

UNITED BANK OF UNION

LIST OF SERVICES AVAILABLE AT THE MAIN LOCATION 15 EAST MAIN UNION MO 63084 (636) – 583 – 2555 Census Tract: 8006.04

Hours of Operation

LOBBY

Monday-Thursday	8:30 A.M. – 5:00 P.M.
Friday	8:30 A.M. – 6:00 P.M.
Saturday	8:30 A.M. – NOON

DRIVE-IN

Monday-Friday	8:30 A.M. – 6:00 P.M.
Saturday	8:30 A.M. – NOON

Deposit Products:

- Seniority Club Account
- Money Market Checking Account (variable rate)
- Non-passbook savings account (variable rate)
- Ultimate Savings Account
- Dragon Savers Savings
- Teen Difference Account
- College Account
- Second Chance Account
- Business Checking
- Signature Checking
- Certificates of deposit (variable rate)
- Individual Retirement Accounts (IRAs)
- Christmas Club
- Vacation Club
- Access of checking/savings accounts through ATM cards
- Debit Card
- Companion Savings Account
- Health Savings Account (HSAs)

Loan Products:

- Personal loans
- Construction Loans
- Adjustable Rate Mortgage (ARM) loans

Loan Products: (cont)

Reverse Mortgages
Consolidation loans
Home Improvement loans
Balloon loans
Home Equity loans / lines of credit
Vehicle loans
Boat/RV loans
Commercial Real Estate loans
Lines of Credit
Small Business Administration (SBA) loans
Missouri First loans
Fixed Rate Mortgage loans (conventional / guaranteed)
First Time Home Buyer
FMHA Guaranteed loans
Community Home Buyer's Program
MHDC Loan Program
FNMA Conventional loans
Flex 97 loan program
FHA loan program
VA loan program

Other Services Available:

Purchase Gift Cards
MasterCard / VISA cash advances
Automatic Savings Program
Bank by Mail
Cashiers Checks
Collection / Exchanges Services
Direct Deposit
Drive-up Banking
FDIC Insurance
Foreign Currency Purchase
Letters of Reference
Monthly Checking Account Statements
Night Depository (24 Hours)
Notary Service
Payroll Services Through ACH
Personal Money Orders
Savings Bonds Redemption
Wire Transfer
ATM
EASY ACCESS telephone information system

Other Services Available: (cont)

Seniority Club

Safe Deposit Boxes – available in four sizes

Protect-A-Check – Overdraft Protection Privilege

Remote Deposit Capture

Web Banking Services

On-line Banking

On-line Deposit Account Opening

On-line Loan Application

Review Statements, Transfer Funds between United Bank

Accounts and Check Balances On-Line; Deposit Funds

On-Line Bill Pay Service

Mobile Banking

External Account Transfers

Card Controls

Torch Pay

UNITED BANK OF UNION

LIST OF SERVICES AVAILABLE AT THE BRANCH LOCATED AT: 210 HWY 50 WEST UNION MO 63084 (636)-583-2555 Census Tract: 8006.05

Hours of Operation:

LOBBY

Monday-Thursday	8:30 A.M. – 5:00 P.M.
Friday	8:30 A.M. – 6:00 P.M.
Saturday	8:30 A.M. - NOON

DRIVE-IN

Monday -Friday	8:30 A.M. – 6:00 P.M.
Saturday	8:30 A.M. - NOON

Deposit Products:

- Seniority Club Account
- Money Market Checking Account (variable rate)
- Non-passbook savings account (variable rate)
- Ultimate Savings Account
- Dragon Savers Savings
- Teen Difference Account
- College Account
- Second Chance Account
- Business Checking
- Signature Checking
- Certificates of deposit (variable rate)
- Individual Retirement Accounts (IRAs)
- Christmas Club
- Vacation Club
- Access of checking/savings accounts through ATM cards
- Debit Card
- Companion Savings Account
- Health Savings Account (HSAs)

Loan Products:

- Personal loans
- Construction loans

Loan Products (cont):

