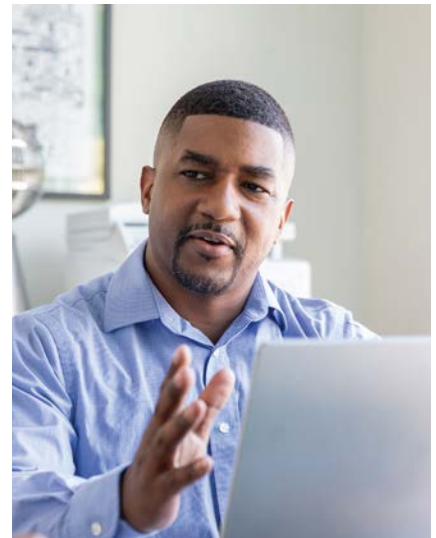




# Welcome to U.S. Bank.

Your complete guide to the transition of **MUFG Union Bank®**  
**Business Banking and Corporate & Commercial Banking accounts**  
to U.S. Bank beginning May 27, 2023



For more information, visit  
[usbank.com/unionbank](https://usbank.com/unionbank).



# WELCOME



## Key dates

- BEFORE MAY 27**
  - Make sure your contact information is up to date with Union Bank.
  - Keep banking as usual and continue to work directly with your existing team at Union Bank.
  - Be on the lookout for more important transition updates from U.S. Bank in your mailbox, email and online.
- MAY 27-30**

Union Bank deposit accounts automatically move to U.S. Bank.
- MAY 30**

Enroll in U.S. Bank mobile and online banking.
- MAY/JUNE**

New U.S. Bank Credit Cards issued.
- JUNE 23**

Credit Card accounts move to U.S. Bank.
- JUNE/JULY**

New U.S. Bank Debit and/or ATM Cards issued.
- LATER IN 2023**

Trust and investment accounts transition to U.S. Bank.

## Contact us

### For Corporate & Commercial customers

Please contact your relationship manager or customer service officer or team.

### For Business Banking customers

If you have questions, contact your Union Bank Banker or call the U.S. Bank helpline at **833-398-1533** any time before May 30, 2023. Representatives are available Monday through Friday, 8 a.m. to 8 p.m. PT, except holidays. They are trained and prepared to efficiently help you through the transition from Union Bank to U.S. Bank.

Beginning May 30, 2023, call our Business Service Center at **800-673-3555**. Assistance is available 24/7. We accept relay calls.

## We're here for you.

We are very pleased to welcome you as a new U.S. Bank customer.

At our core, we are dedicated to providing you with best-in-class banking services and to helping you achieve your financial goals. You can count on us for our expertise in a wide variety of banking products and services – all designed to make banking with us easy, convenient and rewarding. What's more, you will have access to U.S. Bank branches, ATMs, and mobile and online banking tools so you can bank how you want.

As your Union Bank accounts transition to U.S. Bank, we will partner with you every step of the way to provide banking products and services that make banking safe, simple and convenient. Our relationships are built on trust, built every day through every interaction.

For the latest information on your new accounts with U.S. Bank, please visit our dedicated website at [usbank.com/unionbank](https://usbank.com/unionbank).

We appreciate your business and look forward to serving you.

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## Frequently asked questions about my account changes

Below are some of the most frequently asked questions concerning the transition of your business accounts to U.S. Bank. More detail on these changes and other information is contained in this guide.

Please note: You may receive separate, additional notices from U.S. Bank that provide more detailed information on upcoming business account changes. Please take a moment to review this information and, if necessary, act upon these changes per the instructions provided.

**Important changes will take effect on your deposit accounts on May 30.** Please read the entire enclosed U.S. Bank *Your Deposit Account Agreement* document and the *Business Pricing Information* section of this guide for a complete list of account terms, policies and pricing.

### CHECKING, SAVINGS, MONEY MARKET AND CDS

#### Are my account numbers changing?

Yes. It is necessary for U.S. Bank to renumber all deposit accounts when they transition to U.S. Bank – but your Union Bank business account numbers will be usable for a period of time after conversion, as explained below. A letter containing your new checking, savings, money market, or certificates of deposit (CD) account numbers will be mailed to you in May. If you have a business loan or line of credit, you will be notified after conversion if your account number changes. You will be able to view your new business account numbers in mobile and online banking beginning in May.

