

Simply Stated Product Guide

For us, it's important that you understand exactly how your Priority Banking® checking account works. Below is an explanation of the key terms and fees for your personal account. **For additional details of terms and conditions governing your account and fees, please read the *Personal Accounts & Services Disclosure and Agreement* and *Personal Accounts Fee Schedule (Agreement)*.** For questions, please visit unionbank.com, call us at 800-888-6466, or stop by any Branch office.

MINIMUM DEPOSIT NEEDED TO OPEN ACCOUNT	Any amount greater than \$0	
BALANCE REQUIRED TO MAINTAIN THE ACCOUNT	Any amount greater than \$0	
INTEREST	Interest Paid. Compounded and paid monthly.	
MONTHLY SERVICE CHARGE	Monthly Service Charge	\$25
	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. \$25,000 in Combined Balances ¹ with MUFG Union Bank, N.A., and/or its investment subsidiary ² 2. A linked Union Bank® mortgage
FEATURES AND SERVICES	<p>Priority Banking checking accounts offer the following:</p> <ul style="list-style-type: none"> • No Annual Custodial Fee for one Union Bank IRA Plan for the primary owner of the checking account • No Annual or Advance Fee for Cash Reserve Account (See Cash Reserve Account information on page 2 for more details) • No ATM Mini Statement fee (available only at Union Bank ATMs)³ • No Deposit Overdraft Protection Transfer Fees³ • No expedited ATM or debit card delivery fee³ • No fee for ATM access worldwide, including cash withdrawals and transfers; Union Bank will rebate any fee that an institution may assess for use of a non-Union Bank ATM³ • No fee for Cashier's Checks and Personal Money Orders³ • No fee for stop payments³ • No fee for Telephone Banking • No Incoming Wire Transfer fee³ • No Monthly Service Charge on two linked eligible personal checking, savings, or money market accounts⁴ • No Monthly Service Charge on one linked eligible business checking account (non-analyzed) • Online transaction downloads to Quicken®/QuickBooks®³ • Paper statement with check images³ • Priority Banking Client Services³ • Relationship rates on select deposit account offerings <ul style="list-style-type: none"> • A variety of Union Bank Credit Cards are available, including a low-rate card and multiple rewards cards⁵ • Unlimited Priority Banking personal check supply³ • \$50 discount on annual rental fee for safe deposit box (subject to availability; contents not FDIC insured) • ATM or debit card upon request • Unlimited Check Writing⁶ • Email and Text Alerts • Mobile Banking • Online Banking • Online Bill Pay • Online Statements • Union Bank ATMs <p>And through UnionBanc Investment Services®, Priority Banking checking Account customers also receive:</p> <ul style="list-style-type: none"> • Access to your UnionBanc Investment Services brokerage account using Online Investing^{2,7} • Complimentary financial and insurance reviews from our subsidiary, UnionBanc Investment Services, and our insurance division, UnionBanc Insurance Services^{SM 2} 	
ATM FEES	ATM Fees do not apply	

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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 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 5 Overdraft Fees per day. We will not charge this fee if your account is overdrawn less than \$5.
CONTINUED OVERDRAFT FEE	\$6 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 \$30 will be charged for each period of continued overdraft.
DEPOSIT OVERDRAFT PROTECTION TRANSFER FEE (if you are enrolled)	\$0 Each day a transfer of Available Funds is made through Deposit Overdraft Protection. Please see the <i>Personal Accounts & Services Disclosure and Agreement</i> for details.
CREDIT OVERDRAFT PROTECTION – Cash Reserve Account (Subject to credit approval)	No daily Advance Fee when an advance of available credit is made through a Cash Reserve Account. No Annual Fee. 18% Annual Percentage Rate (APR) (as of 02/19/2019). Advances are subject to available credit on the Cash Reserve Account. Ask a banker about current rates. Other terms and conditions apply and are subject to change. Please see the <i>Cash Reserve Account Agreement and Disclosure</i> for details.
CREDIT OVERDRAFT PROTECTION – Union Bank Credit Card (Subject to credit approval)	Ask a banker about Overdraft Protection Linked to a Union Bank Credit Card. Advances are subject to available credit on the account. The Overdraft Advance Fee is charged to the credit card account. Certain fees and other terms and conditions apply and are subject to change. Please see the <i>Summary of Credit Terms and Cardmember Agreement, Disclosure Statement, and Security Agreement</i> for details. Cards are issued and serviced by Union Bank Card Services, a division of MUFG Union Bank, N.A. Complete details, including restrictions, limitations, and exclusions, will be available when you become a cardmember.
STANDARD OVERDRAFT COVERAGE AND FEES (Please see OVERDRAFT FEES above)	<ul style="list-style-type: none"> • We may automatically add Standard Overdraft Coverage to your account approximately 30 calendar days after account opening. • Whether we authorize or pay a Debit depends upon several factors, including your account-related behavior. Once we add Standard Overdraft Coverage to your account, we may choose to authorize and pay overdrafts for the following types of Debits: checks, bill payments, ACH debits, and recurring debit card transactions (such as gym membership payments). • You can choose to cancel Standard Overdraft Coverage. However, if you cancel your Standard Overdraft Coverage, any Debit Card Overdraft Coverage (see below) you may have will automatically be canceled. • If you cancel Standard Overdraft Coverage and you do not have enough money in your account or through a linked Overdraft Protection service, and we return a Debit, you will be charged an Overdraft Fee and possibly additional fees by the merchant.

