

Account Rules and Regulations

A guide to the regulations governing
your Union Bank accounts



Notes

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TERMS AND CONDITIONS OF YOUR ACCOUNT

Agreement. This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Ohio and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith with ordinary care when required by law.

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

Liability. You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you.

Deposits. We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on

the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

Withdrawals.

Generally. Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated Checks. A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and Withdrawal Rules. If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A Temporary Debit Authorization Hold Affects Your Account Balance. On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money, which may be more than the actual amount of your purchase. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it may be up to three days before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, that transaction will be a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft transaction if we do pay it. You will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee

even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase. Here is an example of how this can occur – assume for this example the following: (1) you have opted-in to our overdraft services for the payment of overdrafts on ATM and everyday debit card transactions, (2) we pay the overdraft, and (3) our overdraft fee is \$35 per overdraft, but we do not charge the overdraft fee if the transaction overdraws the account by less than \$20.

You have \$120 in your account. You swipe your card at the card reader on a gasoline pump. Since it is unclear what the final bill will be, the gas station's processing system immediately requests a hold on your account in a specified amount, for example, \$80. Our processing system authorizes a temporary hold on your account in the amount of \$80, and the gas station's processing system authorizes you to begin pumping gas. You fill your tank and the amount of gasoline you purchased is only \$50. Our processing system shows that you have \$40 in your account available for other transactions ($\$120 - \$80 = \$40$) even though you would have \$70 in your account available for other transactions if the amount of the temporary hold was equal to the amount of your purchase ($\$120 - \$50 = \$70$). Later, another transaction you have authorized is presented for payment from your account in the amount of \$60 (this could be a check you have written, another debit card transaction, an ACH debit or any other kind of payment request). This other transaction is presented before the amount of the temporary hold is adjusted to the amount of your purchase (remember, it may take up to three days for the adjustment to be made). Because the amount of this other transaction is greater than the amount our processing system shows is available in your account, our payment of this transaction will result in an overdraft transaction. Because the transaction overdraws your account by \$20, your account will be assessed the overdraft fee of \$35 according to our overdraft fee policy. You will be charged this \$35 fee according to our policy even though you would have had enough money in your account to cover the \$60 transaction if your account had only been debited the amount of your purchase rather than the amount of the temporary hold or if the temporary hold had already been adjusted to the actual amount of your purchase.

Overdrafts. You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Multiple Signatures, Electronic Check Conversion, and Similar Transactions. An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of Withdrawal. We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

Ownership of Account and Beneficiary Designation. These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account. This is an account in the name of one person.

Joint Account – With Survivorship (*And Not As Tenants In Common*). This is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account – No Survivorship (*As Tenants In Common*). This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the “number of signatures” necessary for withdrawal.

Revocable Trust or Pay-on-Death Account. If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

Business, Organization and Association Accounts. Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

Stop Payments. Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was verbal your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order. If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys’ fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

Telephone Transfers. A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of “preauthorized transfers” during the month). Other account transfer restrictions may be described elsewhere.

Amendments and Termination. We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. You agree to keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

Notices. Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

Statements.

Your Duty to Report Unauthorized Signatures, Alterations and Forgeries. You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your Duty to Report Other Errors. In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error – such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors Relating to Electronic Fund Transfers or Substitute Checks (*For consumer accounts only*). For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Direct Deposits. If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the U.S. Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

Temporary Account Agreement. If this option is selected, this is a temporary account agreement. Each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

Set-Off. We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such person's or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of set-off does not apply to this account if prohibited by law. For example, the right of set-off does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of set-off.

Check Processing. We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have not failed to exercise ordinary care solely because we use our automated system to process items and do not inspect all items processed in such a manner. Using an automated process helps us keep costs down for you and all account holders.

Check Cashing. We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

Truncation, Substitute Checks, and Other Check Images. If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

Remotely Created Checks. Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

Unlawful Internet Gambling Notice. Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

ACH and Wire Transfers. This agreement is subject to Article 4A of the Uniform Commercial Code – Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

Facsimile Signatures. Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

Authorized Signer (*Individual Accounts only*). A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

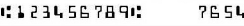
Restrictive Legends. The automated processing of the large volume of checks we receive prevents us from inspecting or looking for special instructions or "restrictive legends" on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." For this reason, we are not required to honor any restrictive legend placed on checks you write unless we have agreed in writing to the restriction. We are not responsible for any losses, claims, damages, or expenses that result from your placement of these or other special instructions on your checks.

Account Transfer. This account may not be transferred or assigned without our prior written consent.