#### What will happen to my overdraft protection?

If you currently have overdraft protection on your checking account, this protection will continue in most situations for accounts linked to another deposit account or to your new U.S. Bank Business Credit Card, as long as it is activated. Refer to the Overdraft Protection Information section for more information.

#### Will my Union Bank checks continue to work?

Yes. You may continue to use your existing Union Bank checks and deposit slips until your supply runs out, for your deposit accounts following the transition of your accounts to U.S. Bank. You will be sent a letter in May with your new account number and instructions on how to order new U.S. Bank checks when you are ready.

#### Will I be able to access the funds in my accounts as they convert over to U.S. Bank?

Yes. You will have access to your entire Available Balance during the transition to U.S. Bank.

## DEBIT AND ATM CARDS

### What will happen to my Union Bank Business Debit and/or ATM Card?

You will be able to use your current Union Bank Business Debit and/or ATM Card, along with your existing personal identification number (PIN), through July 31.

Your Union Bank Business Debit and/or ATM Card will stop working on August 1, or when you activate your new U.S. Bank Business Debit and/or ATM Card, whichever comes first.

If your current Union Bank Business Debit Card only accesses a savings account, you will be receiving a new U.S. Bank ATM Card.

### When will I receive a new U.S. Bank Business Debit and/or ATM Card?

You will receive a new U.S. Bank Business Debit and/or ATM Card by July 15. If you do not receive your card by this date, please call our Business Service Center at 800-673-3555 for assistance.

### Will my PIN change?

No, your PIN will not change. You will be able to use your existing PIN with your new U.S. Bank Business Debit and/or ATM Card.

### Will automatic payments that I set up with my Union Bank Business Debit Card transfer to my new U.S. Bank Business Debit Card?

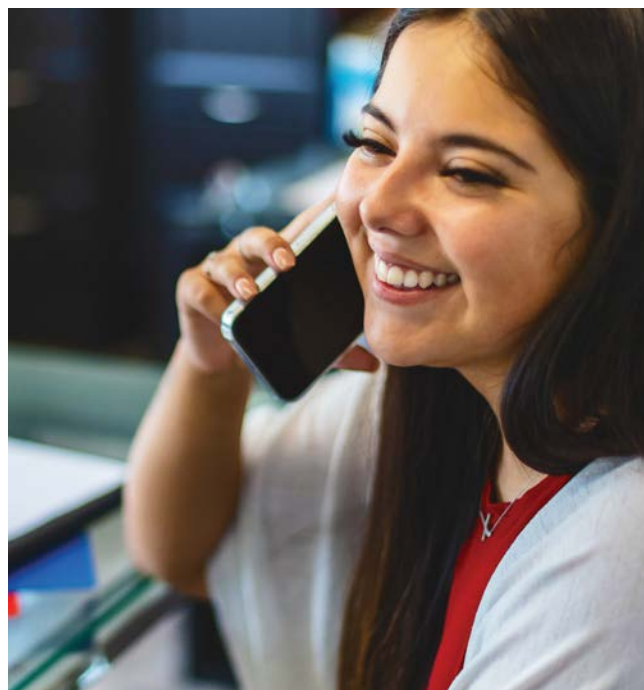
Most automatic payments that were set up with your Union Bank Business Debit Card will automatically be updated with your new card information (card number, expiration date and the three-digit security code displayed on the back of your card). Common automatic payments include utility companies and cell phone services. You will need to verify that all of your automatic payments were updated accordingly.

### Will ATM fees still be waived?

Yes, for transactions within the U.S. Bank ATM network. ATM transactions made at non-U.S. Bank ATMs may incur a fee.<sup>1</sup> U.S. Bank has an expansive ATM network. For a full listing of U.S. Bank branches with ATM access, please visit [usbank.com/locations](https://www.usbank.com/locations). Refer to the *Business Pricing Information* section for more information.