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DEBIT CARD OVERDRAFT COVERAGE AND FEES (Please see OVERDRAFT FEES above)	<p>You can choose how we treat your ATM withdrawals and one-time ATM or debit card purchases when you don't have enough money available in your account.</p> <p>Please Note: Regardless of which option you choose for Debit Card Overdraft Coverage, you may also want to consider an Overdraft Protection service.</p> <p>Option #1 (Yes): You ask us to add Union Bank Debit Card Overdraft Coverage to your account.</p> <p>This means you want Union Bank to approve and pay your ATM withdrawals and one-time ATM or debit card purchases, at our discretion, when you don't have enough money available. Overdraft Fees will apply.</p> <p>Option #2 (No): You do not want Union Bank Debit Card Overdraft Coverage. (If you don't choose an option when you open your account, Option #2 (No) is automatically selected for you.)</p> <p>This means you do not want Union Bank to approve and pay your ATM withdrawals and one-time ATM or debit card purchases when you don't have enough money available in your account for the transaction. Since these transactions will be declined when there is not enough money available, you will not be charged Overdraft Fees.</p> <p>You may enroll, cancel, and/or re-enroll in this service at any time through Online Banking or by contacting us.</p>	
HOW DEPOSITS AND WITHDRAWALS WORK	The order in which deposits and withdrawals are processed (as applicable)	On each Business Day, we will: <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.
	When your deposits are available (Please refer to the <i>Personal Accounts & Services Disclosure and Agreement – Funds Availability Policy</i>)	<ul style="list-style-type: none"> • Cash: by the 1st Business Day after deposit • Checks: generally the 1st Business Day after deposit • 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, 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 \$200 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 on Saturday or Sunday.</i></p>
SOME OTHER FEES	Deposited Item Returned Fee	\$6 For each Item you deposit or each check cashed that is returned unpaid. 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.

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STATEMENT SERVICES	Snapshot Statement (without checks): Lists all activity for your account since the beginning of the statement period; ordered through Telephone Banking or at a Branch	\$5 per statement
	Statement Copy Fees: Providing additional copies of your statement that you pick up at a Branch	\$5 per statement
WIRE TRANSFER FEES	Outgoing Domestic Wires	\$20 Direct Access \$20 Online Banking \$30 Branch – In Person \$45 Customer Service – Phone
	Outgoing International Wires – USD	\$45 Direct Access \$50 Branch – In Person \$65 Customer Service – Phone
	Outgoing International Wires – Foreign Currency	\$35 Direct Access \$40 Branch – In Person \$55 Customer Service – Phone

Fees for other services not listed here may be assessed—see *Personal Accounts Fee Schedule*.

¹ Priority Banking checking is available to clients who maintain total Combined Average Monthly Ledger Balances of \$25,000 or more in eligible linked personal deposit accounts (excludes PurePoint® Financial accounts), and/or personal investment management and trust accounts with MUFG Union Bank, N.A.; and/or its brokerage and investment advisory subsidiary, UnionBanc Investment Services; Or have a linked Union Bank mortgage. Only accounts with common ownership can be linked.

² Investment management services offered by MUFG Union Bank, N.A. in conjunction with its subsidiary, HighMark Capital Management, an SEC-registered investment advisor. Brokerage and investment advisory services offered by UnionBanc Investment Services LLC, a registered broker-dealer, investment advisor, member FINRA/SIPC, and subsidiary of MUFG Union Bank, N.A. Insurance services offered by UnionBanc Insurance Services, a division of MUFG Union Bank, N.A., California State Insurance License No. 0817733. Non-deposit investment products: **Are NOT deposits or other obligations of, or guaranteed by, the Bank or any Bank affiliate • Are NOT insured by the FDIC or by any other federal government agency • Are subject to investment risks, including possible loss of the principal amount invested • Insurance and annuities are products of the insurance carriers.**

³ Feature extended to two (2) linked eligible personal accounts. Only accounts with common ownership can be linked. Eligible accounts can be linked upon request.

⁴ When you link up to two (2) eligible personal checking and/or savings accounts to your Priority Banking checking account. Only accounts with common ownership can be linked.

⁵ Cards are issued and serviced by Union Bank Card Services, a division of MUFG Union Bank, N.A. Complete details, including restrictions, limitations, and exclusions, will be available when you become a cardmember.

⁶ Check orders placed through MUFG Union Bank are fulfilled by Deluxe Financial Services.

⁷ Refer to the *UnionBanc Investment Services Standard Fee & Commission Schedule* for fees pertaining to Online Investing.

Union Bank NMLS ID #539249



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807002-019 (02/19/2019)