EFFECTIVE JANUARY 1, 2012

Personal Accounts

Notice of Change in Account Terms and Fee Schedule

California and Accounts Opened Online

UnionBank®
Invest in you®
Important Information About Your Account

This Notice of Change ("Notice") amends our:

- All About Personal Accounts & Services Disclosure and Agreement
- Personal Fee Schedule (California)
- Personal Fee Schedule (Accounts Opened Online)

and any other addenda to this disclosure ("Agreement"). We have made the following changes to the Agreement. The provisions of this Notice are effective January 1, 2012.

If there is any disagreement between this Notice and the Agreement, this Notice shall govern. Capitalized terms used in this Notice (which are not otherwise defined) shall have the meaning assigned to such terms in the All About Personal Accounts & Services Disclosure and Agreement. Your continued use of your Union Bank account constitutes your consent to the terms of this Notice.

The following checking account types are no longer offered and will be replaced by **Union Bank Essentials Checking**. The terms and conditions of **Union Bank Essentials Checking** now apply to the following accounts. See account terms below.

- Free Checking
- 55 PLUS Checking
- Regular Checking
- Basic Checking
- Direct Check Banking
- California Account Checking

In the **CHECKING ACCOUNTS** section, the following subsection is added:

**Union Bank Essentials Checking**

**Account Features:**

- Online banking and online bill pay
- Mobile banking through online enrollment
- Union Bank ATM Card or Debit Card upon request
- Account alerts by email or text message through online enrollment
- Telephone Banking and telephone bill pay
- Unlimited deposits, withdrawals and transfers (subject to Available Balance), and balance inquiries
- Online transaction downloads to Quicken® or QuickBooks®
- Balance greater than zero required to maintain the account

**Minimum Deposit to Open Account:** ........................................... $ 100.00

**Statement Options:**

- Online statement with check images
- Paper statement (no checks or check images)
Minimum Balance or Account Activity Required to Avoid Monthly Service Charge:

Any of the following:
- $1,500 Average Monthly Ledger Balance
- $5,000 monthly Combined Balance
- A single direct deposit of at least $100 per month

In the Signature Banking section, the introductory paragraph is deleted in its entirety and replaced as follows:

Signature Banking offers discounts on products and complimentary services. This account requires a Combined Balance of $25,000 or more in Union Bank deposit accounts and/or assets held with Union Bank subsidiaries and affiliates, including UnionBanc Investment Services\(^1\) in order to avoid the monthly service charge.

In the Account Benefits and Features subsection, the following account benefits have been modified or added:
- $40 annual safe deposit box discount (box size and availability may vary by branch)
- Free expedited delivery of ATM Card or Debit Card upon request

The Minimum Balance Required to Avoid Monthly Service Charge subsection is deleted and is replaced as follows:

**Minimum Balance Required to Avoid Monthly Service Charge:**

- Combined Balance of $25,000 or more in Union Bank deposit accounts and/or assets held with Union Bank subsidiaries and affiliates, including UnionBanc Investment Services\(^1\)

Minimum Deposit to Open Account: ........................................ $  1.00

In the Company Benefits Banking section, Fees subsection, the first bullet is deleted and replaced as follows:

- Regular monthly service charge if minimum balance or account activity requirement not met

The following subsection is added:

\(^1\) Investments available through UnionBanc Investment Services LLC, a registered broker-dealer, investment advisor, member FINRA (www.finra.org)/SIPC (www.sipc.org) and subsidiary of Union Bank, N.A.:
- Are NOT insured by the FDIC or by any other federal government agency
- Are NOT Bank deposits
- Are NOT guaranteed by the Bank or any Bank affiliate
- Are subject to investment risk, including the possible loss of principal

In the Savings Accounts section, Cuentahorros\(^{SM}\) Savings subsection, the account title is renamed Regular Savings.

In the Savings Accounts section, the Kidz Savings subsection is deleted in its entirety and replaced as follows:

**Kidz Savings**

This account is intended for depositors ages 8 through 12 and must be jointly owned with an adult.