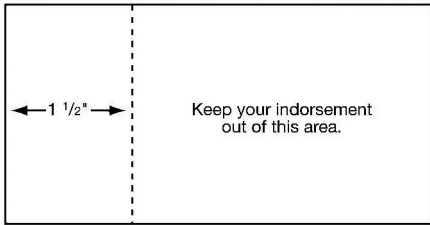
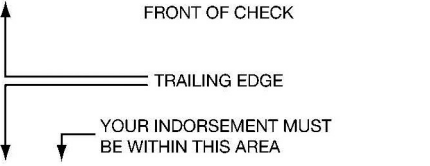
Indorsements. We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.

Name	7654
Address, City, State	_____20_____
Pay to the order of	_____ \$ _____
	_____ dollars
Bank Name and Location	_____
Memo	_____
	

FRONT OF CHECK



BACK OF CHECK

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

Death or Incompetence. You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or becomes legally incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or legal incompetence for up to ten (10) days after your death or legal incompetence unless ordered to stop payment by someone claiming an interest in the account.

Fiduciary Accounts. Accounts may be opened by a person acting in a fiduciary capacity. A

fiduciary is someone who is appointed to act on behalf of and for the benefit of another. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

Credit Verification. You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Legal Actions Affecting Your Account. If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

Security. It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to encode your number on a

false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account. If you provide your account number in response to a telephone solicitation for the purpose of making a transfer (to purchase a service or merchandise, for example), payment can be made from your account even though you did not contact us directly and order the payment. You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

You agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss.

Telephonic Instructions. Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

Monitoring and Recording Telephone Calls and Consent to Receive Communications. We may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. We need not remind you of our recording before each phone conversation.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we must first obtain your consent to contact you about your account because we must comply with the consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to this account, and as authorized by applicable law and regulations.
- Your consent does not authorize us to contact you for telemarketing purposes (unless you otherwise agreed elsewhere).

With the above understandings, you authorize us to contact you regarding this account throughout its existence using any telephone numbers or email addresses that you have previously provided to us or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

Claim of Loss. If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

Early Withdrawal Penalties (*and involuntary withdrawals*). We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our set-off against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

Address or Name Changes. You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

Resolving Account Disputes. We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

Waiver of Notices. To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit a check and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

(Consumer Accounts Only)

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that are available.
2. We also offer **overdraft protection plans**, such as a link to a savings account, Home Equity, Union Credit Line or our OverdraftHonor® Program which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number (such as withdrawals by check or in person)
 - Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction. If we do **not** authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if The Union Bank Company pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35.00** each time we pay an overdraft.
- We may not charge an overdraft fee when you overdraw your account less than \$20.00.
- Also, if your account is overdrawn for seven (7) or more consecutive calendar days, we will charge an additional \$10 per week.
- There is a five (5) **overdrafts per day limit** on the total fees we may charge you for overdrawing your account.

Important Information:

We **are not** obligated to pay any overdraft. We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction and we reserve the right **not to pay** them. For example, we typically do not pay overdrafts if your account is not in good standing or you are not making regular deposits or you have too many overdrafts. Fees may be imposed for covering overdrafts created by check, in person withdrawal, ATM transaction, debit card purchase or other electronic means. ATM or every day debit card overdraft protection is an additional service with a separate election requirement. Fees: \$35.00 Overdraft Fee for each item paid (limit five (5) fees per day), \$10.00 Continuous Overdraft Fee if the account is overdrawn seven (7) calendar days, \$35.00 Insufficient Funds fee when an overdraft is not paid by us. Your deposit account agreement with us requires overdrafts to be repaid immediately. OverdraftHonor® is available to consumer checking accounts. Ineligible accounts include Union Flexible Checking, Health Savings Accounts and Interest Rewards Plus.

Right to Revoke:

You have the right to revoke the Opt-in election at any time. If this is a joint account, any one of you may revoke the consent on the behalf of the other account holder. Please note that termination of the OverdraftHonor® Service covering overdrafts on checks and other transactions made using your checking account number (such as withdrawals by check or in person) and other electronic means such as automatic bill payments, will also automatically terminate coverage of overdrafts on ATM and everyday debit card transactions. The ATM and every day debit card overdraft coverage is through OverdraftHonor® and is an optional feature available once you enroll in the OverdraftHonor® Service.

You can Opt-out by notifying a Customer Service Representative at any of our branch locations or by calling our toll free telephone number (1-800-837-8111) or by mailing us your signed request stating that you wish to Opt-out to The Union Bank Company, 105 Progressive Drive, Columbus Grove, OH 45830.

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT THE UNION BANK COMPANY. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation Of Right To Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Holds On Other Funds. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Special Rules For New Accounts. If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from deposits of checks drawn on The Union Bank Company will be available on the same business day as the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

PERSONAL DEPOSIT ACCOUNTS

UNION FREE CHECKING

Limitations: You must deposit \$50.00 to open this account.

