



  
LOGIN

  
MENU

# Checking

Find your go-to account in no time

[COMPARE OPTIONS](#)



Free Online and Mobile Banking

Free Make-It-Mine debit card

Discounts on personal loans

Compare our accounts below



## Free Checking

[LEARN MORE](#)

[APPLY NOW](#)

<b>Available only for</b>	
<b>Monthly Service Fee for Balances Below Minimum</b>	<b>\$0</b>
<b>Minimum Daily Balance Required</b>	<b>\$0</b>
<b>Interest</b>	<b>N/A</b>
<b>Free Visa® debit card (including Make-It-Mine)</b>	
<b>Free Foreign ATM Transactions including surcharges from other banks</b>	



<b>Free Online Banking</b>	
<b>Free Mobile Banking (including Mobile Check Deposit)</b>	
<b>Checks</b>	
<b>Free Cashiers Checks</b>	
<b>Check Image Statements</b>	<b>\$2/month (optional)</b>
<b>Free Overdraft Protection Transfers</b>	
<b>Safe Deposit Box<sup>3</sup></b>	
<b>Installment Loan Discount (w/auto draft of loan payment)</b>	<b>.25%</b>
<b>Additional Benefits</b>	<b>Qualifies for higher rate Loyalty savings, money market, CDs and IRAs with \$500 minimum direct deposit<sup>4</sup> per statement cycle</b>
	<a href="#">APPLY NOW</a>

## Loyalty Checking

[LEARN MORE](#)
[APPLY NOW](#)

<b>Available only for</b>	
<b>Monthly Service Fee for Balances Below Minimum</b>	<b>\$10</b>
<b>Minimum Daily Balance Required</b>	<b>\$2,500 min. or \$10,000+ combined<sup>1</sup> Deposit/Loans/Line of Credit balance</b>
<b>Interest</b>	<b>Tiered</b>

<b>Free Visa® debit card (including Make-It-Mine)</b>	<input checked="" type="checkbox"/>
<b>Free Foreign ATM Transactions including surcharges from other banks</b>	5 / Cycle
<b>Free Online Banking</b>	<input checked="" type="checkbox"/>
<b>Free Mobile Banking (including Mobile Check Deposit)</b>	<input checked="" type="checkbox"/>
<b>Checks</b>	<input checked="" type="checkbox"/> Free first order of Specialty style (or \$10 off other styles)
<b>Free Cashiers Checks</b>	<input checked="" type="checkbox"/>
<b>Check Image Statements</b>	<input checked="" type="checkbox"/>
<b>Free Overdraft Protection Transfers</b>	
<b>Safe Deposit Box<sup>3</sup></b>	
<b>Installment Loan Discount (w/auto draft of loan payment)</b>	.25%
<b>Additional Benefits</b>	Qualifies for higher rate Loyalty savings, money market, CDs and IRAs
	<a href="#">APPLY NOW</a>

**Preferred Banking**

[LEARN MORE](#)

[APPLY NOW](#)

<b>Available only for</b>	
<b>Monthly Service Fee for Balances Below Minimum</b>	\$25



<b>Minimum Daily Balance Required</b>	<b>\$25,000 min. or \$50,000+ combined<sup>2</sup> balance</b>
<b>Interest</b>	<b>Premium Tiered</b>
<b>Free Visa® debit card (including Make-It-Mine)</b>	<b>✓</b>
<b>Free Foreign ATM Transactions including surcharges from other banks</b>	<b>Unlimited</b>
<b>Free Online Banking</b>	<b>✓</b>
<b>Free Mobile Banking (including Mobile Check Deposit)</b>	<b>✓</b>
<b>Checks</b>	<b>✓ Free checks</b>
<b>Free Cashiers Checks</b>	<b>✓</b>
<b>Check Image Statements</b>	<b>✓</b>
<b>Free Overdraft Protection Transfers</b>	<b>✓</b>
<b>Safe Deposit Box<sup>3</sup></b>	<b>Free 3x5 or 50% off larger box</b>
<b>Installment Loan Discount (w/auto draft of loan payment)</b>	<b>.35%</b>
<b>Additional Benefits</b>	<b>Qualifies for higher rate Loyalty savings, money market, CDs and IRAs. Free Identify Theft Resolution Services</b>
	<b>APPLY NOW</b>