Adjustable Rate Mortgage (ARM) loans
Consolidation loans
Home Improvement loans
Balloon loans
Home Equity loans/lines of credit
Reverse Mortgages
Vehicle loans
Boat/RV loans
Commercial Real Estate loans
Lines of Credit
Small Business Administration (SBA) loans
Missouri First loans
Fixed Rate Mortgage loans (conventional/guaranteed)
First Time Home Buyer
FMHA Guaranteed loans
Community Home Buyer's Program
MHDC loan program
FNMA Conventional loans
Flex 97 loan program
FHA loan program
VA loan program

Other Services Available:

Purchase Gift Cards
MasterCard/VISA cash advances
Automatic Savings Program
Bank by Mail
Cashiers Checks
Collection/Exchanges Services
Direct Deposit
Drive-up Banking
FDIC Insurance
Foreign Currency Purchase
Letters of Reference
Monthly Checking Account Statements
Night Depository (24 Hours)
Notary Service
Payroll Services Through ACH
Personal Money Orders
Savings Bonds Redemption
Wire Transfer
ATM
EASY ACCESS on-line information system

Other Services Available (cont)

Seniority Club
Protect-A-Check Overdraft Protection Privilege
Remote Deposit Capture

Web Banking Services

Online Banking
Online Deposit Account Opening
Online Loan Application
Review Statements, Transfer Funds between United Bank
 Accounts and check Balances On-Line; Deposit Funds
On-Line Bill Pay Service
Mobile Banking
External Account Transfer
Card Controls
Torch Pay

Material Differences Between Branch and Main Location

Safe deposit boxes are not available at the actual branch location due to the building being leased and not directly owned by the bank.

UNITED BANK OF UNION

LIST OF SERVICES AVAILABLE AT THE BRANCH LOCATION 1440 REBEL ROAD UNION MO 63084 (636) – 583 – 2555 Census Tract: 8006.06

Hours of Operation

LOBBY

Monday-Thursday	8:30 A.M. – 5:00 P.M.
Friday	8:30 A.M. – 6:00 P.M.
Saturday	8:30 A.M. - NOON

DRIVE-IN

Monday -Friday	8:30 A.M. – 6:00 P.M.
Saturday	8:30 A.M. – NOON

Deposit Products:

- Seniority Club Account
- Money Market Checking Account (variable rate)
- Non-passbook savings account (variable rate)
- Ultimate Savings Account
- Dragon Savers Savings
- Teen Difference Account
- College Account
- Second Chance Account
- Business Checking
- Signature Checking
- Certificates of deposit (variable rate)
- Individual Retirement Accounts (IRAs)
- Christmas Club
- Vacation Club
- Access of checking/savings accounts through ATM cards
- Debit Card
- Companion Savings Account
- Health Savings Account (HSAs)

Loan Products:

- Personal loans
- Construction loans
- Adjustable Rate Mortgage (ARM) loans

Loan Products (cont)

Reverse Mortgages
Consolidation loans
Home Improvement loans
Balloon loans
Home Equity loans / lines of credit
Vehicle loans
Boat/RV loans
Commercial Real Estate loans
Lines of Credit
Small Business Administration (SBA) loans
Missouri First loans
Fixed Rate Mortgage loans (conventional / guaranteed)
First Time Home Buyer
FMHA Guaranteed loans
Community Home Buyer's Program
MHDC Loan Program
FNMA Conventional loans
Flex 97 loan program
FHA loan program
VA loan program

Other Services Available:

Purchase Gift Cards
MasterCard / VISA cash advances
Automatic Savings Program
Bank by Mail
Cashiers Checks
Collection / Exchanges Services
Direct Deposit
Drive-up Banking
FDIC Insurance
Foreign Currency Purchase
Letters of Reference
Monthly Checking Account Statements
Night Depository (24 Hours)
Notary Service
Payroll Services Through ACH
Personal Money Orders
Savings Bond Redemption
Wire Transfer
ATM
EASY ACCESS on-line information system

Other Services Available (cont)

Seniority Club

Safe Deposit Boxes – available in two sizes

Protect-A-Check Overdraft Protection Privilege

Remote Deposit Capture

Web Banking Services

On-line Banking

On-line Deposit Account Opening

On-line Loan Application

Review Statements, Transfer Funds between United Bank

Accounts and Check Balances On-Line; Deposit Funds

On-Line Bill Pay Service

Mobile Banking

External Account Transfers

Card Controls

Torch Pay

United Bank of Union Fee Schedule

Service Charge on Regular Checking Non-interest Bearing DDA

Average Balance

0.00 to 249.99	\$5.00 per Month
250.00 to 499.99	\$3.00 per Month
500.00 and Above	No Service Charge

