

Union Bank, Inc.

Fee Schedule for Banking Services

As of 03/20/2025

Our Hometown Everyday Accounts include:

Hometown Everyday Account

- Requires deposit of \$100 to open
- Subject to \$10 monthly service charge if buy down options are not met
- Avoid monthly service charges by participating in 4 of the 6 buy down options below:
 - Enroll in eStatements
 - Active Internet Banking account
 - Direct Deposit (Payroll, Retirement, or Social Security)
 - Complete 5 Debit Card transactions per statement cycle (Does not include ATM transactions)
 - Have an additional Union Bank account (Checking, Savings, CD, Safe Deposit Box, or Loan)
 - Have an ACH Debit (BillPay transaction, automatic utility payments, paper checks converted to ACH payment, electronic checks, etc.)
- Interest Bearing Variable Rate on balance of \$5,000 and below
- Special member checks - 1 box free per year
- Debit/ATM Card - Free
- Hometown Cash Connection, 24-hour telephone banking - Free
- Internet Banking - Free
- BillPay - Free
- Cashier's Checks - Free (Monthly combined limit of 6 Cashier's Checks or Money Orders)
- Money Orders - Free (Monthly combined limit of 6 Cashier's Checks or Money Orders)

Hometown Everyday Account PLUS

Maintaining a high balance? Get rewarded with an interest bearing account.

- Requires deposit of \$1,000 to open
- Minimum balance to ensure no service charge - \$1,000
- If the daily balance falls below \$1,000 on any day of the month - \$10.00 monthly service charge
- Interest Bearing Variable Rate on a balance above \$4,999
- Overdraft Protection Transfers - Free
- Special member checks - 1 box free per year
- Debit/ATM Card - Free
- Hometown Cash Connection, 24-hour telephone banking - Free
- Internet Banking - Free

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- BillPay - Free
- Cashier's Checks - Free (Monthly combined limit of 6 Cashier's Checks or Money Orders)
- Money Orders - Free (Monthly combined limit of 6 Cashier's Checks or Money Orders)

Free Services include:

- Unlimited checking
- Preferred rate on new installment loans with automatic payment from your account (subject to credit approval)
- IRA
- VISA credit cards
- Overdraft protection transfer (a nominal fee applies on non-PLUS accounts only)
- Automatic savings transfers
- Bank-by-mail
- Direct deposit of social security and payroll checks
- Notary services
- Photocopy services

Other Interest Bearing Accounts

The following terms apply to Money Market Account and Money Market Deposit Account Plus accounts:

During any month, you may not make more than six withdrawals or transfers to another bank account of yours or to a third party by means of a preauthorized, ACH, automatic transfer or telephone banking transfer whether initiated by check, draft, debit card, if applicable, or similar order to a third party. This includes Internet Banking transfers. If the transaction limit is exceeded, there is a \$15 excess item fee assessed to the accounts.

Money Market Deposit Account

- Requires deposit of \$1,000 to open
- Minimum balance to ensure no monthly service charge - \$2,500
- If the daily balance falls below \$2,500 on any day of the month - \$6.00 monthly service charge
- Interest bearing
- First order of 40 checks - Free
- Debit/ATM Card - Free
- Hometown Cash Connection, 24-hour telephone banking - Free

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- Internet Banking - Free
- BillPay – Free

Money Market Deposit Account PLUS

- Requires deposit of \$10,000 to open
- Minimum balance to ensure no monthly service charge - \$10,000
- If the daily balance falls below \$10,000 on any day of the month - \$10.00 monthly service charge
- Interest bearing
- First order of 40 checks - Free
- Debit/ATM Card - Free
- Hometown Cash Connection, 24-hour telephone banking - Free
- Internet Banking - Free
- BillPay – Free

Statement Savings Account

Statements are mailed quarterly; however, if an account has had an electronic debit posted, the customer will receive a statement for the month the electronic debit posted.

- Requires deposit of \$50 to open
- Minimum balance to ensure no service charge - \$50
- If the daily balance falls below \$50 on any day of the quarter - \$3.00 per quarter service charge
- Interest bearing
- ATM Card - Free
- Hometown Cash Connection, 24-hour telephone banking - Free
- Internet Banking - Free
- BillPay - Free

For full-time students or persons under age of 21, this account requires \$25 to open, has no minimum balance and no monthly maintenance.