**Account Features:**
- No regular monthly service charge
- Balance greater than zero required to maintain the account
- Each deposit of at least $5 earns a stamp; stamps may be redeemed for gift certificates from major retailers and restaurants
- Unlimited deposits and balance inquiries
- Limited withdrawals and transfers (subject to Available Balance)

**Minimum Deposit to Open Account:** ........................................ $  1.00

**Statement Options:**
- Paper statement

**Fees:** (see Fee Schedule)
- Fees for other account services not listed above may be assessed
- Overdraft and returned Item fees may apply

**Other:**
- When the minor account Owner turns age 13, the Kidz Savings account will automatically convert to a Teen Savings account. We will notify the Owner approximately 60 days prior to account conversion.
- Withdrawals from the account by the minor Owner may be made only by cash or cashier’s check, at the Bank’s discretion.
- This account may not be used for the Savings Overdraft Protection Plan to automatically cover overdrafts in another Union Bank account.

In the Savings Accounts section, Teen Savings subsection, the introductory paragraph is deleted in its entirety and replaced as follows:
**Teen Savings**
This account is intended for depositors ages 13 through 17 and must be jointly owned with an adult.

In the Other subsection, the following new provision is added:
- Withdrawals from the account by the minor Owner, (other than from the ATM), may be made only by cash or cashier’s check, at the Bank’s discretion.

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In the MONEY MARKET ACCOUNTS section, the High Rate MoneyMarket℠ Account subsection, the Balance Required to Avoid Regular Monthly Service Charge is reduced to:
- $10,000 minimum daily Ledger Balance

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In the TIME DEPOSIT ACCOUNTS section, the Renewal at Maturity and Automatic Renewal subsections are deleted in their entirety and replaced as follows:

**Automatic Renewal at Maturity** - Time deposits with balances up to $10,000,000 will automatically renew for the same term and interest rate in effect on the maturity date, unless the funds are withdrawn within the “grace period” designated for the account. For time deposits with a maturity term of 31 days or less, the grace period is 3 calendar days after the maturity date. For time deposits with a maturity term of 32 days or more, the grace period is 10 calendar days after the maturity date. These automatic renewal provisions apply to the first maturity date and all subsequent maturity dates.

If your time deposit account has a maturity term of 32 days or more, we will notify you of maturity in writing before the first maturity date and all subsequent maturity dates. We reserve the right to close any time deposit account on the first maturity date or any subsequent maturity date, or change the terms or the method of interest calculation on any of these maturity dates, after giving you written notice of our intention to do so.

Time deposits with a principal amount of $10,000,000 or greater may not be automatically renewed. If you do not withdraw your funds at maturity, we will place the funds in your time deposit account into a non-interest earning account.

In the Payment Bond Time Deposit subsection, the following paragraph is added:
- You may designate a payment bond time deposit to have a “fixed maturity” and not automatically renew at maturity. If you do not designate “fixed maturity,” we will automatically renew your time deposit after the grace period. If you designate “fixed maturity” and do not withdraw your funds at maturity, we will place the funds in your time deposit account into a non-interest earning account.

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In the INFORMATION RELATING TO CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS section, the Overdrafts and Overdraft Protection subsection is deleted in its entirety and replaced as follows:

**Overdrafts and Nonsufficient Funds**
If we authorize or pay an Item (including an ATM or Debit Card transaction) when you do not have sufficient Available Funds in your account, your Available Balance will become negative and your account will be overdrawn. All types of Items, including Bank fees, may overdraw your account.

It is your responsibility to make sure that your account contains sufficient Available Funds at the time you make a withdrawal transaction of any kind. If you are uncertain of your Available Balance, please contact us or check your account balance online. If you do not have sufficient Available Funds on deposit in your account to cover an Item, we may reject or return the Item unpaid or, in our sole discretion, authorize or pay the Item. We are not responsible for any liability you may incur as a result of us returning or rejecting an Item unpaid.

If we authorize or pay an Item and it creates an overdraft, you must pay back any overdraft immediately. Each Owner will be jointly and severally liable to pay back any overdraft created by any account Owner or Authorized Signer, even if the Owner did not write the check, initiate the transaction, benefit from it or make any deposits to the account.