## ThankU Checking

**LEARN MORE**

**APPLY NOW**

<b>Available only for</b>	<b>Current or retired Teachers/administrators, Local, State and Federal Law Enforcement, Fire Fighters, First Responders and members of the US Armed Forces</b>
<b>Monthly Service Fee for Balances Below Minimum</b>	<b>\$0</b>
<b>Minimum Daily Balance Required</b>	<b>\$0</b>
<b>Interest</b>	<b>Tiered</b>
<b>Free Visa® debit card (including Make-It-Mine)</b>	<b>✓</b>
<b>Free Foreign ATM Transactions including surcharges from other banks</b>	<b>5 / Cycle</b>
<b>Free Online Banking</b>	<b>✓</b>
<b>Free Mobile Banking (including Mobile Check Deposit)</b>	<b>✓</b>
<b>Checks</b>	<b>✓ Free first order of Specialty style (or \$10 off other styles)</b>
<b>Free Cashiers Checks</b>	<b>✓</b>
<b>Check Image Statements</b>	<b>✓</b>
<b>Free Overdraft Protection Transfers</b>	
<b>Safe Deposit Box<sup>3</sup></b>	
<b>Installment Loan Discount (w/auto draft of loan payment)</b>	<b>.25%</b>
<b>Additional Benefits</b>	<b>Qualifies for higher rate Loyalty savings, money market, CDs and IRAs</b>
	<b>APPLY NOW</b>

**DISCLOSURES:**

**\*Bonus:** In order to qualify for the \$100 cash bonus, you must (1) open a new personal checking account, by April 14, 2019, AND (2) set up one recurring qualified direct deposit in which two direct deposits of \$250 or greater are received within 60 days of account opening. A "qualified direct deposit" is a direct deposit of a paycheck, pension, Social Security or other eligible regular monthly income, electronically deposited by an employer or an outside agency into your new checking account. Cash bonus is only available to new customers that do not currently have a personal checking account or direct deposit history with us within the prior 12 months and have not previously received a cash bonus. Bonus may not be combined with any other offer and may be withdrawn without notice. All accounts are subject to approval. **\$100 Cash Bonus Payment:** \$100 cash bonus will be credited to your new checking account within 30 days after all terms of offer are met. Your checking account must be in good standing at time of payment to receive cash bonus award. Cash bonus value will be reported to IRS as taxable income.

<sup>1</sup> A service fee of \$10 will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the cycle and your combined balances in your personal deposit, installment loan and line of credit accounts fall below the \$10,000 minimum combined balance requirement.

<sup>2</sup> A service fee of \$25 will be imposed every statement cycle if the balance in the account falls below \$25,000 any day of the cycle and your combined balances in your personal deposit, installment loan and line of credit accounts fall below the \$50,000 minimum combined balance requirement.

<sup>3</sup> Subject to availability

<sup>4</sup> A qualifying direct deposit is a direct deposit of a paycheck, pension, Social Security, or other eligible regular monthly income, electronically deposited by an employer or an outside agency into your checking account.

## CD Specials

Save more with our best CD rates.

13-month: **2.20% APY** (Interest Rate is 2.18%)

59-month: **3.00% APY** (Interest Rate is 2.96%)

[LEARN MORE](#)

Better customer support starts here



Customer Support

1-800-990-4828



Send Us a Message

Contact Us | Send an Email





[Come Say Hello](#)

[Find a Location](#)



[Careers](#) //

[Contact Us](#)

[Investor Relations](#)

[Contact Us](#)

[Rates](#)

[Privacy](#)

[Terms](#)

[Website Accessibility](#)

[Security & Fraud Center](#)

[Sitemap](#)

## Contact Us

Customer Support: 800-990-4828

Mon-Fri 8am - 8pm | Sat 9am - 5pm

Routing number: 051403164

NMLS number: 551889



Union Bank & Trust, located in Virginia and beyond, offers a wide range of financial solutions including checking accounts, savings accounts, business loans and more. Explore our offerings online including financial planning, investment services and retirement planning from Union Wealth Management. Bank online or visit one of our conveniently located branches or ATMs today.

© 2019 Union Bank & Trust



**Member  
FDIC**

SSL Certificate

