

Welcome

to The Union Bank Company

Important information for clients of Benchmark Bank



We look forward to bringing you our highest level of service and value every day.

Benchmark Bank will soon be part of Union Bank, and we share a common tradition and a common vision. We are each community banks, dedicated to local, personalized service and meeting our clients' needs on an individual level. Together, we're committed to setting a new standard of excellence in community banking.

As a Union Bank client, you can count on us to act with honesty and integrity in all our dealings with you ... and to provide you with quality services that can make a real difference in your financial life. Our goal is to bring you greater convenience and value than any other bank around.

If you have questions, we're ready to assist you.

Through September 10, call Benchmark Bank at 614-269-4400.

Monday – Friday: 9:00 a.m. – 5:00 p.m.

Saturday: 9:00 a.m. – 12:00 p.m.

Beginning September 11, call Union Bank toll-free at 800-837-8111.

Monday – Friday: 8:00 a.m. – 5:00 p.m.

Saturday: 8:00 a.m. – 12:00 p.m.

Table of Contents

Our Commitment to You	4
Answers to Your Questions	5
Information about Personal Deposit Accounts	
Checking Accounts	11-13
Savings and Money Market Accounts	12-13
Certificates of Deposit (CDs) (including Individual Retirement Accounts)	14
Convenience Services	
Debit Card and Automated Teller Machine (ATM) Services	15
Online Banking	16
Mobile Banking	17
Consumer Loans, Mortgages and Lines of Credit	18
Information about Business Deposit Accounts	
Business Checking, Savings and Money Market Accounts	19-20
Business Banking Services	
Treasury Management Services	21
Commercial Loan Services	22
Additional Information	
Financial Center and ATM Locations Near You	23



Our Commitment to You

A SMOOTH TRANSITION

Our goal is to have no interruption to your banking services, and to serve you with continuous attention and care. If you have questions at any time, we will provide the fast, accurate, responsive service you need.

GREATER BANKING CONVENIENCE

After our banks are combined, you will have access to 17 full-service financial centers in Ohio. You can also bank by mobile, online and at ATMs around the corner and around the world, including no fees at Rite Aid ATMs in Ohio.

A KNOWLEDGEABLE FINANCIAL TEAM ON YOUR SIDE

You can count on us to understand your needs, recommend the best financial products and services, and ensure you get the most from your Union Bank relationship.

ATTENTIVE PERSONAL SERVICE

We will do everything possible to make sure that you are pleased with the service and value you receive during this transition period and beyond. You will continue to see the familiar faces of your client service staff throughout our banking network.



Answers to Your Questions

GENERAL INFORMATION

Q. When Benchmark Bank becomes part of Union Bank, how will I benefit as a customer?

A. As a result of our merger, you will be part of one of the most dynamic financial organizations in Ohio – with access to more services, resources and financial locations to serve the full range of your financial needs. And you'll continue to benefit from our tradition of local, personal service.

Q. When will my accounts at Benchmark Bank convert to Union Bank accounts?

A. Your accounts automatically convert to Union Bank accounts on Saturday, September 9, 2017.

Q. Where can I conduct my banking?

A. Continue to bank at your local financial center and call Benchmark Bank at 614-269-4400 through September 10.

Beginning September 11, Benchmark Bank branches will reopen as Union Bank, and you'll have access to full-service banking at Union Bank, which includes 17 financial centers and ATMs plus no fees at Rite Aid ATMs in Ohio.

Bank by mobile or online 24 hours a day, via our online banking service at www.theubank.com.

You always have a choice! In transferring your accounts, we have selected Union Bank accounts that are the closest match to your current services. If you believe a different type of Union Bank account would be a better match to your needs, we will make it easy for you to switch. Please contact your local financial center or call 800-837-8111 beginning September 11.

Answers to Your Questions

Q. I have accounts at both Benchmark Bank and Union Bank. Will my deposits continue to be FDIC-insured?

- A.** Yes. Your deposits will continue to be FDIC-insured up to the maximum allowed by law. If you currently have deposits at both banks and these deposits total more than \$250,000, your deposits at each bank will continue to be insured separately for a period of six months after the merger.

Your certificates of deposit will continue to be separately insured until the earliest maturity date after the end of the six-month period. After the transition period, your funds at the combined banks will be added together to determine the amount of your FDIC coverage. If you will have more than \$250,000 in combined deposits, we will be pleased to discuss different ways that your accounts may be insured at Union Bank.