The fact that we may authorize or pay an Item that creates an overdraft in no way obligates us to authorize or pay any other Item that creates or increases an overdraft. We may discontinue authorization or payment of such Items at any time without notice to you, regardless of our previous practice or course of conduct. We may also close your account due to overdraft activity. See Closing an Account. You agree that we may apply deposits (including, but not limited to, Social Security and similar benefits) to overdrafts without notice to or consent from you, unless the law states otherwise.

**Overdraft or Returned Item Fee** - We may charge you a fee regardless of whether we authorize, pay or return an Item. We may assess this fee for each Item we authorize, pay or return. See Fee Schedule.

**Continued Overdraft Fee** - If you overdraw your account and do not deposit funds to cover the overdraft by the 7th calendar day that your account has been continuously overdrawn, we will charge you a continued overdraft fee. For this purpose, the first day is the day the overdraft occurred. We will charge this fee for each Business Day that the account remains overdrawn for up to 5 Business Days. If you make a deposit sufficient to cover the overdraft on a Business Day at one of our banking offices or ATMs before the posted cutoff time, no fee is charged for that Business Day. See Fee Schedule.

**Overdraft Protection**
Union Bank offers overdraft protection services that may protect your account against overdrafts in the event you do not have sufficient Available Funds to cover an Item authorized or presented
Subject to credit approval. Certain fees apply. Terms and conditions subject to change. Refer to the Cash Reserve Account Agreement and Disclosure Statement for full details.

**Savings Overdraft Protection Plan** – With this plan, you authorize the Bank to make automatic transfers from your eligible savings account to cover Items authorized or presented for payment against nonsufficient funds to your designated checking account. These automatic transfers are considered “limited transactions,” and each transfer is counted as one of the 6 transfers from a savings account allowed per calendar month by federal regulation.

Each day a transfer occurs from your savings account to cover Items presented against nonsufficient funds, we will immediately charge a daily transfer fee to your checking account. Transfers are made in the exact amount to cover the shortfall in Available Funds plus the daily transfer fee. See Fee Schedule. Your savings account balance may be reduced to as low as $1, unless you specify a different balance amount.

If, on the day Items are authorized or presented for payment, you do not have sufficient Available Funds in your combined checking and savings accounts to cover the shortfall amount and the daily transfer fee, no automatic transfer will be made that day and your checking account will be subject to an overdraft or returned Item fee. If the account remains overdrawn and any funds become available in the savings account on a later date, we will transfer funds from your savings account to cover or partially cover the overdraft and any overdraft fees. No transfer fee will be charged.

**Cash Reserve Account** – This is a revolving line of credit available to customers meeting certain credit requirements. With this account, you authorize the Bank to make automatic advances from your Cash Reserve Account to cover Items authorized or presented for payment against nonsufficient funds in your designated checking account. You can also withdraw cash by making advances directly from your Cash Reserve Account. Advances made by the Bank or you can be made up to your available Cash Reserve Account limit. You may repay the advanced amount in full or in minimum monthly installments automatically deducted from your designated checking account.¹

If, on the day Items are authorized or presented for payment, you do not have sufficient Available Funds in your combined checking and Cash Reserve Accounts to cover the shortfall amount and the daily transfer fee, no automatic transfer will be made that day and your checking account will be subject to an overdraft or returned Item fee. If the account remains overdrawn and any funds become available in the Cash Reserve Account on a later date, we will transfer funds from your Cash Reserve Account to cover or partially cover the overdraft and any overdraft fee(s). No transfer fee will be charged.

**Overdraft Coverage**

Union Bank offers overdraft coverage that may cover an Item authorized or presented for payment in the event you do not have sufficient Available Funds in your account.

Authorization or payment of an Item is always at the Bank’s discretion, and we reserve the right not to authorize or pay. The dollar amount we may authorize or pay under any overdraft coverage service is subject to change daily without prior notice to you.

Whether we authorize or pay an Item depends upon several factors, including your account-related behavior. For example, we typically do not authorize or pay Items if your account is not in good standing or you are not making regular deposits. We will not authorize or pay Items on new accounts for approximately 60 calendar days after the date of account opening. We also will not authorize or pay Items on accounts linked with a Cash Reserve Account, or on savings accounts, Teen Access accounts, Electronic Transfer Accounts or Electronic Access Accounts.