Service Charge: There is no monthly service charge.

Continuous Overdraft Fee: A \$10.00 "continuous overdraft fee" will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

E-Statements may be retrieved by logging onto www.theubank.com.

Check Printing: Welcome pack of single checks may be requested at account opening at no cost. There will be a \$10 charge for a welcome pack of duplicate checks. You will receive 50% off reorders of full quantity Single and Duplicate Basic checks (4 colors to choose from). Account owner is responsible for all taxes, shipping and handling charges.

Checks are not returned with statements.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

UNION VALUE 55 CHECKING

Rate Information: This Account is an interest bearing account. Interest is paid at \$.01. Interest rates may vary by the following balance tiers: \$.01-\$999.99; \$1,000-\$9,999.99; \$10,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000+.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year.

Limitations: You must deposit \$50.00 to open this account.

Service Charge: Offset the \$6.00 monthly service charge with the following:

\$1,500.00 Minimum Daily Balance or age 55 or better.

Continuous Overdraft Fee: A \$10.00 "continuous overdraft fee" will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

E-Statements may be retrieved by logging onto www.theubank.com.

Check Printing: One box of select styles single checks free per year. Account owner is responsible for all taxes, shipping and handling charges.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

UNION REWARDS – CASH BACK

Limitations: You must deposit \$50.00 to open this account.

Service Charge: There is no monthly service charge.

Qualify for Cash Back and ATM Refunds up to \$25 each monthly statement cycle by completing:

*15 or more Point of Sale Transactions PLUS any 1 of the following:

1. E-Statements
2. Direct Deposit
3. 5 or more Bill Pays/Auto Debits
4. Age 23 or younger

Cash Back Rewards:

*Earn \$0.05 Cash Back for each POS transaction up to \$5.00 per monthly statement cycle.

*Earn \$0.25 Cash Back for each Bill Pay/ACH auto debit up to \$5.00 per monthly statement cycle.

Continuous Overdraft Fee: A \$10.00 "continuous overdraft fee" will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

* **Qualifying transactions** must post and clear the Union Rewards – Cash Back Checking account during the monthly statement cycle.

Transactions may take one or more business days from the date the transaction was made to post and settle to your account.

ATM transactions do not count as qualifying transactions.

Intra-bank transfers do not count as qualifying ACH transactions.

Fees may reduce earnings.

E-Statements may be retrieved by logging onto www.theubank.com.

* We may report to the IRS the value of cash back rewards earned during the year. Any applicable taxes are the responsibility of the recipients.

Personal accounts only.

One account per Social Security Number.

If the account is closed prior to ATM Fee Refunds and/or Cash Back Rewards posting to your account, all refunds and rewards will be forfeited.

Check Printing: Welcome pack of single checks may be requested at account opening at no cost. There will be a \$10 charge for a welcome pack of duplicate checks. You will receive 50% off reorders of full quantity Single and Duplicate Basic checks (4 colors to choose from). Account owner is responsible for all taxes, shipping and handling charges.

Checks are not returned with statements.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

UNION REWARDS – HIGH INTEREST

Non-Qualified Rate Information: If all requirements are not met, no interest will be earned.

Rate Information: This Account is an interest bearing account. If qualifications are met each monthly statement cycle the following rates will apply. If the daily balance is less than \$10,000.01, the interest rate paid on that portion of the balance will be 1.73%. The annual percentage yield for this tier will be 1.75%. If the daily balance is more than \$10,000.00 but less than \$20,000.01 the interest rate on that portion of the balance will be 0.75%. The annual percentage yield for this tier will be 0.75%. If the daily balance is more than \$20,000.00 the interest rate on that portion will be 0.15%. The annual percentage yield for this tier will be 0.15%. The annual percentage yield for these tiers will range from 1.75% to 0.15%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year.

Limitations: You must deposit \$50.00 to open this account.

Service Charge: There is no monthly service charge.

Continuous Overdraft Fee: A \$10.00 "continuous overdraft fee" will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

Qualify for Union Rewards – High Interest Checking interest rates and ATM refunds up to \$25 each monthly statement cycle by completing (If all qualifications are met, the above rates will apply.):

*15 or more Point of Sale Transactions PLUS any 1 of the following:

1. E-Statements
2. Direct Deposit
3. 5 or more Bill Pays/Auto Debits
4. Age 23 or younger

* **Qualifying transactions** must post and clear the Union Rewards – High Interest Checking account during the monthly statement cycle.

Transactions may take one or more business days from the date the transaction was made to post and settle to your account.