If you would like more information about your coverage, please visit your local financial center to request a copy of our brochure about FDIC insurance or call the FDIC toll-free at 877-275-3342.

DIRECT DEPOSITS AND AUTOMATIC TRANSFERS

Q. Will my direct deposits and automatic transfers continue as before?

- A.** Yes. If you have direct deposit of Social Security, payroll or other regular payments, your current service will continue without interruption. In addition, if you have automatic transfers between your deposit accounts, or automatic deductions of loan payments or other payments, these services will also continue.

Please note: If your automatic transfer or automatic payment should fall on a non-business day, these transactions will occur on the *next business day* after this date.

Q. Will my current arrangements continue for automatic payment of interest to my accounts and regular payments and disbursements from my accounts?

- A.** Yes. These arrangements will automatically continue.



YOUR ACCOUNTS

Q. Will the interest rates I am earning on my CDs and IRAs remain the same?

A. Yes. These accounts will continue under the same interest rate structure until maturity. For more information about CDs and IRAs, please see page 14.

Q. Will I keep my same account numbers for my new Union Bank deposit accounts?

A. Yes. Please note, however, that a very limited number of accounts will receive new account numbers to allow us to service them more efficiently on our enhanced banking system. If your account is affected, you will be contacted soon.

Q. Can I continue to use my same checks?

A. Yes. For your convenience, you can continue to use your current supply of checks for your checking, money market and home equity line of credit accounts. When it's time to reorder, bring your standard reorder form to your financial center, and your next order will automatically be imprinted with Union Bank's logo and updated routing transit number.

If you plan to order checks through a company other than Union Bank, contact a financial center for correct information before you reprint.

Answers to Your Questions

Q. Will I be receiving a new Debit Card or ATM Card?

- A.** Yes. By September 8, you'll receive a new Union Bank V.I.P. Platinum Debit Mastercard or ATM Card. When you receive your new card, please follow the enclosed instructions to activate your card and create your PIN. Also included with your new card will be information about additional debit card benefits.

Your current Benchmark Bank card will remain active through September 8. You can continue to use your current card and PIN until then. For more information about your ATM services, please see page 15.

A note regarding the weekend of September 9: We encourage you to access the funds you need by September 8, as there may be times the ATMs are temporarily unavailable.

Q. Will the stop payment requests I made at Benchmark Bank be honored?

- A.** Yes. If you currently have a stop payment order in effect for any items on your account, it will be honored by Union Bank for up to six months.

Q. Will I still be able to use my Benchmark Bank credit card?

- A.** Yes. You can continue to use your current credit card.

Q. Does Union Bank offer a courtesy pay protection program?

- A.** Yes, Union Bank offers a courtesy pay program on checking accounts. If your account is in good standing, your initial limit will be \$100. At Union Bank, we call this service OverdraftHonor®. Please refer to page 29 of the *Account Rules and Regulations* booklet for current Insufficient Funds/overdraft fees.

Your OverdraftHonor® limit will not be included in your ATM or online balance inquiries, but will remain available for transactions. If you would like to include OverdraftHonor® for your debit card transactions, please stop into a financial center after September 11 to add debit card access.

Q. Is Union Bank part of the Money Pass network?

A. No, however, Union Bank offers many ways to use ATMs at no cost through our Rewards Checking. And, you can deposit checks right from your phone or tablet at no cost.

Q. Will I continue to have overdraft protection at Union Bank?

A. If you currently have overdraft protection through your savings or line of credit account at Benchmark Bank, it will continue without interruption.

Please note: If you have overdraft protection, it will advance in \$100 increments.

Q. Will checks I write post to my account in the same order that they now do?

A. Yes. At Union Bank, checks will be posted to your account in check number order based on the day they are received just like Benchmark.

Q. When are deposited funds available for withdrawal?

A. All cutoff times are posted at each Union Bank financial center. Please refer to the Funds Availability section on pages 14 and 15 in the *Account Rules and Regulations* booklet for more information.



Answers to Your Questions

YOUR ACCOUNT STATEMENTS

Q. When will I receive statements of my checking and savings accounts?

- A. Checking account statements will arrive at approximately the same time of the month as before. Savings account statements are provided at least quarterly in April, July, October and January.

Please note: You will receive a final paper statement from Benchmark for your records. After September 11, you will continue to receive either a paper or eStatement from Union Bank as you do today.