**Debit Card Overdraft Coverage** – With Debit Card Overdraft Coverage, we may, at our discretion, authorize an ATM withdrawal or purchase or individual Debit Card transaction, up to your daily card limit, if you do not have sufficient Available Funds in your account to cover the transaction.

You may enroll, cancel and/or re-enroll in this service at any time through Online Banking or by contacting us. We will provide you with confirmation of any enrollment or re-enrollment. If you choose not to enroll or enroll and then cancel this service, and do not have sufficient Available Funds in your account to cover an ATM or one-time Debit Card transaction, we will reject the transaction at the ATM or point of sale. We will not charge you overdraft or returned Item fees on a rejected card transaction.

Debit Card Overdraft Coverage is only available if you also have Overdraft Coverage for Other Types of Transactions (see below). Debit Card Overdraft Coverage is not available for Pacific Rim Company Benefits Checking Accounts or Global Expatriate Accounts, in addition to the ineligible account types listed above under Overdraft Coverage.

**Overdraft Coverage for Other Types of Transactions** – Under this service, we may, at our discretion, pay checks, bill payments, ACH debits, recurring Debit Card transactions (such as a gym membership) and Items other than ATM or one-time Debit Card transactions if you do not have sufficient Available Funds in your account to cover the Item. Eligible accounts will automatically be enrolled in this service unless you tell us otherwise.

¹ Subject to credit approval. Certain fees apply. Terms and conditions subject to change. Refer to the Cash Reserve Account Agreement and Disclosure Statement for full details.
You may cancel the service at any time by contacting us. If you cancel this service and you do not have sufficient Available Funds in your account to cover an Item, we will return the Item and charge you a returned Item fee (see Fee Schedule). You may incur additional fees from the merchant or payee. Cancellation of this service will also cancel your enrollment in Debit Card Overdraft Coverage, if applicable.

Depending upon the overdraft protection and/or overdraft coverage services linked to your account, Items will be covered first by any Savings Overdraft Protection Plan, then by the Cash Reserve Account and finally by Overdraft Coverage or Debit Card Overdraft Coverage, as applicable.

In the GENERAL BANKING INFORMATION section, the Notice of Withdrawal subsection is deleted and replaced as follows:

Federal regulations require the Bank to reserve the right to require 7 days' written notice for any withdrawal from a savings or money market account. While the Bank must reserve this right, it is not our general policy to exercise it.

In the GENERAL BANKING INFORMATION section, the Problem Resolution subsection is deleted.

In the GENERAL BANKING INFORMATION section, the following subsections are added:

Resolution of Claims by Arbitration

PLEASE READ THIS PROVISION CAREFULLY. UNDER THIS PROVISION, YOU WAIVE YOUR RIGHTS TO TRY ANY CLAIM IN COURT BEFORE A JUDGE OR JURY AND TO BRING OR PARTICIPATE IN ANY CLASS OR OTHER REPRESENTATIVE ACTION.

The following provision applies to any claim, cause of action, proceeding or other dispute between us concerning this Agreement (each, a “Claim”), including all questions of law or fact relating thereto:

1. OPTION TO ARBITRATE. Either you or we may elect in writing, without the consent of the other, to arbitrate all Claims covered by this provision. This provision will be broadly interpreted in accordance with the following paragraphs.

2. CLAIMS COVERED. Claims subject to arbitration hereunder shall include all of the following:

a. Claims arising out of or related to this Agreement, or any prior or later versions of this Agreement.

b. Claims arising out of or relating to any aspect of any relationship between us that is governed by this Agreement, whether based in contract, tort, statute, fraud, misrepresentation or any other legal theory.

c. Claims that relate to the construction, scope, applicability or enforceability of this provision.

d. Claims that arose before we entered into this Agreement or any other agreement or relationship between us that is governed by this Agreement (including, but not limited to, Claims relating to advertising).

e. Claims that may arise after the termination of this Agreement or any other agreement or relationship between us that is governed by this Agreement.

f. Claims asserted by or against your or our respective subsidiaries, affiliates, agents, employees, predecessors-in-interest, personal representatives, heirs and/or successors and assigns.

