

## Exclusive new benefits for

### Receive a \$50 Welcome Bonus and much more.

You earn a paycheck and have expenses, so you need a bank. Wouldn't it be great if you could access select banking products and discounts through your employer? You can.

Company Benefits Banking<sup>®</sup> from Union Bank<sup>®</sup> is now available. This exclusive program delivers a wide range of financial services and discounts when you open a Union Bank Company Benefits Banking Checking account and directly deposit your payroll check.

#### With your account you'll enjoy:

- **Personal Checking Account with No Regular Monthly Service Charge.** Open a new Union Bank Company Benefits Banking Checking account and we'll waive the monthly service charge when you set up direct deposit of your payroll checks into your new account. You have the option to deposit your entire paycheck or a designated amount, and no opening deposit is required when an account is opened at your company site.<sup>1</sup>
- **\$50 Welcome Bonus.** Deposited to your new Union Bank account after first direct deposit is received.<sup>2</sup>
- **Financial Health and Wellness Resources.** Get information to help you manage your finances including budgeting, credit management, borrowing basics, identity theft/security, and more. Ask a banker for details.
- **Complimentary Welcome Package of Checks.**<sup>3</sup>
- **Union Bank Debit MasterCard<sup>®</sup>.** Use this card to withdraw cash at ATMs worldwide and to make purchases wherever Debit MasterCard is accepted.<sup>4</sup>
- **Online Banking and Bill Pay.** Convenient online access to your Union Bank accounts 7 days a week. View account balances and statements, transfer funds, pay bills and more.<sup>5</sup>



- **Mobile Banking and Mobile Check Deposit.** Manage your account on the go with Mobile Banking. Make a check deposit directly from your mobile phone with Mobile Check Deposit.<sup>6</sup>
- **Discounted Safe Deposit Box.** Receive a \$40 discount on the first year rental fee of a safe deposit box.<sup>7</sup>

#### Additional products and services:

- **Credit Cards with Robust Rewards Programs.** Whether you're looking for cash back, or travel or merchandise rewards, we have the credit card to meet your needs – most with no annual fee.<sup>8</sup>
- **Mortgage Financing.** Meet with a Union Bank Mortgage Consultant to discuss the loan program that best meets your financial goals. We offer up to 90% financing and \$250 off our loan origination charge when financing the purchase of a new home or refinancing an existing loan.<sup>9,10</sup>

- **Time Deposit Accounts (CDs).** Choose from a range of CD options that offer competitive rates with flexible terms.
- **Retirement Savings.** Take a step toward a more secure financial future with a retirement account from Union Bank.
- **Relationship Banking.** As your wealth grows, we offer comprehensive financial solutions with a level of service that addresses your complex financial needs. Ask a banker for details.
- **UnionBanc Investment Services.** Receive a complimentary financial review through our brokerage subsidiary.<sup>11</sup>

## For more information



Stop by a Union Bank branch



Visit [unionbank.com](http://unionbank.com)

For more account information, see our *Company Benefits Banking Simply Stated Product Guide*. For terms and conditions governing our deposit accounts, see our *All About Personal Accounts & Services Disclosure and Agreement* and applicable *Personal Fee Schedule*. For more information, visit your local branch or [unionbank.com](http://unionbank.com).

<sup>1</sup> A minimum opening deposit of \$100 is required if the account is opened at a banking office. If the application is taken offsite, a minimum direct deposit of \$100 is required within 60 calendar days after account opening. You can avoid the monthly service charge if you have a single direct deposit of at least \$100 per monthly statement period or \$1,500 average monthly ledger balance or \$5,000 monthly combined balance in your linked deposit accounts. If one of these requirements is not met, the regular monthly service charge of \$8 if you receive online statements or \$10 if you receive paper statements will apply. Other fees, such as NSF or overdraft fees of \$33 per item, may apply.

<sup>2</sup> \$50 welcome bonus applies only to new accounts; direct deposit must be received within 60 calendar days after account opening. As required by law, the cash bonus must be reported as interest paid and requires Form 1099-INT be sent for tax purposes. Only one bonus will be paid per person per lifetime.

<sup>3</sup> Welcome checks contain 25 checks and are a generic style of checks exclusive to Company Benefits Banking. Only first order of standard check style is free. Charges may apply for any other style ordered.

<sup>4</sup> Network fees may apply and the owner of a non-Union Bank ATM may impose a surcharge.

<sup>5</sup> Online Banking and Online Bill Pay for personal accounts.

<sup>6</sup> Mobile Banking is offered as a free service to Union Bank Online Banking users. You may incur charges assessed by your mobile service provider. Message and data rates may apply. However, you must have a web-enabled cell or smartphone to use Mobile Banking. You may incur and are responsible for any charges assessed by your mobile service provider. Please consult your service provider for details. For Mobile Check Deposit, you must be a Union Bank customer for at least 90 calendar days, and account must be in good standing. Other limitations apply. Please refer to your *Online Banking Agreement* for further information.

<sup>7</sup> Available to new box customers only. Box and size availability may vary by banking office. Safe Deposit Box contents are not FDIC insured.

<sup>8</sup> Complete details including restrictions, limitations, and exclusions, will be available once you become a cardmember. Cards are issued and serviced by First Bankcard, a division of First National Bank of Omaha.

<sup>9</sup> Loans subject to credit and collateral approval. Financing available for collateral located in CA, OR, or WA. Restrictions may apply. Terms and conditions subject to change. Union Bank NMLS ID #539249.

<sup>10</sup> \$250.00 origination charge discount available for certain mortgage loan programs (excluding the Economic Opportunity Mortgage Program), and cannot be combined with other offers.

<sup>11</sup> Investments available through UnionBanc Investment Services LLC, a registered broker-dealer, investment advisor, member FINRA/SIPC, 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
- MAY lose value