



CHANGE IN TERMS NOTICE

United Bank of Union is making important changes to your account agreement effective July 1, 2025. If you continue to have your account(s) after the effective date you have accepted, and agreed to, the modified account agreement.

The following changes are being made to the account Terms and Conditions:

- o We have updated ambiguous language in the following ways:
 - o Removing the words "Teller Express" and "Freedom Check" as a qualifier to references to our Debit and ATM Cards.
 - o Changing the words "per Month" to "per Statement Cycle"
- o We updated our cut-off times for same day Night Drop Depository transactions from 2:00pm to 8:00am.
- o We updated our cut-off times for same day Mobile Deposit transactions from 5:00pm to 6:00pm.
- o We are updating our Debit Card replacement fee from \$5.00 to \$10.00 due to rising replacement card costs.
- o We are updating our Signature Account monthly service charge from \$2.95 to \$4.95 due to rising cost of paper statement shipping and handling. This charge can be waived with receipt of E-statements or if you have 10 or more posted Point-of-Sale Debit Card transactions per statement cycle.
- o In compliance with the Federal Reserve and Consumer Financial Protection Bureau (CFPB) changes to Regulation CC, we are updating our Funds Availability on held deposits. The first \$275 will be available on the first business day, up from \$225. The next \$6,725 will be available after two business days, up from \$5,525.

If you have questions regarding these changes, please contact the United Bank of Union Call Center at (636)583-2555. Thank you for your continued customer loyalty and we appreciate your business.