Q. Are combined statements available at Union Bank?

- A. Yes. If you currently have a combined statement, it will continue. If you would like to request a combined account statement beginning September 11, please visit your financial center or call us toll-free at 800-837-8111. A checking or savings account is required for a combined statement.

Q. After conversion, how will my cancelled checks be handled?

- A. Your cancelled checks will be handled just as they are currently. If you receive check images today, you will continue to receive them at Union Bank. **Please note, there is a \$3 fee for check image statements or you can view check images online for free.**

Q. What if I have additional questions?

- A. If you have additional questions about the conversion of your accounts after you have read through this catalog, please visit your financial center or call Benchmark Bank at 614-269-4400 through September 10.

Beginning September 11, please call Union Bank's toll-free client service center at 800-837-8111. Client service representatives will be available to you Monday through Friday from 8:00 a.m. – 5:00 p.m and Saturday from 8:00 a.m. – 12:00 p.m.

You may also visit any Union Bank financial center beginning September 11. See page 23 for locations.

Rewards Accounts at Union Bank

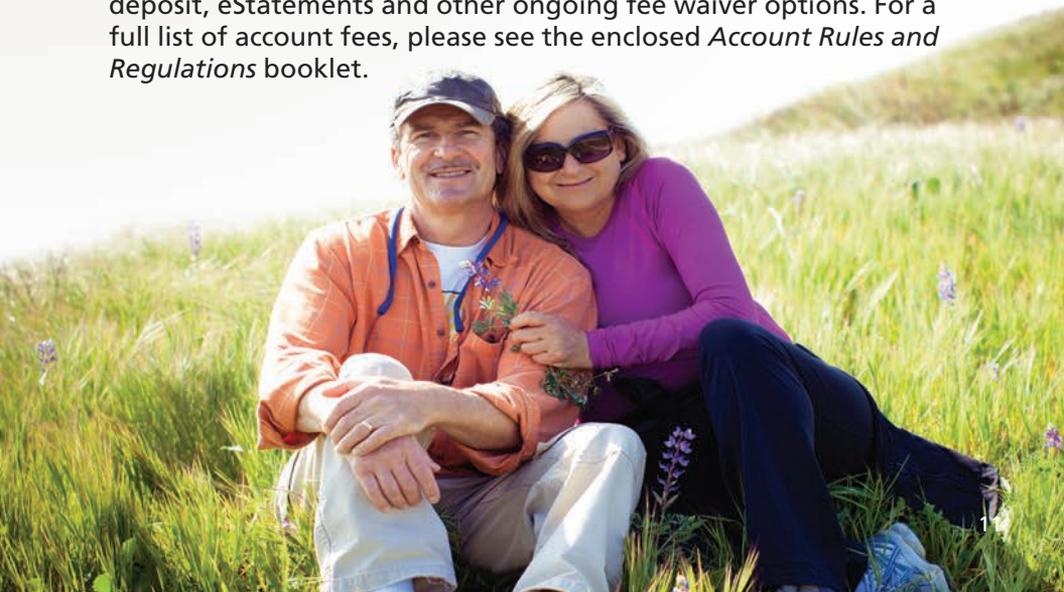
Union Bank rewards our customers with Rewards Checking. Get a high interest rate or cash back on your checking account, plus free online banking, ATM refunds and more. Please see page 13 for additional information.

Everyday Personal Checking Accounts

OUR VALUE PACKAGE is included with each of our Union Bank Checking accounts listed on pages 12 and 13:

- Unlimited Check Writing
- Unlimited Teller Assisted Transactions
- Free V.I.P. Platinum Debit Card
- Free ATM Card
- Free Online Banking
- Free Mobile and Text Banking
- Free Mobile Deposit
- Free Card Valet
- Free Unlimited Bill Pay
- Free E-Statements
- Free Notary
- Free Check Safekeeping
- 0.25% Loan Discount with Auto Pay
- 50% Off Security Box Annual Fee (for the first year and new rentals only)
- Free Personal Investment Consultation with UBC Wealth Management

Please note: There will be no monthly service fee on your new Union Bank accounts for the first three statement cycles. We want you to get to know your accounts and have time to set up direct deposit, eStatements and other ongoing fee waiver options. For a full list of account fees, please see the enclosed *Account Rules and Regulations* booklet.



