

Simply Stated Product Guide

For us, it's important that you understand exactly how your Banking By Design® 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, call us at 800-238-4486, or stop by any Branch office.

MINIMUM DEPOSIT NEEDED TO OPEN ACCOUNT	\$100	
BALANCE REQUIRED TO MAINTAIN THE ACCOUNT	Any amount greater than \$0	
INTEREST	No Interest Paid	
MONTHLY SERVICE CHARGE	Monthly Service Charge	\$5
	How to avoid the Monthly Service Charge	No Monthly Service Charge when you have any one of the following during each monthly statement period: 1. Single direct deposit of \$250 or more 2. Single mobile check deposit of \$250 or more
FEATURES AND SERVICES	Banking By Design accounts offer the following: <ul style="list-style-type: none"> • ATM or debit card upon request • Unlimited Check Writing¹ • Email and Text Alerts • Mobile Banking • Online Banking • Online Bill Pay • Online Statements • Union Bank® ATMs 	
	<p>You can also customize your account by adding any of the following features to your account for an additional monthly feature cost. NOTE: Total Monthly Cost is comprised of the Monthly Service Charge plus cost of any enrolled optional features.</p> <p>Adding Features:</p> <ul style="list-style-type: none"> • Features can be added to Banking By Design checking anytime. • No monthly feature cost for features added to existing Banking By Design checking accounts for the monthly statement period that the feature is added. • Changes and feature costs in the statement delivery type (from paper statements to online statements and vice versa) will reflect in the same statement period. • For the cost of features if not selected as part of your Banking By Design checking account, please refer to the applicable <i>Personal Accounts Fee Schedule</i>. <p>Cancelling Features:</p> <ul style="list-style-type: none"> • Features can be cancelled anytime. • If any feature is cancelled during the monthly statement period, the change will be effective the following statement period. • The monthly feature cost of the cancelled features will be removed from the monthly feature cost of the account in the following statement period. Exceptions apply for Unlimited Check Supply and Unlimited Premium Check Supply. 	

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Features at a cost per month
(Total Monthly Cost on your statement includes the Monthly Service Charge and all monthly feature costs)

FEATURE	MONTHLY FEATURE COST	FEATURE BENEFIT	FEATURE DETAILS
NON-UNION BANK ATM TRANSACTIONS (2 per statement period)	\$3.00	Use any non-Union Bank ATM worldwide for any transaction. No Union Bank ATM fees and we'll rebate non-Union Bank fees for the first two transactions per statement period.	If non-Union Bank ATM transactions exceed two per statement period, both Union Bank fee and non-Union Bank ATM providers' charges will apply. The Union Bank fee for usage of non-Union Bank ATM is \$2.00 within the U.S. and \$5.00 outside the 50 United States. Additional fee charged by non-Union Bank ATM providers may vary. Monthly feature cost of \$3.00 will apply even if the service was not used during the statement period.
PAPER STATEMENTS	\$2.00	Have a paper copy of your monthly statement sent to the mailing address on your account.	You may have either paper or Online Statements for your account. If you select this feature, Paper Statements will be provided monthly and a monthly feature cost of \$2.00 will apply. If requesting check images, an additional \$3.00 monthly fee will apply.
UNLIMITED CHECK SUPPLY	\$1.00	Receive an unlimited supply of Union Bank Exclusive personalized checks. For many customers, this feature is a money-saver compared to the standard cost of check printing. You can cancel at any time, but a \$1.00 monthly feature cost for each of the remaining months may apply if you cancel before 12 months.	If cancelled within 12 months and a check order was processed within the last 6 months, your account will be debited the \$1.00 monthly feature cost for each of the remaining months.
UNLIMITED PREMIUM CHECK SUPPLY	\$1.75	Receive an unlimited supply of personalized checks in any style. For many customers, this feature is a money-saver compared to the standard cost of check printing.	If cancelled within 12 months and a check order was processed within the last 6 months, your account will be debited the \$1.75 monthly feature cost for each of the remaining months.
PERSONAL SAVINGS OR MONEY MARKET ACCOUNT	\$1.50	No Monthly Service Charge for one personal Regular Savings or MoneyMarket account. These accounts offer other ways to avoid the monthly service charge. Refer to the applicable account disclosures. If you meet the account requirements, you can contact us to cancel this feature.	No Monthly Service Charge for one personal Regular Savings or MoneyMarket account. The selected account is required to be linked to the Banking By Design checking account.
INCOMING WIRE TRANSFERS	\$1.00	Receive unlimited wire transfers into your Banking By Design checking account.	Monthly feature cost of \$1.00 will apply even if the service was not used during the statement period. Incoming Wire Transfer Fees only. Outgoing Wire Transfer Fees still apply. Please see <i>Personal Accounts Fee Schedule</i> for more information.

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Features at a cost per month			
CASHIER'S CHECKS & MONEY ORDERS	\$1.00	Get unlimited Cashier's Checks and Money Orders.	Monthly feature cost of \$1.00 will apply even if the service was not used during the statement period.
EXPEDITED CARD DELIVERY	\$1.00	Have a replacement ATM or debit card sent to you within two days from the time you request it.	Monthly feature cost of \$1.00 will apply even if the service was not used during the statement period.
ATM FEES	Union Bank ATM	\$0 When using a Union Bank ATM to complete deposits, withdrawals, and transfers between linked Union Bank accounts. \$1 When using a Union Bank ATM to obtain a mini statement.	
	Non-Union Bank ATM	\$2 For any Inquiries, Transfers, or Withdrawals while using a domestic non-Union Bank ATM, plus any fees the ATM owner or operator may charge. \$5 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., plus any fees the ATM owner may charge. These fees apply in the following situations: 1) If you do not choose the Non-Union Bank ATM Transactions Feature. 2) If you select the feature but exceed 2 non-Union Bank ATM Transactions per statement period.	
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 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.	
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 TRANSFER FEE (if you are enrolled)	\$10	Each day a transfer of Available Funds is made through Deposit Overdraft Protection. Please see the <i>Personal Accounts & Services Disclosure and Agreement</i> for details.	
CREDIT OVERDRAFT PROTECTION – Cash Reserve Account (Subject to credit approval)	\$10	Advance Fee each day an advance of available credit is made through a Cash Reserve Account. (\$0 for Cash Reserve Accounts opened in the state of Washington)	
	\$12	Annual Fee. 18% 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.	
CREDIT OVERDRAFT PROTECTION – Union Bank Credit Card (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.	

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<p>STANDARD OVERDRAFT COVERAGE AND FEES</p> <p>(Please see OVERDRAFT FEES above)</p>	<ul style="list-style-type: none"> We may automatically add Standard Overdraft Coverage to your account approximately 30 calendar days after account opening. 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 may choose 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). 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. 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. 	
<p>DEBIT CARD OVERDRAFT COVERAGE AND FEES</p> <p>(Please see OVERDRAFT FEES on page 3)</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>Option #1 (Yes): 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. Overdraft Fees will apply.</p> <p>Option #2 (No): 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, you will not be charged Overdraft Fees.</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>HOW DEPOSITS AND WITHDRAWALS WORK</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"> Add deposits to your account, then 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 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, 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 \$200 of your deposit will be available by the 1st Business Day. 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). <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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Additional services		
SOME OTHER FEES	Stop Payment Fee	\$30 Per Item, or range of Items if the stop payment is placed through Telephone Banking Personal Service or at a Banking Office. \$15 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	\$6 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.
STATEMENT SERVICES	Snapshot Statement (without checks): 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)
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 Check orders placed through MUFG Union Bank are fulfilled by Deluxe Financial Services.