



Introducing Union Bank Company Benefits Banking

Now you can take advantage of special banking benefits, discounts, and preferred relationship rates by enrolling in the Union Bank® Company Benefits Banking® (CBB) program. Our experienced bankers are ready to assist with all of your banking, lending, and can provide access to investment planning needs.

We make it easy for you to be rewarded:

1. Select a Checking Account.

- *Ready to Go® Checking*

- Convenient digital banking features such as Online and Mobile Banking, Bill Pay, Mobile Check Deposit, Account Alerts, and Send Money services¹
- Customize the account with features such as no Union Bank ATM fees for two non-Union Bank ATM transactions (features at a cost per month)²
- No Monthly Service Charge with recurring monthly deposits or meeting minimum monthly balance requirements³
- Minimum \$100 deposit required to open account⁴

or

- *Priority Banking® Checking*

- No fee for ATM access worldwide and no fees for cashier's checks, money orders, stop payments, and incoming wires⁵
- No Monthly Service Charge for two additional linked eligible deposit accounts⁶
- Preferred relationship rates available on select deposit product offerings
- Convenient digital banking features such as Online and Mobile Banking, Bill Pay, Mobile Check Deposit, Account Alerts, and Send Money services¹
- No Monthly Service Charge with a minimum \$50,000 in combined balances or a Union Bank mortgage⁶
- Minimum \$1,000 deposit required to open account⁴

2. Earn a Welcome Bonus.

- \$75 Welcome Bonus: Open a Ready to Go Checking account and make an initial direct deposit of \$500 or more.⁷
- \$250 Welcome Bonus: Open a Priority Banking Checking account, make an initial direct deposit of \$500 or more, and establish and maintain \$50,000 in combined balances.⁷

3. Choose other CBB Benefits.⁸

- **Mortgage.** \$250 discount on mortgage loan origination fees on a range of fixed– and adjustable–rate loans.⁹
- **Home equity.** FlexEquity® and Real Estate Line of Credit products offer employees special rate discounts, flexibility, and convenient access to funds.¹⁰
- **Investments.** Complimentary investment portfolio review with our brokerage and investment advisory subsidiary, UnionBanc® Investment Services.¹¹

For more account information and terms and conditions governing our deposit accounts, see our applicable "Simply Stated Product Guide", "All About Personal Accounts & Services Disclosure and Agreement" and applicable "Personal Accounts Fee Schedule". For more information, visit your local branch or unionbank.com.

(1) Digital Banking: You must enroll in Online Banking and Online Bill Pay prior to use. Mobile Banking is offered to Union Bank Online Banking customers. However, you must have a web-enabled cell or smartphone to use Mobile Banking. You may incur and are responsible for any charges assessed by your mobile service provider. Please consult your service provider for details. Send Money recipients will need to sign up for a PayPal account (if they don't have one already) in order to access their money and may be charged a fee by PayPal.™

Mobile Check Deposit is offered to our Mobile Banking consumer customers. To use the service, the account must be in good standing. There may be dollar deposit limits, and/or limits on number of checks deposited in a rolling 30-day period. You will be alerted at time of transaction if there are limitations that apply. Please refer to your Online Banking Service Agreement for further information, including when funds will be available for withdrawal. Alerts do not substitute for account statements or other notices from us. Alerts received on your mobile access device may incur charges from your mobile service provider. Message and data rates may apply.

(2) Ready to Go Checking: Feature cost of \$3.00 per month. Owner of a non-Union Bank ATM may impose a surcharge. More features can be added to customize the account at an additional cost per statement period such as: incoming wire transfers (\$1 per month), cashier's checks and money orders (\$1 per month), expedited card delivery (\$1 per month). Please refer to the Ready to Go Simply Stated Product Guide for more information.

(3) Ready to Go Monthly Service Charge: Can be avoided with combined direct deposits of at least \$500 per monthly statement period, or combined mobile check deposits of \$500 or more per statement period, or \$1,500 average monthly ledger balance based on calendar month, or \$5,000 monthly combined balance in your linked deposit accounts. Only accounts with common ownership can be linked. If one of these requirements is not met, the regular Monthly Service Charge will apply.