Everyday Personal Checking and Savings Services

CHECKING	UNION FREE CHECKING	UNION VALUE 55
Monthly Service Fee	None	\$6. No fee the first three months.
Service Fee Waivers	Not Applicable	\$1,500 Minimum Daily Balance in Checking or age 55 or better.
Earns Interest	No	Yes* Tier 1: \$.01 - \$999.99 Tier 2: \$1,000 - \$9,999.99 Tier 3: \$10,000 - \$49,999.99 Tier 4: \$50,000 - \$99,999.99 Tier 5: \$100,000+
Rewards Qualification	Not Applicable	Not Applicable
Rewards	Not Applicable	Not Applicable
Check Printing	50% off reorder of full quantity single and duplicate basic checks (4 color options; tax and shipping charges may apply).	One box of select styles single checks free per year (4 color options; tax and shipping charges may apply).

Personal Savings and Money Market Accounts*

	STATEMENT SAVINGS	MONEY MARKET SAVINGS
Service Fee <i>(No fee for first three months)</i>	\$2 per month when the average daily balance falls below \$200. Fee waived if under the age of 23. Three withdrawals per month, additional withdrawals 50¢ each. ¹	\$6 per month when minimum daily balance falls below \$1,000. Six withdrawals per month, additional withdrawals \$6 each. ¹
Services and Benefits	Variable rate of interest, compounded monthly, paid monthly. Easily transfer money between savings account and any Union Bank account. Statement mailed quarterly (monthly with combined checking, Direct Deposit, or ACH)	Variable rate of interest, compounded daily, paid monthly. Higher tiered balances may earn higher interest rates.

¹Limited withdrawals include staff-assisted transactions by telephone, mail, or in person. Does not apply to ATM withdrawals.

Please see the enclosed Account Rules and Regulations booklet for more details on our Checking and Savings products.

UNION REWARDS – CASH BACK	UNION REWARDS – HIGH INTEREST
None	None
Not Applicable	Not Applicable
No	Yes – when reward qualifications are met each month (See Rewards below).
15 or more Debit/POS Transactions PLUS 1 of the following: eStatement, Direct Deposit, 5 or more Bill Pays/ Auto Debits, Age 23 or less.	15 or more Debit/POS Transactions PLUS 1 of the following: eStatement, Direct Deposit, 5 or more Bill Pays/ Auto Debits, Age 23 or less
ATM Refunds up to \$25 monthly Cash Back: 5¢/each POS with \$5 monthly cap. 25¢/each Bill Pay and ACH Auto Debit with \$5 monthly cap.	ATM Refunds up to \$25 monthly Interest Rewards: Rewards Plus: \$.01 - \$10,000.00 \$.01 - \$15,000 \$10,000.01 - \$20,000 \$15,000.01+ \$20,000.01+
50% off reorder of full quantity single and duplicate basic checks (4 color options; tax and shipping charges may apply).	50% off reorder of full quantity single and duplicate basic checks (4 color options; tax and shipping charges may apply).

PREMIER MONEY MARKET SAVINGS	UNION INTEREST REWARDS PLUS
\$20 per month when minimum balance falls below \$20,000. A Union Bank Checking account is required. Six withdrawals per month, additional withdrawals \$10 each. ¹	\$0. This account is only available with a Union Bank Interest Rewards Checking Account.
Variable rate of interest, compounded daily, paid monthly. Higher tiered balances may earn higher interest rates. Interest is paid on balances of \$5,000 and greater.	Variable rate of interest, compounded daily, paid monthly. Tiered interest based on balance. Qualifying based on Union Bank Interest Rewards Checking activity.

**Please refer to the rate sheet for current rate information. Fees may reduce earnings. See thebank.com or local branch for details.*

CDs and CD IRAs

AFTER YOUR ACCOUNTS ARE CONVERTED TO UNION BANK:

- **Your certificates of deposit (CD) and individual retirement accounts (IRA)** will continue with the same interest rate structure until maturity.
- **Crediting of interest on CDs/IRAs.** Your interest will continue to be credited in the same manner as before. Please visit your financial center if you would like to make different arrangements.
- **Interest payment schedule.** At Union Bank, interest will continue to be paid to your account with the same frequency.
- **Maturity notices and automatic renewal.** If you have a CD/IRA that automatically renews at maturity, it will renew for the same term at the interest rate in effect on the maturity date. You will receive a notice approximately 10 days prior to renewal if the term of your account is greater than one month.
Please note: If your maturity date should fall on a non-business day, your account will mature on the first business day after this date.
- **Grace period.** For automatically renewing accounts with terms of one month or more, you will have a grace period of up to 10 calendar days after the date of maturity to determine if you would like to invest your funds differently, or allow them to renew automatically.
- **At the time of automatic renewal,** your CD/IRA accounts will be governed by Union Bank's standard terms and conditions, including early withdrawal penalties.
Please note the changes and refer to the terms for CDs and IRAs in the enclosed *Account Rules and Regulations* booklet on pages 26 through 28. Keep this information for your records.