3. CLAIMS NOT COVERED. Claims subject to arbitration hereunder shall not include the following:

a. Any Claim made in any proceeding that you commence in small claims court, so long as it remains in that court.

b. Any Claim set forth in any complaint or other communication that you may file with or send to a federal, state or local administrative agency, such as the Office of the Comptroller of the Currency or the Consumer Financial Protection Bureau.

c. Any Claim arising out of the exercise by either of us of any self-help remedy, including any offset, account hold or freeze, or repossession.

d. Any Claim arising out of or related to an obligation secured by an interest in real property.

e. Any Claim that you assert in the action entitled Larsen v. Union Bank (S.D. Fla. Case No. 1:09 MD-02036), but only so long as a class remains certified in that action or until the action is dismissed.

4. ARBITRATION PROCEDURE. You and we agree to follow the following procedures in arbitrating any covered Claim:

a. The party initiating arbitration may choose between arbitration administered by one of the following:

   i. The American Arbitration Administration (“AAA”) under the AAA's Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes, except as modified by this Agreement. AAA's rules may be obtained from www.adr.org or 1-800-778-7879 (toll-free).

   ii. JAMS/Endispute (“JAMS”) under JAMS’ Comprehensive Arbitration Rules & Procedures or Streamlined Arbitration Rules & Procedures, including JAMS’ Consumer Minimum Standards, except as modified by this Agreement. JAMS’ Class Action Procedures shall not apply. JAMS’ rules may be obtained from www.jamsadr.com or 1-800-352-5267 (toll-free).

b. Except in the case of a new arbitration by a three-arbitrator panel, as provided for in paragraph e below, the arbitration shall
be decided by a single, neutral arbitrator selected in accordance with AAA's or JAMS' rules, as applicable.

c. The arbitrator will take reasonable steps to protect customer account information and other confidential information.

d. The arbitrator will decide the dispute in accordance with the terms of our agreements and applicable substantive law, including statutes of limitation and evidentiary privileges. The arbitrator may award damages or other relief (including injunctive relief) available to the individual claimant under applicable law.

e. If the arbitrator's award for a claimant is $0 or against the non-claimant is greater than $100,000 or includes an award of injunctive relief against either party, then that party may request a new arbitration by a three-arbitrator panel in accordance with AAA's or JAMS' rules, in which case each reference in this provision to the arbitrator shall mean such three-arbitrator panel.

f. Arbitration shall be commenced in the state in which your account is located. Any arbitration hearing shall be conducted in the county in which your account is located, unless you and we agree to another location.

g. If all Claims are for $10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing or by an in-person hearing in accordance with AAA's or JAMS' rules.

h. YOU AND WE AGREE THAT ANY CLAIM MAY BE BROUGHT ONLY IN AN INDIVIDUAL CAPACITY AND NOT AS A REPRESENTATIVE OR MEMBER IN ANY CLASS OR OTHER REPRESENTATIVE ACTION. The arbitrator may not consolidate more than one person’s Claims, and may not otherwise preside over any form of a class or other representative action. If this specific paragraph is determined by the arbitrator to be unenforceable, then this entire provision shall be null and void and all Claims shall be determined in accordance with the provision of this Agreement, entitled Resolution of Non-Arbitrable Claims.

i. At your or our request, the arbitrator will issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

j. The arbitrator’s award shall be final and binding, subject to judicial review only to the extent allowed under the Federal Arbitration Act. You or we may seek to have the award vacated or confirmed and entered as a judgment in any court having jurisdiction.

5. ARBITRATION COSTS. Unless the applicable arbitration rules are more favorable to you, we will advance (i) all arbitration costs in an arbitration that we commence and (ii) the first $2,500 in arbitration filing, administration and arbitrator’s fees in an arbitration that you commence. To the extent allowed by applicable law and our agreements, the arbitrator may award arbitration costs and attorneys’ fees to the prevailing party.

6. APPLICABLE LAW; SEVERANCE. This Agreement evidences transactions in interstate commerce. The Federal Arbitration Act governs the interpretation and enforcement of this provision. Except as this provision otherwise provides, if any part of this provision is deemed to be invalid or unenforceable, that part will be severed from the remainder of this provision and the remainder of this provision will be enforced.

