

EFFECTIVE FEBRUARY 19, 2019

# Personal Accounts

## Fee Schedule



## 2019 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 <sup>1</sup>	With Online Statement	With Paper Statement
Bank Freely™ .....	None	3.00 <sup>2</sup>
Banking By Design® .....	5.00	7.00 <sup>3</sup>
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 <sup>1</sup>	Cost
Regular Savings .....	4.00
MoneyMarket.....	10.00 <sup>4</sup>
High Rate MoneyMarket <sup>SM</sup> .....	15.00 <sup>4</sup>
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 service at a cost of \$3 per month.

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

4 \$1 discount available with online-only statement.

## Overdrafts

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### 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.

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 to overdrawn balances of \$5.00 or more.)</i>		

**Continued Overdraft Fee** .....per 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 Fee** .....each day \$ 10.00  
(\$0 for Cash Reserve Accounts opened in the state of Washington)

\$12 Annual Fee. 18% APR (as of 02/19/2019).

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."

Cash Reserve Account rate and fee information is accurate as of 02/19/2019, but may have changed since that date. To find out current rate, fee, and other cost information, contact Retail Customer Service at 1-800-238-4486.

## 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

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### 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 Fee** .....2% of purchase amount

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

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

## Account Statement Services

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### Check Image Fee (For Paper Statements)

.....additional per month \$ 3.00

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

(No charge if there are no transactions to report.)

**Snapshot Statement** .....each \$ 5.00

**Multiple Original Statement Fee (Maximum 4),**

**Flexible Statement Rendering** .....per month \$ 5.00

**Statement Sent by Overnight/Express Carrier**

.....per request \$ 12.00

## Stop Payment Fees

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	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

<b>Online Banking and Online Bill Pay Access</b> .....	\$	No Charge
<b>Other Fees:</b>		
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*
<b>Quicken</b> .....\$	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
<b>QuickBooks</b> .....\$	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

<b>Deposited Item Returned Fee</b> .....	\$	6.00
<b>Automatic Re-Clear Fee</b> .....	each \$	2.50

## Miscellaneous Fees

	Telephone Banking Direct Service	Telephone Banking Personal Service	Banking Office
<b>Copy Services</b>			
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

<b>Record Search Research Time</b> .....	per hour \$	30.00
<i>(\$30 minimum; copy fees will apply.)</i>		

## Other Services

<b>Legal Process Fee</b> .....	\$	100.00
<b>Verification of Deposit</b>		
(Account Ratings).....	per request \$	25.00

## Check Printing Charges Vary

(Based on the Number and Style of Checks Ordered)

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

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

### Check and Money Order Services

	<b>Customer</b>	<b>Non-Customer</b>
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 Transfer** .....per wire \$ 15.00

<b>Outgoing Wire Transfers (Each)</b>	<b>Direct Access</b>	<b>Online Banking</b>	<b>Branch (In Person)</b>	<b>Customer Service (Phone)</b>
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
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