively priced Foreign Exchange services—from basic spot purchases to hedging strategies, and from wire payment services to foreign currency demand accounts and foreign currency time deposits.

For additional information, contact Global Markets Foreign Exchange at (800) 325-9422.

---

## PAYROLL SERVICES

Our Payroll services automate the payroll process. The services are offered through third-party vendors and provide tax and benefits processing, direct deposit, and checks delivered to you or printed in your office. Payroll data can be input via phone, fax, or the internet. Contact your branch for more information.

## REMOTE DEPOSIT SERVICES

---

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 customers

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

---

Our InstaTax service provides for the deposit of business taxes electronically over the web or by touchtone telephone. Experience speed, convenience, and reliability, since the InstaTax service eliminates the need for check writing, mailing, and coupon completion.

|  | Web & Touchtone |
|--|-----------------|
| <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           |

### Receipts/Statements

Fax Receipt..... each \$ 1.00

Mail Receipt..... each \$ 5.00

Monthly Statement..... each \$ 15.00

Quarterly Statement ..... each \$ 15.00

## WIRE TRANSFER SERVICES

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>1</sup> .....per wire \$ 15.00

**Outgoing Wire Transfers** (Each)

|   | Online<br>Financial<br>Center | Online<br>Banking<br>for Small<br>Business | Direct<br>Access | Branch | Tele-<br>phone |
|---|-------------------------------|--|------------------|--------|----------------|
| Monthly Maintenance <sup>2</sup>        | \$15                          | —  | —                | —      | —              |
| Domestic Wire                           | \$15                          | \$20                                       | \$20             | \$35   | \$65           |
| International Wire—<br>Foreign Currency | \$15                          | —  | \$35             | \$45   | \$75           |
| International Wire<br>USD               | \$20                          | —  | \$45             | \$55   | \$75           |
| Internal Bank<br>(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

*1 No Incoming Wire Transfers charge for Business Extra Checking accounts.*

*2 No monthly maintenance fee for business checking accounts with a linked Foreign Currency Demand Account.*

*3 Excludes PurePoint Financial accounts.*