ATM transactions do not count as qualifying transactions.

Intra-bank transfers do not count as qualifying ACH transactions.

Fees may reduce earnings.

E-Statements may be retrieved by logging onto www.theubank.com.

*We may report to the IRS the value of premium. Any applicable taxes are the responsibility of the recipients.

Personal accounts only.

One account per Social Security Number.

If the account is closed prior to ATM Fee Refunds being credited to your account, the fee refunds will be forfeited.

If a Union Interest Rewards Plus account is opened in conjunction with the Union Rewards – High Interest and all qualifications for the Union Rewards – High Interest are met, any interest earned and/or ATM Fee Refunds will post to the Union Rewards – High Interest account and then be transferred to the Union Interest Rewards Plus account.

The Annual Percentage yield (APY) disclosed on the Union Rewards – High Interest account assumes that interest earned in Union Rewards – High Interest compounds. However, by choosing to have Union Interest Rewards Plus linked to Union Rewards – High Interest, you understand that the interest earned in your Union Rewards – High Interest account is automatically transferred into your Union Interest Rewards Plus account at the end of the statement cycle and therefore does not remain in your Union Rewards – High Interest and does not compound. Additionally, you understand that the interest amount earned in the Union Interest Rewards Plus account may be less than the interest amount earned in the Union Rewards – High Interest account.

Check Printing: Welcome pack of single checks may be requested at account opening at no cost. There will be a \$10 charge for a welcome pack of duplicate checks. You will receive 50% off reorders of full quantity Single and Duplicate Basic checks (4 colors to choose from). Account owner is responsible for all taxes, shipping and handling charges.

Checks are not returned with statements.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

UNION INTEREST REWARDS PLUS

Non-Qualified Rate Information: If all requirements are not met, all balances will earn interest at a rate of 0.01% with an annual percentage yield of 0.01%.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$15,000.01, the interest rate paid on that portion of the balance will be 0.75%. The annual percentage yield for this tier will be 0.75%. If the daily balance is more than \$15,000.00 the interest rate on that portion of the balance will be 0.15%. The annual percentage yield for this tier will be 0.15%. The annual percentage yield for these tiers will range from 0.75% to 0.15%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: This account has no monthly service charge. For a complete list of fees and charges that may be assessed against your account, please refer to the Miscellaneous Fees and Charges Schedule.

Continuous Overdraft Fee: A \$10.00 “continuous overdraft fee” will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

Additional Terms: To earn the disclosed rate on the Union Interest Rewards Plus account, the following qualifications need to be met on the accompanying Union Rewards – High Interest account:

Qualify for Union Rewards – High Interest Checking interest rates and ATM refunds up to \$25 each monthly statement cycle by completing (If all qualifications are met, the above rates will apply.):

*15 or more Point of Sale Transactions PLUS any 1 of the following:

1. E-Statements
2. Direct Deposit
3. 5 or more Bill Pays/Auto Debits
4. Age 23 or younger

* **Qualifying transactions** must post and clear the Union Rewards – High Interest Checking account during the monthly statement cycle.

Transactions may take one or more business days from the date the transaction was made to post and settle to your account.

ATM transactions do not count as qualifying transactions.

Intra-bank transfers do not count as qualifying ACH transactions.

Fees may reduce earnings.

E-Statements may be retrieved by logging onto www.theubank.com.

We may report to the IRS the value of any premium. Any applicable taxes are the responsibility of the recipients.

Personal accounts only.

One account per Social Security Number.

Checks are not returned with statements.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

HEALTH SAVINGS CHECKING ACCOUNT (HSA)

Rate Information: This Account is an interest bearing account. Interest is paid at \$.01. Interest rates may vary by the following balance tiers: \$.01-\$2,499.99; \$2,500-\$9,999.99; \$10,000-\$24,999.99; \$25,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000+.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year. You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account.

There is a \$25.00 Account Setup Fee.

Account Fees: The \$2 monthly service fee on your HSA account can be waived if you maintain a minimum daily balance of \$25,000 in combined deposits with Union Bank. Otherwise, a service fee of \$2 will be imposed each month.

Continuous overdraft fee: A \$10.00 “continuous overdraft fee” will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

Check printing charges apply.

Checks are not returned with statements.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

PERSONAL STATEMENT SAVINGS

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year.

Limitations: You must deposit \$50.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Withdrawals from this account which are staff assisted transactions including telephone, mail or in person are limited to three (3) per month. A fee of \$0.50 will be charged for each withdrawal when this limitation is exceeded.

Account Fees: A service fee of \$2.00 will be imposed each month.