NOW Accounts (variable rate)

Service Charges Based on Average Balance of:

0.00 to 249.99	\$5.00 per Month
250.00 to 499.99	\$4.00 per Month
500.00 to 749.99	\$3.00 per Month
750.00 to 999.99	\$2.00 per Month
1000.00 and Above	No Service Charge

Signature Account

Service Charge for paper statement	\$4.95
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Service Charge is waived with monthly electronic statements or 10
Posted point of sales transactions with a debit card a statement cycle

Ultimate Savings Account

Service Charge For Each additional withdrawal over the One allowed per Calendar Month	\$25.00 per Withdrawal
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Second Chance Account

Service Charge	\$7.00 Per Month
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Overdraft and Returned Item Fees

Checking/Savings Account Charges

You are charged an overdraft fee of \$35 for each overdrawn item submitted or resubmitted that we cover. If the total of all of the presented item(s) overdraws the account balance by \$10 or less, no overdraft fee is charged for the item(s). If the account balance is already overdrawn more than \$10 and the amount of the presented item(s) is \$10 or less, a reduced overdraft fee of \$20 is charged if the item(s) is paid. Daily combined maximum fees for overdraft items is \$245.

ATM/Debit Cards

Fee for withdrawal at ATM not owned by United Bank of Union	\$1.50 per Transaction
Fee for Inquiry at ATM not owned by United Bank of Union	\$ 0.45 per Inquiry
ATM Replacement Card	\$10.00 per Card
Debit Card Replacement	\$10.00 per Card

Checking and Savings Accounts

Service Charge for Inactivity (No external activity for more than 365 Days) with balance less than \$50.00	\$10.00 per Month
Service Charge for Dormant (No external activity for more than 1825 Days) with balance less than \$50.00	\$25.00 per Month

Internet Banking Services for Personal Accounts

Review Statements, Transfer Funds Between United Bank Accounts	No Charge
And Check Balances On-Line	No Charge
Bill Payment Fee	No Charge
Torch Pay	No Charge
Mobile Deposit Capture	No Charge
Online Account Opening	No Charge
Positive Pay Set Up Fee	\$200.00

Certificate of Deposit Penalties

Early withdrawal penalty – Seven days' interest on the amount withdrawn within the first six days after the deposit

Early withdrawal penalty - 4% of the amount of the principle being withdrawn prior to maturity

Bank Statement

Original Imaged Statement	No Charge
Replacement Statement	\$5.00
Imaged Check Replacement (Front and Back)	\$5.00 per month
Cancelled Check Copy	\$3.00 per Copy

Negotiable Instruments

Cashier's Checks	\$7.00 per Check
Money Orders	\$5.00 per Check

Transfers / Inquiries

Transfer Fee for Auto Transfer (\$100 increments)	\$3.00 per transfer
Phone Transfer Charge	\$5.00 per Transfer
Assisted Telephone Inquiries	\$2.00 per Inquiry

Special Services

Account Research	\$50.00 per Hour and \$0.25 per copy
Checkbook Reconciliation	\$15.00 per Hour
Monitor Signature on Account	\$10.00 for 60 Days
Temporary Checks	\$1.00 per Check
Fax Copies (Minimum of 2 sent and received)	\$1.00 per page
Photocopies	\$0.25 per page

Miscellaneous Charges

Stop Payment Charge	\$30.00 per Item
Return Item Charge for Items Charged Back to Customer's Account	\$10.00 per Item
Collection Items	\$20.00
Incoming Wire Transfer Fee	\$15.00
Outgoing Wire Transfer Fee	\$22.50 Domestic \$50.00 Foreign
Rejected Items Due to Checks Purchased from Vendor Not Authorized by Bank	\$1.00 per Item
Garnishment Fee	\$100
Cash Advance Fee	No Charge
Fee for Statement returned mail	\$5.00
Deluxe Checks	Varies by Order

United Bank of Union reserves the right to change the Fee Schedule from time to time.