

Simply Stated Product Guide

Understanding the features and benefits of your Bank Freely™ savings account is important. These and other important details can be found below. **For additional information regarding your account, please read the *Personal Accounts & Services Disclosure and Agreement and Personal Accounts Fee Schedule (Agreement)*.** For questions, please visit unionbank.com, call us at 800-238-4486, 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 daily and paid quarterly.	
MONTHLY SERVICE CHARGE	\$0	
FEATURES AND SERVICES	<p>Bank Freely savings accounts offer the following:</p> <ul style="list-style-type: none"> • No Union Bank® ATM fee for ATM access worldwide • Union Bank will rebate the first two surcharge fees assessed from non-Union Bank ATM owners or operators per statement period • May be linked to an eligible Union Bank checking account for Deposit Overdraft Protection • Union Bank ATM card¹ upon request • Unlimited withdrawals and transfers • Email and Text Alerts • Mobile Banking • Online Banking • Online Statements • Paper Statements • Telephone Banking • Union Bank ATMs 	
ATM FEES	Union Bank ATM	\$0 When using a Union Bank ATM to complete deposits, withdrawals, and transfers between linked Union Bank accounts.
	Non-Union Bank ATM	<p>\$0 For any Inquiries, Transfers, or Withdrawals while using a domestic non-Union Bank ATM.</p> <p>\$0 For any Inquiries, Transfers, or Withdrawals while using a non-Union Bank ATM outside the 50 states of the U.S., including Puerto Rico and the U.S. Virgin Islands, plus any fees the ATM owner may charge.</p> <p>Union Bank will rebate the first two surcharge fees assessed by non-Union Bank ATM owners or operators worldwide per statement period. Union Bank does not control the fees ATM owners or operators may assess at a non-Union Bank ATM and multiple fees may be charged for balance inquiries.</p>

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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. 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	This savings account can be linked to an eligible checking account for Deposit Overdraft Protection. If applicable, a \$10 Deposit Overdraft Protection Transfer Fee, which is charged to the checking account, will be included in the amount transferred to the linked checking account.	
HOW DEPOSITS AND WITHDRAWALS WORK	The order in which deposits and withdrawals are processed (as applicable)	<p>On each Business Day, we will:</p> <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.
	<p>When your deposits are available</p> <p>(Please refer to the <i>Personal Accounts & Services Disclosure and Agreement – Funds Availability Policy</i>)</p>	<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, 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"> • In most cases, the first \$225 of your deposit will be available on the 1st Business Day after the day of your deposit. • If we are not going to make all deposited funds available on the 1st Business Day after the day of your deposit, 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 Saturday or Sunday.</i></p>
OTHER FEES	Stop Payment Fee	<p>\$30 Per Item, or range of Items if the stop payment is placed through Telephone Banking Personal Service or at a Banking Office.</p> <p>\$15 Per Item, if the stop payment order is placed through Online Banking or Telephone Banking Direct Service at 800-238-4486.</p>
	Deposited Item Returned Fee	<p>\$6 For each Item you deposit or each check cashed that is returned unpaid.</p> <p>Example: You deposit a check from an account that didn't have enough money. 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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STATEMENT SERVICES	Snapshot Statement: 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	\$3 per statement (Telephone Banking Direct Service) \$5 per statement (Branch – In Person or Telephone Banking Personal Service)

Additional services

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 Must be linked to a primary checking account for a Full Service ATM card.