

**Simply Stated Product Guide**

For us, it's important that you understand exactly how your MoneyMarket 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>	<b>\$2,500</b>	
<b>BALANCE REQUIRED TO MAINTAIN THE ACCOUNT</b>	Any amount greater than <b>\$0</b>	
<b>INTEREST</b>	Interest Paid. Compounded and paid monthly.	
<b>MONTHLY SERVICE CHARGE</b>	Monthly Service Charge	<b>\$9</b> (with Online Statements) OR <b>\$10</b> (with Paper Statements)
	How to avoid the Monthly Service Charge	No Monthly Service Charge when you have a \$2,500 minimum daily Ledger Balance.
<b>EXCESS ACTIVITY CHARGE</b>	<b>\$15</b> For each limited transaction in excess of 6 each monthly statement period (or calendar month if statement was requested to be on a specific day); includes checks, Deposit Overdraft Protection transfers, ATM or debit card purchases or payments, preauthorized transfers, online bill payments, online and mobile transfers, automatic transfers to a Union Bank® deposit account, and telephone transfers. <i>Maximum of 5 Excess Activity Charges assessed per statement period/calendar month.</i>	
<b>FEATURES AND SERVICES</b>	<b>MoneyMarket accounts offer the following:</b> <ul style="list-style-type: none"> <li>• Limited check writing, withdrawals, and transfers<sup>1</sup></li> <li>• May be used for Deposit Overdraft Protection</li> <li>• Paper Statements</li> <li>• Telephone Banking</li> <li>• Unlimited deposits and balance inquiries</li> <li>• Union Bank ATM or debit card upon request</li> <li>• Email and Text Alerts (through online enrollment)</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.  <b>\$1</b> When using a Union Bank ATM to obtain a mini statement.
	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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<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. 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>OVERDRAFT PROTECTION TRANSFER FEE (if you are enrolled)</b>	<b>\$10</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>STANDARD OVERDRAFT COVERAGE AND FEES</b>  (Please see OVERDRAFT FEES 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 canceled.</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>
<b>DEBIT CARD OVERDRAFT COVERAGE AND FEES</b>  (Please see OVERDRAFT FEES above)	<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. 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.) 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>

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<b>HOW DEPOSITS AND WITHDRAWALS WORK</b>	The order in which deposits and withdrawals are processed <b>(as applicable)</b>	On each Business Day, we will: <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>
	When your deposits are available  (Please refer to the <i>Personal Accounts &amp; Services Disclosure and Agreement – Funds Availability Policy</i> )	<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> 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. <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> A “Business Day” is Monday – Friday, excluding federal holidays, even though we may be open on Saturday or Sunday.
<b>SOME 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)

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<b>Additional services</b>		
<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

Fees for other services not listed here may be assessed—see *Personal Accounts Fee Schedule*.

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