Service fee may be waived with any of the following:

- * A \$200.00 daily balance in the savings account
- * Individuals under the age of 23

Savings Overdraft Protection Transfer Fee: A \$5.00 “overdraft protection fee” (transfers will be in \$100 increments) will be charged when funds are swept from your savings account to your checking account to cover an overdraft balance. The \$5.00 fee will be charged each day a sweep occurs. Please check with bank personnel to sign up for this service.

Continuous Overdraft Fee: A \$10.00 “continuous overdraft fee” will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

PERSONAL MONEY MARKET SAVINGS

Rate Information: This Account is an interest bearing account. Interest is paid at \$.01. Interest rates may vary by the following balance tiers: \$.01-\$24,999.99; \$25,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$249,999.99; \$250,000-\$399,999.99; \$400,000+.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (366 in leap year) for each day in the year.

Limitations: You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Withdrawals from this account which are staff assisted transactions including telephone, mail or in person are limited to six (6) per month. A fee of \$6.00 will be charged for each withdrawal when this limitation is exceeded.

Account Fees: A service fee of \$6.00 will be imposed each month.

Service fee may be waived with the following: \$1,000.00 minimum daily balance in the money market savings account.

Savings Overdraft Protection Transfer Fee: A \$5.00 “overdraft protection transfer fee” (transfers will be in \$100 increments) will be charged when funds are swept from your savings account to your checking account to cover an overdraft balance. The \$5.00 fee will be charged each day a sweep occurs. Please check with bank personnel to sign up for this service.

Continuous Overdraft Fee: A \$10.00 “continuous overdraft fee” will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

UNION PREMIER MONEY MARKET WITH PRIMARY CHECKING

Rate Information: This Account is an interest bearing account. Interest is paid beginning at \$5,000. Interest rates may vary by the following balance tiers: \$5,000-\$24,999.99; \$25,000-\$99,999.99; \$100,000-\$199,999.99; \$200,000-\$299,999.99; \$300,000+.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (366 in leap year) for each day in the year.

Minimum Balance of \$5,000.00 required to earn interest.

Limitations: You must deposit \$5,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Withdrawals from this account which are staff assisted transactions including telephone, mail or in person are limited to six (6) per month. A fee of \$10.00 will be charged for each withdrawal when this limitation is exceeded.

Account Fees: A service fee of \$20.00 will be imposed each month.

The service fee may be waived with the following: \$20,000.00 minimum daily balance in the Union Premier Money Market account.

This account requires a Union Bank primary checking account. If your primary checking account is closed, the interest rate on your account will be reduced to our current Money Market product.

Savings Overdraft Protection Transfer Fee: A \$5.00 “overdraft protection transfer fee” (transfers will be in \$100 increments) will be charged when funds are swept from your savings account to your checking account to cover an overdraft balance. The \$5.00 fee will be charged each day a sweep occurs. Please check with bank personnel to sign up for this service.

Continuous Overdraft Fee: A \$10.00 “continuous overdraft fee” will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

IRA MONEY MARKET SAVINGS

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (366 in leap year) for each day in the year.

Continuous overdraft fee: A \$10 “continuous overdraft fee” will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

CHRISTMAS CLUB

Rate Information: This Account is an interest bearing account.

If you establish an automatic deposit from another Union Bank account to your Christmas Club account, we will pay you an interest rate of 0.05% with an annual percentage yield of 0.05%. If this automatic deposit is removed the interest rate and annual percentage yield will be reduced to 0.01%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited to the account at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (366 in leap year) for each day in the year.

Limitations: You must deposit \$5.00 to open this account. The Christmas Club account term begins the first of November and ends mid-October each year.

Account Fees: This account has no monthly service fee and no minimum balance.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

BUSINESS DEPOSIT ACCOUNTS

UNION FREE BUSINESS CHECKING

Limitations: You must deposit \$50.00 to open this account.

Account Fees: No Monthly Service Charge.

No fee for the first 1,000 checks/debits/deposited/credited items posted each monthly statement cycle.

Up to \$10,000 coin/currency deposits per statement cycle free. If the Union Free Business Checking account exceeds 1,000 free monthly transactions or \$10,000 in monthly coin and currency deposits, the account may be converted to another checking product.

Any average negative available balance in the account shall be charged interest at an annual rate equal to the "Prime Rate" plus three percent (3%). The "Prime Rate" is the rate published from time to time in *The Wall Street Journal* and if multiple "Prime Rates" are published, the highest such rate.

Continuous Overdraft Fee: A \$20.00 "continuous overdraft fee" will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

Check printing charges depend on style of checks ordered.

