

## **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**

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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  
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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  
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#### 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**

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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 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
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Garnishment Fee	\$100
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Cash Advance Fee	No Charge
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Fee for Statement returned mail	\$5.00
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Deluxe Checks	Varies by Order
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United Bank of Union reserves the right to change the Fee Schedule from time to time.