### What will happen to my Union Bank Business Credit Card?

Your current Union Bank Business Credit Card will be replaced with a new U.S. Bank Business Credit Card and number beginning in late May. Please continue to use your Union Bank Business Credit Card as usual and watch for future U.S. Bank communications regarding your credit card account.



1. If a Non-U.S. Bank ATM Transaction fee applies, U.S. Bank will assess a fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass® Network. If you use an ATM that uses the MoneyPass® Network and are charged a fee, please contact us at 800-USBANKS (872-2657) for a refund. To find MoneyPass® ATM locations, select "Show MoneyPass® ATM Network locations" in the ATM locator [usbank.com/locations](https://www.usbank.com/locations). Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen. Please refer to the *Business Pricing Information* section for miscellaneous checking, savings or money market fees and a summary of ATM transaction fees.

## Frequently asked questions about my account changes

### LOANS, LINE OF CREDIT, MERCHANT SERVICES AND INVESTMENT ACCOUNTS

#### What will happen to my business loan or line of credit?

The terms of your existing Union Bank loan will remain in place following the transition to U.S. Bank. If your business loan account number changes, you will be notified after conversion. Watch for additional communication via mail, email or refer to [usbank.com/unionbank](https://usbank.com/unionbank) for more information.

If you currently have a Union Bank Cash Reserve Account, it will be converted to the U.S. Bank Business Reserve Line of Credit. You will receive a letter outlining term, fee and rate changes in April.

#### What will happen to my Union Bank merchant services account(s)?

Your merchant services account will continue to function as it does today, and you will continue to use the same payment processing solutions. If you are an Elavon merchant processing customer, your statements will reflect U.S. Bank Payment Solutions beginning in May 2023, and you will receive more information via mail or email soon. If funds from your merchant processing account are currently deposited into a Union Bank account, Elavon will automatically update to your U.S. Bank account after the conversion.

#### What will happen to my Union Bank investment account(s)?

As a Wealth Management client, your relationship and accounts will transfer to U.S. Bank and/or our affiliate U.S. Bancorp Investments. Our financial professionals will work with you and your business as a trusted financial partner to help build and protect your wealth as you work toward your goals. Watch for additional information via mail or email.



# Transitioning your Business Banking account(s)

## What will happen to my Union Bank business deposit account?

Beginning May 30, your business deposit account name and number will change. It is necessary for us to assign a new account number to your checking account. However, you may continue to use your existing account deposit slips and checks until your supply runs out. For account details including pricing and interest information, please refer to the *Business Pricing Information* section.

Please see the following charts for your new deposit account name.

## Updated account names for Business Banking savings and money market products

If your current Union Bank account is:	Your updated U.S. Bank account name will be:
<ul style="list-style-type: none"> <li>Business High Rate Money Market</li> <li>Business Money Market (non-analyzed / not earnings credit eligible)</li> <li>Money Market – Bankruptcy</li> <li>Business Premium Money Market (non-analyzed / not earnings credit eligible)</li> </ul>	<p>Platinum Business Money Market Account</p>
<ul style="list-style-type: none"> <li>Preferred Business Savings</li> <li>Regular Business Savings</li> <li>Business Savings Extra</li> <li>Business Savings</li> </ul>	<p>Basic Business Savings Account</p>

The Monthly Maintenance Fee per statement cycle for all converting deposit accounts to Platinum Business Money Market and Basic Business Savings accounts will be waived through May 2024. Customer initiated product changes after conversion will be subject to applicable Monthly Maintenance Fees per statement cycle.

For updated account checking product names and fee waiver information, refer to the next page.