Checks are not returned with statements.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

UNION BUSINESS INTEREST CHECKING

Rate Information: This Account is an interest bearing account. Interest is paid at \$.01. Interest rates may vary by the following balance tiers: \$.01-\$2,499.99; \$2,500-\$9,999.99; \$10,000-\$24,999.99; \$25,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000+.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: A service charge of \$6.00 will be imposed each monthly statement cycle. The service charge may be waived with a \$5,000 minimum daily balance.

No fee for the first 1,000 checks/debits/deposited/credited items posted each monthly statement cycle.

Up to \$10,000 coin/currency deposits per statement cycle free. If the Union Business Interest Checking account exceeds 1,000 free monthly transactions or \$10,000 in monthly coin and currency deposits, the account may be converted to another checking product.

Any average negative available balance in the account shall be charged interest at an annual rate equal to the "Prime Rate" plus three percent (3%). The "Prime Rate" is the rate published from time to time in *The Wall Street Journal* and if multiple "Prime Rates" are published, the highest such rate.

Continuous Overdraft Fee: A \$20 "continuous overdraft fee" will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

Check printing charges depend on style of check ordered.

Checks are not returned with Statements.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

UNION COMMERCIAL CHECKING

Limitations: You must deposit \$50.00 to open this account.

Account Fees: A service charge of \$20.00 will be imposed each monthly statement cycle.

Checks, debits and deposited/credited items are \$0.15 each.

Any average negative available balance in the account shall be charged interest at an annual rate equal to the "Prime Rate" plus three percent (3%). The "Prime Rate" is the rate published from time to time in *The Wall Street Journal* and if multiple "Prime Rates" are published, the highest such rate.

Earnings Credit: You will earn a credit equal to the average 90 day U.S. Treasury Bill rate on your average positive available balance minus a 10% reserve to offset all or a portion of the monthly fees.

Continuous Overdraft Fee: A \$20.00 "continuous overdraft fee" will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

Check printing charges depend on the style of checks ordered.

Checks are not returned with Statements.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

UNION OPTIMUM CHECKING – IOLTA/IOTA

Rate Information: This Account is an interest bearing account. Interest is paid at \$1,000. Interest rates may vary by the following balance tiers: \$1,000-\$99,999.99; \$100,000-\$249,999.99; \$250,000-\$499,999.99; \$500,000-\$999,999.99; \$1,000,000-\$1,999,999.99; \$2,000,000+.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. Interest (less applicable fees and service charges) will be sent to the State of Ohio, Office of Treasurer.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: This account has no monthly service charge and no minimum balance requirement.

Interest earned on this account is remitted to the Treasurer of State for deposit into the state legal aid fund.

Continuous Overdraft Fee: A \$20.00 "continuous overdraft fee" will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

Check printing charges depend on style of check ordered.

Checks are not returned with Statements.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

BUSINESS STATEMENT SAVINGS

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year.

Limitations: You must deposit \$500.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Withdrawals from this account which are staff assisted transactions including telephone, mail or in person are limited to six (6) per month. A fee of \$5.00 will be charged for each withdrawal when this limitation is exceeded.

Account Fees: A service fee of \$5.00 will be imposed each month.

Service fee may be waived with the following: \$500.00 minimum monthly balance in the savings account.

Savings Overdraft Protection Transfer Fee: A \$5.00 “overdraft protection fee” (transfers will be in \$100 increments) will be charged when funds are swept from your savings account to your checking account to cover an overdraft balance. The \$5.00 fee will be charged each day a sweep occurs. Please check with bank personnel to sign up for this service.

Continuous Overdraft Fee: A \$20.00 “continuous overdraft fee” will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance. **The following fees apply to this account:** See page 29 for Miscellaneous Fees and Charges that may apply.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

BUSINESS MONEY MARKET SAVINGS

Rate Information: This Account is an interest bearing account. Interest is paid at \$.01. Interest rates may vary by the following balance tiers: \$.01-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$249,999.99; \$250,000-\$399,999.99; \$400,000+.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (366 in leap year) for each day in the year.

Limitations: You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Withdrawals from this account which are staff assisted transactions including telephone, mail or in person are limited to six (6) per month. A fee of \$6.00 will be charged for each withdrawal when this limitation is exceeded.

Account Fees: A service fee of \$6.00 will be imposed each month.

Service fee may be waived with the following: \$1,000.00 minimum daily balance in the money market savings account.

Savings Overdraft Protection Transfer Fee: A \$5.00 “overdraft protection transfer fee” (transfers will be in \$100 increments) will be charged when funds are swept from your savings account to your checking account to cover an overdraft balance. The \$5.00 fee will be charged each day a sweep occurs. Please check with bank personnel to sign up for this service.

