

EFFECTIVE JUNE 15, 2020

Personal Accounts

Fee Schedule



2020 PERSONAL ACCOUNTS FEE SCHEDULE

For more account information and terms and conditions governing our deposit accounts, see our applicable *Simply Stated Product Guides* and *Personal Accounts & Services Disclosure and Agreement*.

Checking Accounts

Monthly Service Charge ¹	With Online Statement	With Paper Statement
Bank Freely™	None	None
Banking By Design®	5.00	7.00 ³
Ready to Go® Checking	10.00	10.00
Priority Banking®	25.00	25.00
Private Advantage®	None	None
Teen Access®	None	None
Union Bank® Access Account (UBAA).....	5.00	6.00

Savings Accounts

Monthly Service Charge ¹	Cost
Regular Savings	4.00
MoneyMarket.....	10.00 ⁴
High Rate MoneyMarket SM	15.00 ⁴
Teen Savings	None
Kidz Savings	None

Excess Activity Charge\$ 15.00
(Maximum of 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); includes Deposit Overdraft Protection 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.*

1 Please refer to the applicable *Simply Stated Product Guide* for ways to avoid the Monthly Service Charge.

2 Paper statement is an added feature cost of \$2 per month.

3 \$1 discount available with online-only statement.

Overdrafts

Overdraft Fees

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. Overdraft Fees are charged the Business Day after the Debit/Item is presented against an insufficient Available Balance.

Per Debit	\$	33.00
No more than 5 Debits will be charged an overdraft fee during a single day (maximum \$165.00 per day).		
Private Advantage.....	\$	No Charge
Union Bank Access Account (UBAA)	\$	No Charge
Accounts charged per day:		
Teen Access, Teen Savings, and Kidz Savings	per day a Debit is presented \$	15.00
<i>(Fee(s) applicable when your ending Available Balance is overdrawn by \$5.00 or more.)</i>		

Continued Overdraft Feeper Business Day \$ 6.00
(Continued Overdraft Fee is charged beginning on the 7th calendar day that the account is continuously overdrawn for any overdraft amount; \$30.00 maximum for each period of continued overdraft. (This fee does not apply to Teen Access, Teen Savings, Kidz Savings, Private Advantage, and UBAA accounts.)

Overdraft Protection Transfer and Advance Fees

Deposit Overdraft Protection Transfer Fee

.....each day \$ 10.00

The Deposit Overdraft Protection Transfer Fee is charged to the linked checking account and reflected on your Union Bank checking statement as "Overdraft Protection Transfer Fee."

Credit Overdraft Protection — Cash Reserve Account

Cash Reserve Account Overdraft Protection

Advance Feeeach day \$ 10.00
(\$0 for Cash Reserve Accounts opened in the state of Washington)

Annual Fee\$ 12.00

Annual Percentage Rate 18%

Subject to credit approval. Advances are subject to available credit on the Cash Reserve Account. The Cash Reserve Annual Fee and Advance Fee are charged to the Cash Reserve Account and reflected on your Union Bank Cash Reserve statement as "Annual Fee" and "Cash Reserve Advance Fee."

Credit Overdraft Protection— Union Bank Credit Card

Ask a banker about Overdraft Protection Linked to a Union Bank Credit Card. Subject to credit approval. Overdraft Advances are subject to available credit on the credit card account. The Overdraft Advance Fee is charged to the credit card account and reflected on your Union Bank Credit Card monthly statement as "Overdraft Advance Fee". Certain fees and other terms and conditions apply and are subject to change. Cards are issued and serviced by Union Bank Card Services, a division of MUFG Union Bank, N.A. See our *Summary of Credit Terms and Cardmember Agreement, Disclosure Statement, and Security Agreement*.