## Transitioning your Business Banking account(s)

### Updated account names for Business Banking checking products

If your current Union Bank account is:	Your updated U.S. Bank account name will be:
Bank Freely™ Business Checking Business Basics Checking Small Business Checking Business Value Checking Business Value Checking (JCSU Branch 508) Signature Banking Basic Business Checking Business Essentials Checking	Silver Business Checking Account Package
Business Essential Interest Checking (non-analyzed/not earnings credit eligible) Signature Banking Business Tiered Interest Checking Business Tiered Interest Checking (non-analyzed/not earnings credit eligible)	Gold Business Checking with Interest
Interest on Lawyers Trust Account (IOLTA)	Lawyer's Trust Account
Real Estate Trust Accounts	Real Estate Trust Account
Non-Profit Checking	Nonprofit Checking Account

As a courtesy to our customers, there is no Monthly Maintenance Fee for Silver Business Checking, IOLTA, RETA, and Nonprofit Checking accounts. The Monthly Maintenance Fee per statement cycle for all converting deposit accounts to Gold Business Checking with Interest will be waived through May 2024. Customer initiated product changes after conversion will be subject to applicable Monthly Maintenance Fees per statement cycle.

Customers with accounts converting to Silver Business Checking will have the following fees waived through May 2024: (1) fees for transactions in excess of the 125 free transactions provided per statement cycle; (2) cash deposit fees in excess of the 25 free units or \$2,500 provided per month; (3) paper statement fees; and (4) the per day Overdraft Protection Transfer Fee that is currently \$12.50 if enrolled in Overdraft Protection. In each case, please see the enclosed *Your Deposit Account Agreement* and the *Business Pricing Information* section starting on page 28 for additional information on such fees and how they are defined, calculated and applied.

Customers with accounts converting to Gold Business Checking with Interest will have their paper statement fee waived for 60 days past conversion.

Changes to your overdraft protection options may impact associated fees. Refer to the Overdraft Protection Information section on page 8 for more detail.

Monthly Account Maintenance Fees, Transactions Fees and certain activity fees are assessed on the tenth business day of the month following the month in which they occurred for all business checking products (except for IOLTA and RETA products). For example, such fees from account activity in November 2023 will be assessed in December 2023.



# Overdraft coverage and overdraft fees

Your checking and money market accounts will convert with our standard overdraft coverage.

More details are provided below. Additional information about our standard overdraft coverage is provided in the enclosed *Your Deposit Account Agreement*.

## What is an overdraft?

An overdraft occurs when you do not have enough of an Available Balance in your account to cover a transaction and we pay it on your behalf. We can cover your overdraft in two different ways:

1. We have standard overdraft coverage that comes with your account.
2. We also offer overdraft protection plans that may be less expensive than our standard overdraft coverage, such as linking to another deposit or line of credit account.

Refer to the next page for information related to your existing overdraft protection that may transfer to U.S. Bank.

## What is the standard overdraft coverage that comes with my business account?

As part of our standard overdraft coverage, we will authorize and pay overdrafts for these types of transactions at our discretion:

- Checks and other transactions using your checking account number
- Automatic bill payments
- Recurring debit card transactions, such as setting up your debit card to automatically pay a monthly gym membership

## How much does overdraft coverage cost?

There is no charge for overdraft coverage, though there is an Overdraft Paid Fee.

U.S. Bank will charge an Overdraft Paid Fee of \$36.00 for each overdraft item we pay on your behalf. Whether we charge the fee is based upon the dollar amount of the item, meaning:

- There will be no Overdraft Paid Fee for each overdraft item we pay on your behalf that is \$5.00 or less.
- Overdraft Paid Fee is \$36.00 for each overdraft item we pay on your behalf that is \$5.01 or more.

## Are there limits to what I could be charged for overdrafts?

We know it is sometimes difficult to track every transaction. In the event the Available Balance at the end of the business day is overdrawn or would be \$5.01 or more, an Overdraft Paid Fee may be assessed for each item. In the event the Available Balance at the end of the business day is or would be overdrawn by \$5.00 or less, a fee will not be assessed. U.S. Bank limits the number of charges to a daily maximum of six (6) Overdraft Paid Fees per day, no matter how many items we pay on your behalf. In the event your Available Balance at the end of the business day is or would be overdrawn by \$5.00 or less, we will not charge an Overdraft Paid Fee.

## How else can U.S. Bank help me avoid overdrafts?

To help you manage your account, we can alert you if your balance is low with a text message or email. Please be advised that these alerts may not be sent immediately. Sign up for this service by logging in to your account at [usbank.com](https://www.usbank.com).