Continuous Overdraft Fee: A \$20.00 “continuous overdraft fee” will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

PREMIER BUSINESS SAVINGS

Rate Information: This Account is an interest bearing account. Interest is paid at \$.01. Interest rates may vary by the following balance tiers: \$.01-\$9,999.99; \$10,000+.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (366 in leap year) for each day in the year.

Limitations: You must deposit \$10,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Withdrawals from this account which are staff assisted transactions including telephone, mail or in person are limited to six (6) per month. A fee of \$10.00 will be charged for each withdrawal when this limitation is exceeded.

Savings Overdraft Protection Transfer Fee: A \$5.00 "overdraft protection transfer fee" (transfers will be in \$100 increments) will be charged when funds are swept from your savings account to your checking account to cover an overdraft balance. The \$5.00 fee will be charged each day a sweep occurs. Please check with bank personnel to sign up for this service.

Continuous Overdraft Fee: A \$20.00 "continuous overdraft fee" will be charged after the seventh calendar day your account is overdrawn and for each subsequent seven calendar day period your account is overdrawn and continues to have a negative (overdraft) balance.

The following fees apply to this account: See page 29 for Miscellaneous Fees and Charges that may apply.

CERTIFICATE OF DEPOSIT

DEFINITIONS: "We," "our," and "us" mean the issuer of this account and "you" and "your" mean the depositor(s). "Account" means the original certificate of deposit as well as the deposit it evidences.

TRANSFER: "Transfer" means any change in ownership, withdrawal rights, or survivorship rights, including (but not limited to) any pledge or assignment of this account as collateral. You cannot transfer this account without our written consent.

PRIMARY AGREEMENT: You agree to keep your funds with us in this account until the maturity date. (An automatically renewable account matures at regular intervals.) You may not transfer this account without first obtaining our written consent.

This account is void if the deposit is made by any method requiring collection (such as a check) and the deposit is not immediately collected in full. If the deposit is made or payable in a foreign currency, the amount of the deposit will be adjusted to reflect final exchange into U.S. dollars.

We may change any term of this agreement. We will give you reasonable notice in writing or by any other method permitted by law.

If any notice is necessary, you all agree that the notice will be sufficient if we mail it to the address listed on page one of this form. You must notify us of any change.

WITHDRAWALS AND TRANSFERS: Only those of you who sign the permanent signature card may withdraw funds from this account. (In appropriate cases, a court appointed representative, a beneficiary of a trust or pay-on-death account whose right of withdrawal has matured, or a newly appointed and authorized representative of a legal entity may also withdraw from this account.) The specific number of you who must agree to any withdrawal is written on page one in the section

bearing the title NUMBER OF ENDORSEMENTS. This means, for example, that if two of you sign the signature card but only one endorsement is necessary for withdrawal then either of you may request withdrawal of the entire account at any time. Unless otherwise specified in writing, only one endorsement is required to withdraw funds from this account.

These same rules apply to define the names and the number of you who can request our consent to a transfer.

PLEDGES: Any pledge of this account (to which we have agreed), must first be satisfied before the rights of any joint account survivor, pay-on-death beneficiary or trust account beneficiary become effective. For example, if one joint tenant pledges the account for payment of a debt and then dies, the surviving joint tenant's rights in this account are subject first to the payment of the debt.

ACCOUNT OWNERSHIP: You intend these rules to apply to this account depending on the form of ownership and beneficiary designation, if any, specified on page 1. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account – Such an account is owned by one person.

Joint Account With Survivorship (And Not As Tenants In Common) – Such an account is owned by two or more persons. Each of you intend that upon your death the balance in the account (subject to any previous pledge to which we have consented) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account ownership as joint tenants with survivorship and not as tenants in common.

Joint Account – No Survivorship (As Tenants In Common) – Such an account is owned by two or more persons but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of endorsements" necessary for withdrawal.

Revocable Trust and Pay-on-Death Account (subject to this agreement) – If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries acquire the right to withdraw only if: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. Any such beneficiary may withdraw all or any part of the account balance. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries; (2) change account types; and (3) withdraw all or part of the deposit at any time.

Trust Account Subject to Separate Agreement – We will abide by the terms of any separate agreement which clearly pertains to this account and which you file with us. Any additional consistent terms stated on this form will also apply.

SET-OFF: You each agree that we may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such person's or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note. This right of set-off does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) the debtor's right of withdrawal arises only in a representative capacity. You agree to hold us harmless from any claim arising as a result of our exercise of our right of set-off.

BALANCE COMPUTATION METHOD: We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day.