Debit Card and ATM Services

At Union Bank, you will continue to enjoy 24-hour access to your accounts at Automated Teller Machines (ATMs) around the corner and around the world.

- **You will be receiving a new Union Bank V.I.P. Platinum Debit Mastercard or ATM Card by September 8.** Continue to use your current Benchmark Bank card through September 8. Please activate your new Union Bank Card as soon as you receive it but do not begin using it until September 9. After September 8, destroy your old Benchmark Bank card and begin using your new Union Bank card.
- **Your Union Bank V.I.P. Platinum Debit Mastercard includes enhanced benefits, such as Price Protection, Extended Warranty, Purchase Assurance, and more.** Information will be provided with your new card.
- **No monthly service fee for Union Bank V.I.P. Platinum Debit Mastercard.** In addition, there are no transaction fees for Union Bank customers at any Union Bank ATM or any Rite Aid ATM in Ohio.
- **A note regarding the weekend of September 9:** We encourage you to access the funds you need by September 8, as there may be times when the ATMs are temporarily unavailable over the weekend.

Please note: Union Bank is not part of the Money Pass network, but Union Bank offers many ways to use ATMs at no cost through our Rewards Checking. And, you can deposit checks right from your phone or tablet at no cost.



Consumer Online Banking

For current online banking customers: If you currently bank online with Benchmark Bank, you will have access to Union Bank's online banking service, beginning September 11, 2017. Just use your current User ID and Password to access your accounts online beginning September 11 at www.theubank.com. Step-by-step instructions will be provided during your initial log in.

Please note: Your Benchmark Bank eStatements and other account history will not transfer to Union Bank's online banking service. You can download and save or print them until September 8 at www.benchmark-bank.com.

Bill Pay: If you currently use Benchmark Bank's Bill Pay, your payee information will not automatically transfer to Union Bank. Benchmark Bank can provide you with a listing of all payees and other information by calling 614-269-4400. Beginning September 11, you will be able to set up your payees in Union Bank's Bill Pay. We will send you more information on Online Banking and Bill Pay soon. Please review this information to make sure all payments continue without interruption.

Please note: Any payment using the Benchmark Bill Pay product must have a pay date prior to September 8.

IF YOU DON'T CURRENTLY BANK OR PAY BILLS ONLINE, NOW IS THE TIME TO TRY.

With Online Banking you can:

- Check your account balances in real time
- See what checks/debits have cleared at a glance
- View check images
- Transfer money between your Union Bank accounts
- Print a copy of a previous month's statement
- View, print or save your eStatements

Add CheckFree Web Bill Pay and you can:

- Pay a bill to anyone
- Schedule a bill to be paid after payday
- Save on postage

USE POPMONEY® TO SEND MONEY ELECTRONICALLY TO AN INDIVIDUAL

- Popmoney is a personal payment service that lets you send money to friends, family or almost anyone.

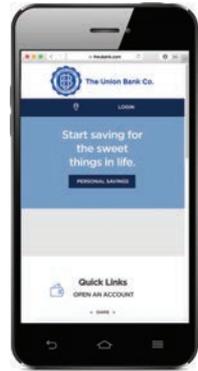


For more information or to enroll, go to www.theubank.com on or after September 11, 2017.

Mobile Banking & Mobile Deposit

BANK HOW YOU WANT, WHERE YOU WANT

Whether you text or use a smartphone or tablet, you can manage your money virtually anywhere, anytime, with our Mobile Banking services. We offer three easy ways to access your accounts, so you can always bank on the go.



- **Mobile and Tablet App** – from your iPhone®, Android™, or iPad® apps, deposit checks by taking a picture, view your account balances, transfer money, pay bills and much more.
- **Mobile Web** – a convenient alternate to an app – takes you to our mobile website where you can bank as easily and securely as you can with our app.
- **SMS/Text Messaging** – check your account balances, review recent account activity, or find a branch or ATM, simply by texting us and we will text you back.

