

**Simply Stated Product Guide**

For us, it's important that you understand exactly how your Teen Savings 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>\$1</b>	
<b>REQUIREMENT TO OPEN</b>	The primary account holder must be between the ages of 13 and 17, and be owned jointly with an adult.	
<b>BALANCE REQUIRED TO MAINTAIN THE ACCOUNT</b>	Any amount greater than <b>\$0</b>	
<b>INTEREST</b>	Interest Paid. Compounded daily and paid quarterly.	
<b>MONTHLY SERVICE CHARGE</b>	<b>\$0</b>	
<b>EXCESS ACTIVITY CHARGE</b>	<b>\$15</b> For each limited transaction in excess of 6 each calendar month; includes Deposit Overdraft Protection transfers, ATM 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 calendar month.</i>	
<b>FEATURES AND SERVICES</b>	<p><b>Teen Savings accounts offer the following:</b></p> <ul style="list-style-type: none"> <li>• Limited withdrawals and transfers</li> <li>• Paper Statements</li> <li>• Telephone Banking</li> <li>• Unlimited deposits and balance inquiries</li> <li>• Union Bank ATM Card upon request (daily withdrawal limit may apply)</li> <li>• Email and Text Alerts (through online enrollment)</li> <li>• Mobile Banking</li> <li>• Online Banking</li> <li>• Online Statements</li> <li>• Union Bank ATMs</li> </ul> <p>NOTE: Withdrawals from the account by the minor account Owner (other than from the ATM) may be made by cash or cashier's check, at the discretion of Union Bank.</p>	
<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>\$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.</p> <p><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.</p>

**Simply Stated Product Guide**

<b>Fees for using your account when funds are not available</b>		
<b>OVERDRAFT FEES</b>	<b>\$15</b> For each day we pay or return a Debit when you do not have enough money in your account. We will not charge this fee if your account is overdrawn less than \$5.	
<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. Eligible for enrollment only if account is jointly owned by an adult.  Please see the <i>Personal Accounts &amp; Services Disclosure and Agreement</i> for details.	
<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> <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>
<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.

**Simply Stated Product Guide**

<b>STATEMENT SERVICES</b>	<b>Snapshot Statement:</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>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*.

When the minor account Owner turns age 18, the Teen Savings account will automatically convert to a Regular Savings account. We will notify the Owners approximately 60 days prior to account conversion.