# Overdraft protection information

## What will happen to my current overdraft protection options?

Your current checking account overdraft protection will continue for accounts linked:

- To another deposit account (checking, savings and/or money market) where at least one account owner is the same on both the linked deposit account and the checking account.
- To a converted and activated U.S. Bank Business Credit Card, if all of the account owners are also the account owners on the linked line of credit.

If you currently have a deposit or credit account linked to your checking account with different account owner(s) than your checking account, the account **will not be** linked to your checking account for overdraft protection beginning May 30.

To avoid overdraft fees and manage your overdraft protection, you can link another deposit account, credit product or active U.S. Bank Business Credit Card account with the same account owner(s) or open a new deposit account before May 30.

## Changes to your overdraft protection

Beginning May 30, there will be some changes to how your overdraft protection service works, such as the amount transferred, interest rates and fee(s). Refer to the *Business Pricing Information* section or the enclosed *Your Deposit Account Agreement* for more information.

### Additionally:

- If you currently have a Cash Reserve account, it will be converted to the U.S. Bank Business Reserve Line as long as account owner(s) names are the same on both accounts. Accounts without the same account owner(s) will not continue to be linked for overdraft protection.
- Personal accounts and business accounts cannot be linked together for overdraft protection. Personal and business accounts currently linked together for overdraft protection will not continue to be linked.

## How overdraft protection works for business banking accounts

Overdraft protection plans help avoid the expense of overdraft fees and allow an eligible account(s) to be linked to a U.S. Bank business checking account(s). Overdraft transfer fees may apply.

### Eligible accounts include:

- U.S. Bank business savings or money market account
- A secondary U.S. Bank business checking account
- U.S. Bank Business Reserve Line of Credit
- U.S. Bank Business Credit Cards
- U.S. Bank Cash Flow Manager or Advantage Line

One business deposit account and one business credit account may be linked to a business checking account as overdraft protection. When a customer has both a credit account and deposit account linked to their business checking, the system will always advance first from the credit product. Funds only draw from the deposit product if the credit product has insufficient available funds. If there is only a linked depository account, there will be no transfer fee(s) providing there are sufficient funds available in that account.

If your negative Available Balance is \$5.00 or less, the transfer amount will be \$5.00, and the Overdraft Protection Transfer fee will be waived. When the overdraft protection transfer is made from a linked deposit account (U.S. Bank business savings account, money market or a secondary checking account), there is no fee.

U.S. Bank Business Reserve Line of Credit, Credit Card, Cash Flow Manager or other linked accounts have different minimum transfer fund amounts when used for overdraft protection. Transfer fees will apply to credit products. Please refer to the *Business Pricing Information* section and the enclosed *Your Deposit Account Agreement* for additional information about business banking overdraft protection plans.

## Additional business deposit account information

### Business accounts – statement update

Whether you currently receive e-statements (online) or paper statements, you will receive a final paper Union Bank account statement for each of your Union Bank checking, money market or savings accounts in the mail in late May. This statement will reflect any account activity between your most recent statement and May 26. Starting with the activity on May 27, you will receive a U.S. Bank account statement. If you currently receive both e-statements and paper statements, once your accounts are converted, you will have to choose to receive only e-statements or only paper statements.

Past Union Bank e-statements will be viewable through U.S. Bank mobile and online banking; however, there may be a delay in your ability to view statements online. We recommend that you retain any online statements from your Union Bank digital banking that you may need immediately. Please note that if you do not enroll in U.S. Bank mobile and online banking within 60 days of account conversion and you currently receive e-statements, **your e-statements will convert to paper statements and you may be charged a fee.** For more information, please refer to the *Business Pricing Information* section. You can also easily manage your paperless preferences anytime within U.S. Bank digital banking services.

### Are there fees for deposit account statements? e-statements

For customers who currently receive e-statements with Union Bank, we will continue to provide e-statements with U.S. Bank at no charge with enrollment in U.S. Bank mobile or online banking.

Please note that if you do not enroll in U.S. Bank mobile or online banking within 60 days of account conversion and you currently receive e-statements, your e-statements will convert to paper statements and you may be charged a fee. For more information, please see Mobile and Online Banking at U.S. Bank section on page 13.