Resolution of Non-Arbitrable Claims

If your account or safe deposit box is at a branch in California or was opened online, the following applies:

All Claims that are not arbitrable under this Agreement, including all questions of law or fact relating thereto, shall, at the written request of any party, be determined by judicial reference pursuant to the California Code of Civil Procedure. The parties acknowledge that in such event, a jury will not decide such Claims.

If your account or safe deposit box is at a branch in a state other than California, the following applies:

To the maximum extent permitted by law, you and the Bank intentionally and deliberately waive the right to a trial by jury to resolve all Claims that are not arbitrable under this Agreement, including all questions of law of fact relating thereto.

If the waiver of jury trial set forth above is not enforceable for any reason, then the parties hereto agree that all Claims that are not arbitrable under this Agreement, including all questions of law or fact relating thereto, shall, at the written request of any party, be determined by judicial reference pursuant to the applicable state statutes. The parties acknowledge that in such event, a jury will not decide such Claims.

The parties shall select a single neutral referee, who shall be a retired state or federal judge (the “Referee”). In the event that the parties cannot agree upon a Referee, the court shall appoint the Referee. The Referee shall report a statement of decision to the court. Nothing in this provision shall limit the right of any party at any time to exercise self-help remedies, foreclose against collateral or obtain provisional remedies. The parties shall bear the fees and expenses of the Referee equally, unless the Referee orders otherwise. The Referee shall also determine all issues relating to the applicability, interpretation and enforceability of this provision.
2012 PERSONAL ACCOUNTS
FEE SCHEDULE—CALIFORNIA

Fees changed from 2011 are indicated in bold type. For additional details about an account or service, please refer to our All About Personal Accounts & Services Disclosure and Agreement. Fees and charges shown in this schedule do not apply to accounts that are analyzed. See the appropriate fee schedule for analyzed accounts.

Checking Accounts*

Regular Monthly Service Charge

<table>
<thead>
<tr>
<th>Account Type</th>
<th>With Online Statement</th>
<th>With Paper Statement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Union Bank Essentials Checking</td>
<td>$8.00</td>
<td>$10.00</td>
</tr>
<tr>
<td>Company Benefits Banking</td>
<td>$8.00</td>
<td>$10.00</td>
</tr>
<tr>
<td>Teen Access</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Tiered Interest Checking</td>
<td>$11.00</td>
<td>$13.00</td>
</tr>
<tr>
<td>Signature Banking SM</td>
<td>$18.00</td>
<td>$20.00</td>
</tr>
<tr>
<td>Signature Banking Tiered Interest Checking</td>
<td>$18.00</td>
<td>$20.00</td>
</tr>
<tr>
<td>Direct Banking Account</td>
<td>$8.00</td>
<td>$10.00</td>
</tr>
<tr>
<td>Foreign Currency Demand Account</td>
<td>$30.00</td>
<td>$30.00</td>
</tr>
<tr>
<td>Electronic Transfer Account (ETA)</td>
<td>$3.00</td>
<td>$3.00</td>
</tr>
<tr>
<td>Electronic Access Account (EAA)</td>
<td>$3.95</td>
<td>$3.95</td>
</tr>
</tbody>
</table>

1. Please refer to pages 2-5 of this document or our All About Personal Accounts and Services Disclosure and Agreement for ways to avoid the monthly service charge.
2. Monthly service charge reduced by $1 with monthly direct deposit.
3. EAA setup fee $15.00.

Savings Overdraft Protection Plan Daily Transfer Charge $10.00
(Does not apply to Priority Banking® or The Private Bank customers.)

Savings Accounts*

Regular Monthly Service Charge

<table>
<thead>
<tr>
<th>Account Type</th>
<th>$10.00²</th>
</tr>
</thead>
<tbody>
<tr>
<td>MoneyMarket</td>
<td></td>
</tr>
<tr>
<td>High Rate MoneyMarket SM</td>
<td>$15.00²</td>
</tr>
<tr>
<td>Regular Savings</td>
<td>$4.00</td>
</tr>
<tr>
<td>Union Bank Preferred Savings SM</td>
<td>$15.00</td>
</tr>
<tr>
<td>Kidz Savings</td>
<td>None</td>
</tr>
<tr>
<td>Teen Savings</td>
<td>None</td>
</tr>
<tr>
<td>Nest Egg Savings</td>
<td>$4.00</td>
</tr>
</tbody>
</table>

1. Please refer to pages 5-6 of this document or our All About Personal Accounts and Services Disclosure and Agreement for ways to avoid the monthly service charge.
2. $1 discount with online-only statement.
3. One free withdrawal per year; $2 charge for each withdrawal thereafter.