We also offer CardValet® for your Apple® and Android™ devices. With the CardValet App, you can turn off your debit card the moment you realize it is lost or stolen, get real-time balances, establish transaction controls and receive alerts on potential fraud.

To use our mobile products, you must first sign up for Online Banking. Once you are logged in, go to “Profile” in the top right corner and click on “Mobile Banking.” Follow instructions from there. For more information, go to www.theubank.com.

TO GET OUR MOBILE AND TABLET APP FOR IPHONE® OR IPAD®:

1. On your device, go to App Store
2. Search “the union bank mobile banking” and look for the Union Bank logo



3. Click “Get”

TO GET OUR MOBILE AND TABLET APP FOR ANDROID™:

1. On your device, go to Play Store
2. Search “the union bank mobile banking” and click on the Union Bank logo



3. Click “Install”

Consumer Loans, Mortgages and Lines of Credit

Union Bank offers a variety of consumer loans and credit products... with fast approval, competitive interest rates and flexible payments designed to fit easily into your budget.

If you currently have a loan at Benchmark Bank, you'll receive a separate communication.

CREDIT OPTIONS* INCLUDE:

- **Installment loans.** Now you can afford the things you want... a home improvement, a vacation or a special purchase, or use your loan for bill consolidation. Interest rates and monthly payments are fixed to help you plan your budget.
- **Home equity solutions.** If you own your home, you can borrow at great rates, with fixed-rate loans or variable-rate lines of credit tailored to your individual borrowing needs. You may also qualify for a tax-deduction – because your interest may be 100% deductible! Ask your tax advisor for details.
- **Residential mortgage loans.** Finance the home of your dreams. We have lots of options – plus fast approval and responsive, personal service.
- **Credit cards.** We have a wide array of credit card options to fit your lifestyle.
- **Personal lines of credit.** Link your line of credit to your checking account for overdraft protection. It's a great way to protect your checking account and give you instant access to extra cash when you need it.
- **You can apply for any type of Union Bank loan or credit line right over the phone.** Just call your local financial center.

**Subject to credit approval. Certain restrictions may apply.*

Business Banking

The Union Bank is one of the area's leading business banks, with more resources and services to help your business grow and make managing your business easier and more rewarding for you.

BUSINESS CHECKING AND SAVINGS ACCOUNTS:

- **Same account numbers.** You'll keep the same account numbers for your checking and savings accounts. Please note, a very limited number of accounts will receive new account numbers to allow us to service them more efficiently on our enhanced banking system. If your account is affected, you will be contacted soon.
- **For your convenience,** you can continue to use your current supply of checks for your checking and money market accounts. When it's time to reorder, please bring your standard reorder form to your financial center. Your next order of checks will automatically be imprinted with Union Bank's logo and an updated routing transit number (041213759). If you plan to order checks through a company other than Union Bank, contact a financial center for the correct information before you reprint.

All Union Bank Business Checking accounts offer the following services and benefits:

- Online Banking and Bill Pay
- Business Debit Mastercard
- Direct Deposit
- Notary Service
- Check Safekeeping

All Union Bank Business Savings accounts offer the following services and benefits:

- 6 withdrawals per month
- ATM Card
- Online Banking

Business Checking Accounts*

	UNION FREE BUSINESS	UNION BUSINESS INTEREST	UNION COMMERCIAL
Service Fee Waivers	No monthly service fee. No minimum balance required.	\$6 monthly service fee waived with \$5,000 minimum daily balance in checking.	Earnings credit on checking account balances may offset monthly service fee of \$20 and other service fees.
Transaction Limits and Fees	1,000 checks, debits or deposit items per month. ¹	1,000 checks, debits or deposit items per month. ¹	\$.15 each.

Business Savings and Money Market Accounts*

	BUSINESS SAVINGS	PREMIER BUSINESS SAVINGS	BUSINESS MONEY MARKET SAVINGS
Services and Benefits	Variable rate of interest compounded and paid monthly.	Variable rate of interest compounded daily and paid monthly.	Variable, tiered rate of interest, compounded daily, paid monthly.
Transaction Limits and Fees	\$5 monthly service fee when minimum monthly balance falls below \$500. \$5 service fee for each withdrawal over six. ²	\$10 service fee for each withdrawal over six. ²	\$6 monthly service fee if balance falls below \$1,000 any day of the cycle. \$6 service fee for each withdrawal over six. ²

¹Transaction items include all debits and credits. If the Union Free Business or Union Business Interest account exceeds 1,000 free monthly transactions or exceeds \$10,000 in monthly coin and currency deposits, the account may be converted to another checking product.