You can also easily manage your paperless preferences anytime within U.S. Bank digital banking services.

### Paper statements

Customers with accounts converting to Silver Business Checking will not be charged a paper statement fee through May 2024. Customers with accounts converting to Gold Business Checking with Interest will have their paper statement fee waived for 60 days past conversion. The *Business Pricing Information* section provides additional information applicable to paper statements.

To avoid a paper statement fee, enroll in electronic or paperless statements through online banking or the U.S. Bank Mobile App. For additional instructions on how to enroll, refer to the Mobile and Online Banking section. Please refer to the enclosed *Your Deposit Account Agreement* for information about statements and notices.

### Will I still be able to use my current checks?

Yes. You may continue to use your existing Union Bank checks and deposit slips, until your supply runs out, for your deposit accounts following the transition of your accounts to U.S. Bank.

### What will new business banking checking orders cost?

U.S. Bank will provide 75% off the first check order through our check provider Deluxe®, up to a maximum of \$150 dollars. This offer will expire 12 months past your conversion date.

### What will happen to my payroll service if I use a vendor?

Your service with your payroll vendor will continue as it does today. You will need to provide your new checking account number to your payroll vendor once you receive it.

### Will my Union Bank Business Debit and/or ATM Card withdrawal and purchase limit remain the same?

Yes. Your withdrawal and purchase limits will remain the same with your new U.S. Bank Business Debit and/or ATM Card.

### Will I still be able to request cash back with my new U.S. Bank Business Debit Card?

Yes. You will be able to request cash back when you make a purchase using your business debit card and enter your PIN.

### You can easily make a deposit several ways beginning on May 30.

- Mobile check deposit<sup>1</sup> is safe and secure with the U.S. Bank Mobile App. Your mobile check deposit limits can be found in your mobile banking.
- Most U.S. Bank ATMs accept deposits 24 hours a day and do not require an envelope. To find an ATM with deposit capabilities, please visit [usbank.com/locations](https://usbank.com/locations).
- Any U.S. Bank branch will welcome your deposit at the teller or drive-up window.

1. Services available in U.S. only. Eligibility requirements and restrictions apply. Contact a U.S. Bank branch to obtain the *Digital Services Agreement* for more information.

## Additional business deposit account information

### How are my FDIC-insured deposits handled?

The FDIC will insure your Union Bank deposits separately from any existing U.S. Bank deposits for a period of six months after the date of the merger of Union Bank and U.S. Bank.

Certificates of deposit (CDs) previously held at Union Bank are separately insured until the earliest maturity date after the end of the six-month period. CDs that mature during the six-month period and are renewed for the same term and dollar amount as the original deposit (either with or without accrued interest added to the principal amount) will continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month period and is renewed for any other term or dollar amount, it will be separately insured only until the end of the six-month period. Your U.S. Bank deposit accounts are FDIC-insured to the maximum permitted by law.

### When will my deposited funds be available to me?

In most cases, you will have immediate access to the first \$225 of the total deposits made the business day of the deposit, including ATM deposits; generally, the remaining amount of the deposit will be available to you on the first business day after the day the deposit was made unless you are notified otherwise. Please review the enclosed *Your Deposit Account Agreement* for information about the U.S. Bank Funds Availability policy, which applies to checking, savings and money market accounts.

### What if a deposit gets returned?

If you make a deposit and the item is returned for insufficient funds on the account, a Return Item Advice notice is mailed to the primary account address on file. We will not automatically redeposit the item. A Returned Deposited Item fee may apply; please see the *Business Pricing Information* section for more details.

### How will I be notified of an overdraft or returned item on my account?

U.S. Bank has several ways to notify customers of an overdraft or returned item on an account. We will mail a notification the day after the occurrence, but there are other ways to know if your Available Balance falls below a certain amount or has become negative.

Simply enroll in U.S. Bank mobile and/or online banking so you can view your account transaction activity at any time. You can set up multiple alerts to be sent directly to you via email or text message on your mobile device.<sup>1</sup>

### What will happen to my automatic recurring transfers between deposit accounts?

If you have an automatic recurring transfer between your deposit accounts at Union Bank, those transfers will continue.