Other Accounts

Regular Checking Account (Business, Estate, Rep Payee*, or UTMA Accounts*)

- Requires deposit of \$500 to open
- Minimum balance to ensure no monthly service charge - \$300

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- If the daily balance falls below \$300 on any day of the month - \$5.00 monthly service charge
- Rep Payee and UTMA account monthly service charges will be waived
- Non-interest bearing
- Debit/ATM Card - Free
- Hometown Cash Connection, 24-hour telephone banking - Free
- Internet Banking - Free
- BillPay – Free

Hometown Access Account

- Requires deposit of \$100 to open
- Direct deposit to this account or eStatement enrollment required then account has no monthly service charge (check safekeeping required - no images on monthly statement)
- If no direct deposit or eStatement - monthly services charge of \$3.00
- Debit/ATM Card - Free
- Hometown Cash Connection, 24-hour telephone banking - Free
- Optional - Monthly Image Statement - \$2.00 per month with paper statements or eStatements
- Internet Banking - Free
- BillPay - Free

Accounting and Customer Service Fees

Following are fees that may be assessed to your account unless otherwise stated in the account information above that applies to your specific account type.

Overdraft or Returned Item fee (NSF) for 1st item presentment*	\$ 28.00
Each additional item Presentment on same day*	\$ 20.00
Stop payment orders per request	\$ 25.00
Overdraft protection transfers from savings or MMDA	\$ 2.00
Check printing	varies by style

** These fees apply regardless of whether items are paid or returned; Only applicable to accounts accessible by check or ACH, including savings accounts. The fee applies to Overdrafts created by check, ACH, or other electronic means as applicable. Items will be paid largest to smallest at the officer's discretion.*

Personal money orders	\$ 2.00
Cashier's checks	\$ 3.00
Counter checks (in excess of one) per request	\$ 0.50

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Check cashing for non-customer (by officer approval only)	1% of check amount, min of \$3.00
Photocopies per copy	\$ 0.25
Fax - Incoming - per page	\$ 1.00
Fax - Outgoing - first page	\$ 5.00
Each additional page	\$ 1.00
Zippered Bag	\$ 3.00
Locking Night Deposit Bag	\$ 25.00
Dormant Account Fee (per month) <i>After one year, if the account has had no deposits, withdraws, or the customer has had no communication with the bank about the account</i>	\$ 5.00
Account charge off fee	\$ 25.00
Phone-in funds transfer between accounts per request	\$ 2.00
Copy of monthly statement or snapshot statement without images	\$ 2.00
Copy of monthly statement or snapshot statement with images	\$ 3.00
1st ½ hour of reconciling customer statement	Free
Reconcile customer statement or other research per hour	\$ 20.00
Reconcile customer statement or other research (bank error)	Free
Tax levy, garnishment, attachment, and lien processing	\$ 50.00
Wire transfers - Incoming	\$ 10.00
Wire transfers - Outgoing	\$ 20.00
International wire transfers - Incoming or Outgoing	\$ 50.00
Non-US Funds Check Processing	\$ 20.00
Each Additional Foreign check deposited on the same day	\$ 4.00
Medallion Stamp/Guaranty Fee <i>by appointment only</i>	\$ 15.00
Each Union Bank ATM cash withdraw, transfer, balance inquiry with Union Bank Debit or ATM card	FREE
Each non-Union Bank ATM cash withdraw, transfer, balance inquiry with Union Bank Debit or ATM card	FREE
Each Union Bank ATM mini-statement	\$1.00
Card replacement fee for expiring card	FREE
Card replacement fee for non-expiring card	\$5.00
Debit/ATM PIN reorder fee	\$2.00
You will be responsible for any surcharges assessed by the owner of a non-Union Bank ATM. We have no control over whether or not a surcharge is imposed or disclosed at	

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the ATM. If a surcharge is imposed, it may be included as a part of the withdraw amount.

Safe Deposit Boxes

Safe Deposit Boxes are for rent at all Union Bank locations. Call or stop by for availability and pricing.