Excess Transfer Charge for each limited transaction in excess of 6 each calendar month (savings accounts) or monthly statement cycle (money market accounts); includes telephone, online, and Savings Overdraft Protection Plan transfers $15.00

Overdrafts and Returned Items

For authorized/paid Items resulting in an overdraft or returned/rejected Items presented against nonsufficient funds

<table>
<thead>
<tr>
<th>Item Type</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Item*</td>
<td>$33.00</td>
</tr>
<tr>
<td>Teen Access</td>
<td>$15.00</td>
</tr>
<tr>
<td>ETA and EAA Accounts</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

*No more than 5 Items will be subject to an overdraft fee during a single day, even if the combined total of nonsufficient funds Items on that day is 6 or more.

**Fee is assessed each day an Item is presented against nonsufficient funds.

Continued Overdraft Fee per business day $6.00
(Continued overdraft fee is charged beginning on the 7th calendar day the account has been continuously overdrawn; $30 maximum for each period of continued overdraft. Continued overdraft fee N/A to Teen Access, ETA, and EAA accounts.)

ATM Transactions

Non-Union Bank ATMs
When you use your ATM Card or Debit Card at non-Union Bank ATMs, we charge the following fee for each cash withdrawal, transfer, or balance inquiry. The owner or operator of the ATM may also assess a fee.

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Within the U.S.</td>
<td>$2.00</td>
</tr>
<tr>
<td>Outside the 50 United States</td>
<td>$5.00</td>
</tr>
</tbody>
</table>

ATM Card and Debit Card
ATM and Debit Card Replacement Fee None
Expedited Card Delivery Fee $25.00
(Fee waived for Signature Banking, Priority Banking, and The Private Bank customers.)

Account Statement Services

Check Images with Paper Statement additional per month $3.00
(Monthly charge for check images does not apply to Priority Banking or The Private Bank customers. Check images are not available for ETA, EAA, or Foreign Currency Demand accounts.)

ATM Mini-Statement each $1.00
(No charge if there are no transactions to report or for accounts designated as Signature Banking, Priority Banking, Portfolio Connection®, or The Private Bank)

Snapshot Statement, Will Call Statement each $5.00
Multiple Statement (maximum 4), Flexible Statement Rendering per month $5.00
Statement Sent by Overnight/Express Carrier per request $12.00

* The checking and savings account benefits associated with the Priority Banking and The Private Bank programs will remain unchanged.
### Services for Accounts with Check Writing Privileges

<table>
<thead>
<tr>
<th>Service</th>
<th>Online Banking</th>
<th>Telephone Banking Direct Service</th>
<th>Telephone Banking Personal Service</th>
<th>Banking Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stop Payment/Postdating Order Fee</td>
<td>15.00</td>
<td>15.00</td>
<td>30.00</td>
<td>30.00</td>
</tr>
<tr>
<td>Stop Payment Range Fee</td>
<td>N/A</td>
<td>N/A</td>
<td>30.00</td>
<td>30.00</td>
</tr>
</tbody>
</table>

### Telephone Banking Fees

**Telephone Banking Bill Pay Option**
(free with Online Banking Bill Pay)

- **Regular Monthly Fee** (first 3 months free) $5.00 per month
- **Each Payment Over 25 Per Month** $0.40 per payment

*(Regular monthly fee waived for Priority Banking and The Private Bank customers.)*

### Online Transaction Downloads to Personal Financial Management Software

Transaction downloads to personal financial management software, such as Quicken® or QuickBooks®, are free when made through Union Bank's Online Banking Service. The following charges apply for transaction downloads made by accessing the software directly:

<table>
<thead>
<tr>
<th>Software</th>
<th>Online Account Access</th>
<th>Online Account Access and Bill Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quicken</td>
<td>$4.00 per month;*</td>
<td>$10.00 per month*</td>
</tr>
<tr>
<td></td>
<td>$0.25 per session</td>
<td>$0.40 per payment</td>
</tr>
<tr>
<td></td>
<td>in excess of 10 sessions</td>
<td>in excess of 25 payments</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Software</th>
<th>Online Account Access</th>
<th>Online Account Access and Bill Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>QuickBooks</td>
<td>$11.00 per month;*</td>
<td>$18.00 per month*</td>
</tr>
<tr>
<td></td>
<td>$0.75 per session</td>
<td>$0.75 per month*</td>
</tr>
<tr>
<td></td>
<td>in excess of 10 sessions</td>
<td>in excess of 20 payments</td>
</tr>
</tbody>
</table>

*Monthly fee waived for Signature Banking, Priority Banking, and The Private Bank customers; excess transaction and excess access fees will still apply, except for The Private Bank customers.

### Miscellaneous Fees

#### Copy Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Online Banking</th>
<th>Telephone Banking Direct Service</th>
<th>Telephone Banking Personal Service</th>
<th>Banking Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>Copy of a Check</td>
<td></td>
<td>3.00</td>
<td>5.00</td>
<td>5.00</td>
</tr>
<tr>
<td>(in excess of 2 per calendar month)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copy of a Previous Statement</td>
<td></td>
<td>3.00</td>
<td>5.00</td>
<td>5.00</td>
</tr>
<tr>
<td>Copy of a Deposit Slip or a Deposited Item</td>
<td></td>
<td>N/A</td>
<td>5.00</td>
<td>5.00</td>
</tr>
</tbody>
</table>

#### Record Search Research Time
($30 minimum; copy fees will apply.)

<table>
<thead>
<tr>
<th>Service</th>
<th>Online Banking</th>
<th>Telephone Banking Direct Service</th>
<th>Telephone Banking Personal Service</th>
<th>Banking Office</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>30.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Other Services

- **Legal Process Fee** $100.00
- **Verification of Deposit** (account ratings) $25.00
- **Counter Checks** $1.00 per check posted
- **Check Printing Charges Vary** (based on the number and style of checks ordered)
  - **Medallion Stamp Guarantee** $5.00 per visit
  - **Domestic Collection Fee** (incoming and outgoing collections) $30.00
  - **International Collection Fee** (varies) $85.00
  - **Signature Guarantee** $5.00 per visit
- **Travelers Cheques** $2% of purchase amount

#### Copy and Fax Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Customer</th>
<th>Non-Customer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Photocopy Service (per page)</td>
<td>$1.00</td>
<td>$1.50</td>
</tr>
<tr>
<td>Sending Faxes (per page)</td>
<td>$2.00</td>
<td>$2.50</td>
</tr>
</tbody>
</table>

#### Check and Money Order Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Customer</th>
<th>Non-Customer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cashier’s Checks</td>
<td>$10.00</td>
<td>15.00</td>
</tr>
<tr>
<td>Money Orders</td>
<td>$5.00</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Wire Transfer Fees

Foreign or Domestic correspondent bank or other Intermediary bank charges may apply. We may deduct our fees from your account or the amount of the transfer.

**Incoming Wire Transfer** .................................................................per wire $ 14.00

<table>
<thead>
<tr>
<th>Outgoing Wire Transfers (Each)</th>
<th>Direct Access</th>
<th>Branch (In-Person)</th>
<th>Customer Service (Phone and Fax)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Wires</td>
<td>$20.00</td>
<td>$25.00</td>
<td>$45.00</td>
</tr>
<tr>
<td>International Wires-Foreign Currency</td>
<td>$30.00</td>
<td>$35.00</td>
<td>$50.00</td>
</tr>
<tr>
<td>International Wires-USD</td>
<td>$40.00</td>
<td>$45.00</td>
<td>$60.00</td>
</tr>
</tbody>
</table>

**Wire Notification**

- Fax ........................................................................................................... per wire $ 10.00
- Phone .......................................................................................................... per wire $ 20.00

**Internal Book Transfer**

- Direct Access ............................................................................................... per transfer $ 6.00
- Branch ........................................................................................................... per transfer $ 10.00
- Customer Service ......................................................................................... per transfer $ 30.00

**Charges to Sender** .................................................................................... each $ 15.00

**Standing Instructions** ............................................................................. each $ 10.00