(4) Minimum Deposit to Open: If the Ready to Go checking account application is taken offsite, the minimum opening deposit of \$100 must be received in a branch or by direct deposit and is required within 60 calendar days after checking account opening. If the Priority Banking checking account application is taken offsite, the minimum opening deposit of \$1,000 must be received in a branch or by direct deposit and is required within 60 calendar days after checking account opening.

(5) Priority Banking Checking: All of the Priority Banking checking benefits extend to two eligible linked additional personal accounts. No fee for ATM access worldwide, including cash withdrawals and transfers; Union Bank will rebate any fee that an institution may assess for use of a non-Union Bank ATM. Unlimited Priority Banking personal check supply; charges may apply for any other check style ordered.

(6) Priority Banking Checking Monthly Service Charge: Can be avoided with total combined average monthly ledger balances of \$50,000 or more in linked eligible Union Bank personal checking, savings, money market, retirement, or time deposit accounts and/or its investment subsidiaries, or a Union Bank mortgage. If this requirement is not met, the regular Monthly Service Charge of \$30 will apply. These same requirements can be used to avoid the Monthly Service Charge for two linked eligible personal checking, savings, or money markets accounts. Only accounts with common ownership can be linked. Additional accounts may incur a Monthly Service Charge.

(7) Welcome Bonus: Valid for new Union Bank checking customers who open a Ready to Go Checking account. The initial \$500 minimum direct deposit must be received within 60 calendar days after account opening to qualify for the \$75 bonus. For Priority Banking Checking the initial \$500 minimum direct deposit and \$50,000 in combined deposits or investments balances must be received within 60 calendar days after account opening to qualify for the \$250 bonus. Bonus will be credited to an active account the month following receipt of the qualifying direct deposit. Only one Welcome Bonus paid per lifetime. The \$75 Welcome Bonus only applies to Ready to Go Checking and the \$250 Welcome Bonus only applies to Priority Banking Checking. Cash bonus may be subject to tax reporting.

(8) Other Benefits: To access all of the Company Banking Benefits program benefits and discounts, clients are required to open and maintain an active Ready to Go or Priority Banking checking account.

(9) Loans subject to credit and collateral approval. Financing available for collateral in CA, OR or WA. Restrictions may apply. Terms and conditions subject to change. Union Bank NMLS ID #539249. The Company Benefits Banking mortgage fee discount is available for purchase and no cash-out refinance transactions on primary residences located in CA, OR, or WA.

Additional mortgage loans are available but must be originated under standard guidelines.

Certain terms and conditions apply, including minimum credit score and reserve requirements, and impact the amount that can be borrowed and the interest rate/APR for which you are eligible. Consult your Union Bank mortgage consultant for additional details. Mortgage Discounts and Fee waivers cannot be combined with other mortgage discount programs or offers.

(10) **IMPORTANT INFORMATION ABOUT OUR FLEXEQUITY® LINE OF CREDIT.** Our FlexEquity Account is a variable-rate home equity line of credit. Loans subject to credit and collateral approval. Minimum credit score requirements apply. Financing available for collateral located in California, Oregon, or Washington. Fees and restrictions may apply. Terms and conditions subject to change. Your property must be an owner-occupied residence or second/vacation home. Property insurance is required. For more information about product features, rates, or opening an account, visit a branch or call 1-866-UBLOANS.

IMPORTANT INFORMATION ABOUT OUR REAL ESTATE LINE OF CREDIT. Our Real Estate Line of Credit is a variable-rate home equity line of credit. Loans subject to credit and collateral approval. Minimum credit score requirements apply. Financing available for collateral located in California, Oregon, or Washington. Fees and restrictions may apply. Terms and conditions subject to change. Your property must be a non-owner-occupied 1–4 unit dwelling. Property insurance is required. For more information about product features, rates, or opening an account, visit a branch or call 1-866-UBLOANS.

(11) Brokerage and investment advisory services available through UnionBanc Investment Services LLC, a registered broker-dealer, investment adviser, member [FINRA](#) / [SIPC](#), and subsidiary of MUFG Union Bank, N.A.: • **Are NOT deposits or obligations of, or guaranteed**