

**Simply Stated Product Guide**

You agree and acknowledge that English is the controlling language of this Union Bank Essentials Checking Simply Stated Product Guide and if there are any inconsistencies between the English version and another language, the English version of this Union Bank Essentials Checking Simply Stated Product Guide shall control to resolve the inconsistency.

For us, it's important that you understand exactly how your Union Bank® Essentials 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 call the Japanese Customer Service Unit at 866-236-9743 (from the U.S.) or 00531-11-4864 (from Japan).

<b>MINIMUM DEPOSIT NEEDED TO OPEN ACCOUNT</b>	<b>\$100</b> If an initial deposit of at least \$100 is not received within 60 days, the account will be closed.	
<b>REQUIREMENT TO OPEN</b>	This account is only available to residents of Japan who have a banking relationship with MUFG Bank, Ltd.	
<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>	Monthly Service Charge	<b>\$8</b> (with Online Statement) OR <b>\$10</b> (with Paper Statement)  NOTE: If check images are requested with your Paper Statement, an additional \$3 monthly fee will apply.
	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. Combined Direct Deposits of \$500 or more per statement period 2. Combined mobile check deposits of \$500 or more per statement period 3. \$1,500 Average Monthly Ledger Balance 4. \$5,000 monthly Combined Balance in eligible Linked Deposit Accounts <sup>1</sup> (Linked Accounts must have at least one like owner.)
<b>FEATURES AND SERVICES</b>	<b>Union Bank Essentials Checking accounts offer the following:</b> <ul style="list-style-type: none"> <li>• Telephone Banking</li> <li>• Unlimited deposits, withdrawals and transfers (subject to Available Balance) and balance inquiries</li> <li>• Union Bank ATM or debit card upon request</li> <li>• Unlimited Check Writing<sup>2</sup></li> <li>• Email and Text Alerts</li> <li>• Mobile Banking</li> <li>• Online Banking</li> <li>• Online Bill Pay</li> <li>• Online Statements</li> <li>• Union Bank ATMs</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>\$2</b> For any Inquiries, Transfers, or Withdrawals while using a domestic non-Union Bank ATM, plus any fees the ATM owner or operator may charge.  <b>\$5</b> 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					
<b>OVERDRAFT FEES</b>	<b>\$33</b> 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). We will not charge this fee if your account is overdrawn less than \$5.				
<b>CONTINUED OVERDRAFT FEE</b>	<b>\$6</b> 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.				
<b>OVERDRAFT SERVICES</b>	For information about overdraft services available to you, please contact the Japanese Customer Service Unit at 866-236-9743 (from the U.S.) or 00531-11-4864 (from Japan).				
<b>HOW DEPOSITS AND WITHDRAWALS WORK</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 35%; padding: 5px;"> <p>The order in which deposits and withdrawals are processed <b>(as applicable)</b></p> </td> <td style="padding: 5px;"> <p>On each Business Day, we will:</p> <ol style="list-style-type: none"> <li>1. Add deposits to your account, then</li> <li>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</li> <li>3. Subtract checks, bill payments, and electronic debits (such as ACH) generally in descending order (highest to lowest) by amount.</li> </ol> </td> </tr> <tr> <td style="padding: 5px;"> <p>When your deposits are available (Please refer to the <i>Personal Accounts &amp; Services Disclosure and Agreement – Funds Availability Policy</i>)</p> </td> <td style="padding: 5px;"> <ul style="list-style-type: none"> <li>• Cash: by the 1st Business Day after deposit</li> <li>• Checks: generally the 1st Business Day after deposit</li> <li>• Electronic direct deposit: same Business Day</li> </ul> <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"> <li>• In most cases, the first \$225 of your deposit will be available by the 1st Business Day.</li> <li>• 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).</li> </ul> <p><i>A "Business Day" is Monday – Friday, excluding federal holidays, even though we may be open on Saturday or Sunday.</i></p> </td> </tr> </table>	<p>The order in which deposits and withdrawals are processed <b>(as applicable)</b></p>	<p>On each Business Day, we will:</p> <ol style="list-style-type: none"> <li>1. Add deposits to your account, then</li> <li>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</li> <li>3. Subtract checks, bill payments, and electronic debits (such as ACH) generally in descending order (highest to lowest) by amount.</li> </ol>	<p>When your deposits are available (Please refer to the <i>Personal Accounts &amp; Services Disclosure and Agreement – Funds Availability Policy</i>)</p>	<ul style="list-style-type: none"> <li>• Cash: by the 1st Business Day after deposit</li> <li>• Checks: generally the 1st Business Day after deposit</li> <li>• Electronic direct deposit: same Business Day</li> </ul> <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"> <li>• In most cases, the first \$225 of your deposit will be available by the 1st Business Day.</li> <li>• 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).</li> </ul> <p><i>A "Business Day" is Monday – Friday, excluding federal holidays, even though we may be open on Saturday or Sunday.</i></p>
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<b>SOME OTHER FEES</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 35%; padding: 5px;"> <p>Stop Payment Fee</p> </td> <td style="padding: 5px;"> <p><b>\$30</b> Per Item, or range of Items if the stop payment is placed through Telephone Banking Personal Service, Japanese Customer Service Unit, or at a Banking Office.</p> <p><b>\$15</b> Per Item, if the stop payment order is placed through Online Banking or Telephone Banking Direct Service at 800-238-4486.</p> </td> </tr> <tr> <td style="padding: 5px;"> <p>Deposited Item Returned Fee</p> </td> <td style="padding: 5px;"> <p><b>\$6</b> For each Item you deposit, or each check cashed that is returned unpaid.</p> <p>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.</p> </td> </tr> </table>	<p>Stop Payment Fee</p>	<p><b>\$30</b> Per Item, or range of Items if the stop payment is placed through Telephone Banking Personal Service, Japanese Customer Service Unit, or at a Banking Office.</p> <p><b>\$15</b> Per Item, if the stop payment order is placed through Online Banking or Telephone Banking Direct Service at 800-238-4486.</p>	<p>Deposited Item Returned Fee</p>	<p><b>\$6</b> For each Item you deposit, or each check cashed that is returned unpaid.</p> <p>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.</p>
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<b>STATEMENT SERVICES</b>	<b>Snapshot Statement (without checks):</b> Lists all activity for your account since the beginning of the statement period; ordered through Telephone Banking or at a Branch	<b>\$5</b> per statement
	<b>Statement Copy Fees:</b> Providing additional copies of your statement	<b>\$3</b> per statement (Telephone Banking Direct Service) <b>\$5</b> per statement (Branch – In Person or Telephone Banking Personal Service)

**Additional services**

<b>WIRE TRANSFER FEES</b>	Outgoing Domestic Wires	<b>\$20</b> Direct Access <b>\$20</b> Online Banking <b>\$30</b> Branch – In Person <b>\$45</b> Customer Service – Phone
	Outgoing International Wires – USD	<b>\$45</b> Direct Access <b>\$45</b> Online Banking <b>\$50</b> Branch – In Person <b>\$65</b> Customer Service – Phone
	Outgoing International Wires – Foreign Currency	<b>\$35</b> Direct Access <b>\$40</b> Branch – In Person <b>\$55</b> Customer Service – Phone

Fees for other services not listed here may be assessed—see *Personal Accounts Fee Schedule, California and Accounts Opened Online*. Clients enrolled in the Global Expatriate Account Program may have additional benefits and features not highlighted here.

<sup>1</sup> Excludes PurePoint® Financial accounts.

<sup>2</sup> Check orders placed through MUFG Union Bank are fulfilled by Deluxe Financial Services.