ATM Transactions

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

ATM Card and Debit Card

Foreign Purchase Fee2% of purchase amount

ATM and Debit Card Replacement Fee.....\$ None

Account Statement Services

Check Image Fee (For Paper Statements)

.....additional per month \$ 3.00

Snapshot Statementeach \$ 5.00

Multiple Original Statement Fee (Maximum 4),

Flexible Statement Renderingper month \$ 5.00

Statement Sent by Overnight/Express Carrier

.....per request \$ 12.00

Stop Payment Fees

	Online Banking	Telephone Banking Direct Service	Telephone Banking Personal Service	Banking Office
Stop Payment.....each \$	15.00	15.00	30.00	30.00
Stop Payment (Range of Checks).....\$	N/A	N/A	30.00	30.00

Online Banking

Online Banking and Online Bill Pay Access \$ No Charge

Other Fees:

Bill Pay Expedited Payment Fee each \$ 15.00

Online Transaction Downloads to Personal Financial Management Software

Transaction downloads to personal financial management software, such as Quicken® or QuickBooks®, are 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*
Quicken\$	4.00 per month 0.25 per session in excess of 10 sessions	10.00 per month 0.40 per payment in excess of 25 payments
QuickBooks\$	11.00 per month 0.75 per session in excess of 10 sessions	18.00 per month 0.75 per payment in excess of 20 payments

*No monthly fee for the first month of service; excess access and excess transaction fees will still apply.

Deposited Item Returned Fees

Deposited Item Returned Fee\$ 6.00
Automatic Re-Clear Fee each \$ 2.50

Miscellaneous Fees

	Telephone Banking Direct Service	Telephone Banking Personal Service	Banking Office
Copy Services			
Copy of a Check (In Excess of 2 Per Calendar Month).....\$	3.00	5.00	5.00
Statement Copy Fee.....\$	3.00	5.00	5.00
Copy of a Deposit Slip or a Deposited Item.....\$	N/A	5.00	5.00

Record Search Research Timeper hour \$ 30.00
 (\$30 minimum; copy fees will apply.)

Other Services

Legal Process Fee (per occurrence).....\$ 100.00

Verification of Deposit

(Account Ratings).....per request \$ 25.00

Check Printing Charges Vary

(Based on the Number and Style of Checks Ordered)

Medallion Stamp Guarantee	per visit \$	5.00
Domestic Collection Fee (Incoming and Outgoing Collections).....	\$	30.00
International Collection Fee (Varies)	minimum \$	85.00
Signature Guarantee	per visit \$	5.00

Safe Deposit Box Rental Fee

Safe Deposit Box sizes vary by location. Please contact your local branch for availability, annual and account-related fee information, and certain products/programs offering discounts.

Copy and Fax Services	Customer	Non-Customer
Photocopy Service (Per Page).....	\$ 1.00	1.50
Sending Faxes (Per Page).....	\$ 2.00	2.50

Check and Money Order Services

	Customer	Non-Customer
Cashier's Checks.....	\$ 10.00	15.00
Money Orders.....	\$ 5.00	N/A

Union Bank Access Account Money Orders \$ 1.50

Wire Transfer Fees

Foreign or domestic correspondent bank or other intermediary bank charges may apply. We may deduct our fees from your account or the amount of the transfer.

Incoming Wire Transferper wire \$ 15.00

Outgoing Wire Transfers (Each)	Direct Access	Online Banking	Branch (In Person)	Customer Service (Phone)
Domestic Wires.....	\$ 20.00	20.00	30.00	45.00
International Wires— Foreign Currency.....	\$ 35.00	—	40.00	55.00
International Wires—USD.....	\$ 45.00	45.00*	50.00	65.00

**Only available to Global Expatriate Account, California Account, and Pacific Rim Company Benefit Account program customers serviced by the Japanese Customer Service Unit.*

Wire Notification

Fax	per wire \$	10.00
Telephone.....	per wire \$	20.00

Internal Book Transfer

Direct Access.....	per transfer \$	6.00
Branch.....	per transfer \$	10.00
Customer Service	per transfer \$	30.00

Standing Instructions

..... each \$ 10.00

NOTES