²Limited withdrawals include staff-assisted transactions by telephone, mail or in person. Does not apply to ATM withdrawals.

*Additional details can be found in the enclosed *Account Rules and Regulations* booklet, including miscellaneous fees and account rules.

Treasury Management

Union Bank will continue to offer the same high quality treasury management products and services that have been offered for many years by Benchmark Bank.

Union Bank will provide your business with current account information and innovative treasury management products and services.

PRODUCTS AND SERVICES AVAILABLE:

- ACH Origination Service
- Account Analysis
- Account Reconciliation
- Business Debit Mastercard
- CDARS (Certificate of Deposit Account Registry Service)
- Commercial Credit Line Management
- Health Savings Account
- ICS (Insured Cash Sweep)
- Investment Services
- Merchant Services
- Night Drop
- Online Banking and Bill Pay
- Positive Pay
- Remote Deposit Capture
- Sweep Accounts
- Visa® Business Credit Card
- Wire Transfer
- Zero Balance Accounts (ZBA)



Commercial Loan Services

If you need commercial credit – for a specific purpose, for ongoing expenses or for expansion – we'll work with you to find the loan or line of credit that will help you achieve your goals.

- **There will be no changes to the interest rate structure and term of your current commercial loans and lines of credit.**
- **Account number and statement.** Account numbers will remain the same, and you will continue to receive a statement separate from your checking account.
- **Payments.** You may make your payment at any Union Bank financial center, by automatic deduction from your checking or savings account, by mailing your payment, or through any other method you currently use.
- **If you have commercial loan or line of credit payments deducted automatically from your Benchmark checking or savings account,** this service will continue without interruption.
- **If you have questions,** please visit or call your commercial loan officer or your local financial center.

Union Bank Commercial and Agricultural Credit Options

Union Bank offers a variety of competitive commercial loan products and services, with local decision-making, flexible underwriting and payment terms, and competitive interest rates, including:

- Commercial Installment Loans
- Commercial and Investment Real Estate Financing
- Commercial Revolving Lines of Credit
- Equipment Loans
- Letters of Credit
- SBA and other government guaranteed lending programs
- Specialized financing, including agribusiness, asset-based financing, wholesale floor plans and more.

Financial Center and ATM Locations Near You

You will soon have access to 17 financial centers and ATMs in Ohio, plus access to any Rite Aid ATM in Ohio with no service fee. Visit us at www.theubank.com for a complete list of financial center locations and hours.

- **Bowling Green**
1300 N. Main Street
Bowling Green, OH 43402
- **Columbus Grove**
100 S. High Street
Columbus Grove, OH 45830
- **Columbus Grove Drive Thru**
101 Progressive Drive
Columbus Grove, OH 45830
- **Delphos**
114 E. Third Street
Delphos, OH 45833
- **Findlay**
1500 Bright Road
Findlay, OH 45840
- **Gahanna***
461 Beecher Road
Gahanna, OH 43230
- **Gibsonburg**
230 W. Madison
Gibsonburg, OH 43431
- **Kalida**
110 E. North Street
Kalida, OH 45853
- **Leipsic**
318 S. Belmore Street
Leipsic, OH 45856
- **Lewis Center**
30 Coal Bend
Delaware, OH 43015
- **Lima East**
1410 Bellefontaine Avenue
Lima, OH 45804
- **Lima Shawnee**
701 Shawnee Road
Lima, OH 45805
- **Lima West**
3211 Elida Road
Lima, OH 45805
- **Marion Downtown**
111 S. Main Street
Marion, OH 43302
- **Marion Richland**
220 Richland Road
Marion, Ohio 43302
- **Ottawa**
245 W. Main Street
Ottawa, OH 45875
- **Pemberville**
132 E. Front Street
Pemberville, OH 43450
- **Westerville***
468 Polaris Parkway
Westerville, OH 43082

*Benchmark Bank legacy branch

Please note: Benchmark Bank branches will close at the end of the business day on Friday, September 8 and reopen as The Union Bank Company on Monday, September 11.

