

## Simply Stated Product Guide

For us, it's important that you understand exactly how your Bank Freely™ 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](http://unionbank.com), call us at 800-238-4486, or stop by any Branch office.

<b>MINIMUM DEPOSIT NEEDED TO OPEN ACCOUNT</b>	Any amount greater than <b>\$0</b>	
<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>	<b>\$0</b>	
<b>FEATURES AND SERVICES</b>	<p><b>Bank Freely checking accounts offer the following:</b></p> <ul style="list-style-type: none"> <li>• No Union Bank® ATM fee for ATM access worldwide</li> <li>• Union Bank will rebate the first two surcharge fees assessed from non-Union Bank ATM owners or operators per statement period</li> <li>• No Deposit Overdraft Protection Transfer Fee (Overdraft Fees may still apply)</li> <li>• ATM or debit card upon request</li> <li>• Unlimited Check Writing<sup>1</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>• Paper Statements (if check images are requested with your paper statements, a \$3 monthly fee will apply)</li> <li>• Union Bank ATMs</li> </ul>	
<b>ATM FEES</b>	Union Bank ATM	<p><b>\$0</b> When using a Union Bank ATM to complete deposits, withdrawals, and transfers between linked Union Bank accounts.</p> <p><b>\$1</b> When using a Union Bank ATM to obtain a mini statement.</p>
	Non-Union Bank ATM	<p><b>\$0</b> For any Inquiries, Transfers, or Withdrawals while using a domestic non-Union Bank ATM.</p> <p><b>\$0</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.</p> <p>Union Bank will rebate the first two surcharge fees assessed by non-Union Bank ATM owners or operators per statement period.</p>

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<b>Fees for using your account when funds are not available</b>	
<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). There is a maximum of 5 Overdraft Fees per day. 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>DEPOSIT OVERDRAFT PROTECTION TRANSFER FEE</b> (if you are enrolled)	<b>\$0</b> Each day a transfer of Available Funds is made through Deposit Overdraft Protection. Please see the <i>Personal Accounts &amp; Services Disclosure and Agreement</i> for details.
<b>CREDIT OVERDRAFT PROTECTION -</b>  <b>Cash Reserve Account</b> (Subject to credit approval)	<b>\$10</b> Advance Fee each day an advance of available credit is made through a Cash Reserve Account. ( <b>\$0</b> for Cash Reserve Accounts opened in the state of Washington)  <b>\$12</b> Annual Fee. <b>18%</b> Annual Percentage Rate (APR) (as of 02/19/2019).  Advances are subject to available credit on the Cash Reserve Account. The Advance Fee and Annual Fee are charged to 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.
<b>CREDIT OVERDRAFT PROTECTION -</b>  <b>Union Bank Credit Card</b> (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. See our <i>Summary of Credit Terms and Cardmember Agreement, Disclosure Statement and Security Agreement</i> . 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 card member.
<b>STANDARD OVERDRAFT COVERAGE AND FEES</b>  (Please see <b>OVERDRAFT FEES</b> above)	<ul style="list-style-type: none"> <li>• We may automatically add Standard Overdraft Coverage to your account approximately 30 calendar days after account opening.</li> <li>• 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 <b>may choose</b> 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).</li> <li>• 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 cancelled.</li> <li>• 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.</li> </ul>

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<p><b>DEBIT CARD OVERDRAFT COVERAGE AND FEES</b></p> <p>(Please see <b>OVERDRAFT FEES</b> above)</p>	<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><b>Option #1 (Yes):</b> 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. <b>Overdraft Fees will apply.</b></p> <p><b>Option #2 (No):</b> 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, <b>you will not be charged Overdraft Fees.</b></p> <p>You may enroll, cancel, and/or re-enroll in this service at any time through Online Banking or by contacting us.</p>	
<p><b>HOW DEPOSITS AND WITHDRAWALS WORK</b></p>	<p>The order in which deposits and withdrawals are processed</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</p> <p>(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, 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 \$200 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 Saturday or Sunday.</i></p>

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<b>Additional services</b>		
<b>OTHER FEES</b>	Stop Payment Fee	<b>\$30</b> Per Item, or range of Items if the stop payment is placed through Telephone Banking Personal Service or at a Banking Office. <b>\$15</b> Per Item, if the stop payment order is placed through Online Banking or Telephone Banking Direct Service at 800-238-4486.
	Deposited Item Returned Fee	<b>\$6</b> 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.
<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)
<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>\$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
<b>Fees for other services not listed here may be assessed—see <i>Personal Accounts Fee Schedule</i>.</b>		

<sup>1</sup> Check orders placed through MUFG Union Bank are fulfilled by Deluxe Financial Services.