TRANSACTION LIMITATIONS: You cannot make additional deposits to this account during a term (other than credited interest). You cannot withdraw principal from this account without our consent except on or after maturity. (For accounts that automatically renew, there is a grace period after each renewal date during which withdrawals are permitted without penalty.)

In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

FOR ACCOUNTS THAT AUTOMATICALLY RENEW: Each renewal term will be identical to the original term, beginning on the maturity date (unless we notify you, in writing, before a maturity date, of a different term for renewal).

You must notify us in writing before, or within a ten (10) calendar day grace period after, the maturity date if you do not want this account to automatically renew.

Interest earned during one term that is not withdrawn during or immediately after that term is added to principal for the renewal term.

The rate for each renewal term will be determined by us on or just before the renewal date. You may call us on or shortly before the maturity date and we can tell you what the interest rate will be for the next renewal term. On accounts with terms of longer than one month we will remind you in advance of the renewal and tell you when the rate will be known for the renewal period.

UNCLAIMED FUNDS: Any money or right to money you have in this matured time deposit will become unclaimed funds under Ohio Revised Code Chapter 169 if, according to our records, for five years you do not make a deposit or withdrawal, correspond with us regarding this account, transact business with us or otherwise indicate an interest or knowledge of the funds.

See your plan disclosure if this account is part of an IRA or Keogh.

MISCELLANEOUS FEES AND CHARGES

Check Printing	Fee depends on style of check ordered
Money Orders	\$3.00
Cashier's Checks	\$5.00
Deposited Checks (and other items) Returned Unpaid	\$8.00
Insufficient Funds (per item)	\$35.00
Overdraft (Each debit or check paid. Limit 5 fees per day on consumer accounts)	\$35.00
Savings Overdraft Protection Transfer Fee (Transfers will be in \$100 increments – if enrolled)	\$5.00
Stop Payments (all items)	\$30.00
Incoming Domestic Non-Repetitive Wire Transfer (per request)	\$15.00
Outgoing Domestic Non-Repetitive Wire Transfer (per request)	\$20.00
Incoming International Non-Repetitive Wire Transfer (per request)	\$25.00
Online International Wire Transfer fee (per request)	\$35.00
Outgoing International Non-Repetitive Wire Transfer (per request)	\$50.00
Check Images Returned with Statement	\$3.00
Bank Statement Reprint	\$5.00
Returned Statement Fee	\$3.00
Account Research (per hour)	\$28.00
Photocopies (each copy)	\$0.25
Fax (per page)	\$1.00
Zipper Bags	\$5.00
Locking Bags	\$20.00
Replace Lock Box Key	\$25.00
Replace Lost Coupon Booklet	\$5.00
Replace ATM/Debit or Credit Card	\$5.00
Security Box at Gahanna office, availability and size vary	3x5 = \$20.00 3x10 = \$35.00 5x10 = \$40.00 10x10 = \$75.00
Drill-Out Safe Deposit Box (minimum cost)	\$200.00
ATM Service Charge Fee (fee for using a Non-Union Bank ATM)	\$2.00
Loose Coin Counting (Non-Customers)	5% of total with minimum of \$5.00
Check Cashing (Non-Customers)	1% of amount with \$8.00 minimum
Checks to be sent for Collection Fee	\$50.00
Account Closed within 90 days of Opening	\$25.00
Garnishments	\$50.00
Tax Levy	\$50.00
Personal Checking Account Continuous Overdraft Fee	\$10.00 per week (after each seven (7) calendar days overdrawn)
Business Checking Account Continuous Overdraft Fee	\$20.00 per week (after each seven (7) calendar days overdrawn)
Personal Savings Account Continuous Overdraft Fee	\$10.00 per week (after each seven (7) calendar days overdrawn)
Business Savings Account Continuous Overdraft Fee	\$20.00 per week (after each seven (7) calendar days overdrawn)
Inactive Fee – Checking and Savings Accounts (no customer initiated transactions for twelve (12) consecutive months)	\$3.00 per month
Dormant Fee – Checking and Savings Accounts (no customer initiated transactions for twenty-four (24) consecutive months)	\$6.00 per month
Escheat Fee – All Deposit Accounts: Unclaimed Funds remitted to the State of Ohio	\$25.00
MSB Monthly Fee	\$175.00 per account
Positive Pay	\$50.00 per account
CheckFree Web Bill Pay Stop Payment Fee	\$30.00
CheckFree Web Bill Pay Overnight Check Fee	\$14.95
CheckFree Web Bill Pay Popmoney Fee (Consumer)	\$0.50 per transaction
CheckFree Web Bill Pay Monthly Fee (Business)	First 90 days free, \$0.50 fee for any payment over 20 per month, \$8.95 Inactivity Fee

UNION BANK

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