### What about my existing stop payments?

If you currently have a stop payment on your account for check or ACH transactions, it will remain in effect as your accounts convert to U.S. Bank for the duration stated:

- Expiration date is before May 30, 2025 – stop payment date will remain the same.
- Expiration date is after May 30, 2025 – stop payment will expire on May 30, 2025.
- No expiration date – stop payment will expire on May 30, 2024.

To cancel a stop payment, you can log into your account via the U.S. Bank Mobile App or online banking, at your local U.S. Bank branch or by calling the Business Service Center at 800-673-3555.

If you have a stop payment on your Union Bank Business Debit Card, it will not be converted to U.S. Bank. After receiving your new U.S. Bank Business Debit Card, please contact U.S. Bank to re-establish any stop payments that were set up with your Union Bank Business Debit Card.

### What will happen to my safe deposit box?<sup>2</sup>

Your safe deposit box will remain at the same location unless you have been notified in a separate letter. If you are currently having your safe deposit box rental fee debited from your Union Bank checking, savings or money market account, this will continue only if your account is being converted to a U.S. Bank checking, savings or money market account. A notice will be mailed annually for the amount due. Please read this notice carefully as your safe deposit box rental fee may change as it switches over to U.S. Bank standard safe deposit box pricing. If you receive an invoice to pay your annual safe deposit box rental fee, that will continue; however, please be aware that U.S. Bank charges a fee for this service. Please refer to the *Business Pricing Information* section for related fees.

You can avoid the invoice fee by having your safe deposit box rental fee automatically debited from your U.S. Bank checking, savings or money market account. Please review the *Business Pricing Information* section for additional information applicable to available safe deposit box rental fee discounts.

1. For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

2. Safe deposit boxes and their contents are not covered by FDIC insurance or U.S. Bank's insurance policy.

## Union Bank Time Deposit Account(s) (CDs)

### What will happen to my Union Bank Time Deposit Account(s) (CDs)?

If you have a Union Bank Time Deposit Account (CD), your existing terms and conditions, including your interest rate and maturity date, will remain the same until your certificate matures. Your CD will receive a new account number, which will be mailed to you in May.

The form in which your interest is paid – added to the account, transferred to another deposit account or by check – will not change. Please note that U.S. Bank will not send a notice when interest is paid on a CD account. If you earn interest and move to another state, U.S. Bank will report the interest earned during the time you lived in each state.

**A note about odd-term CDs:** If you opened a CD with a term other than 12, 24, 36, 48 or 60 months, it will automatically renew at the same term and will receive the rate for the CD term that is closest to but not exceeding the term of your current CD, unless you request a different term (for example, if you have a 27-month odd term CD, your CD will renew back into a 27-month term and your renewal rate will default to the 24-month rate).

**A note about CDs greater than 60 months:** Note that any CD with a term greater than 60 months will automatically renew into a 60-month CD term.

You may request to have your CD summary information added to your checking account statement beginning May 30. Please note that U.S. Bank will not send a renewal notice if a CD is automatically renewed.

### What will happen to my Union Bank Foreign Currency Time Deposit?

For customers with a Foreign Currency Time Deposit account, please watch for a separate communication with more information regarding your new account.

The following are the new terms and early withdrawal penalties and fee that will apply to any renewed CD. Please read these carefully. **If you do not agree with these terms, you may withdraw the full amount of your CD prior to its first renewal date between May 30, 2023, and August 30, 2023, without incurring an early withdrawal penalty and fee.**

**Rate information** – The interest rate on your account may be adjusted upon renewal. Unless otherwise indicated, you will earn this adjusted rate for the next term of your certificate. Your CD is automatically renewed for the same term. The rate is determined based on the published rate for the CD, excluding CD Specials, that is closest to but not exceeding the term of the CD. Advertised rate and Annual Percentage Yield can be found at [usbank.com](https://www.usbank.com) or by calling our Business Service Center at 800-673-3555 after May 30. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

**Balance computation method** – Upon the first renewal of your Union Bank CD we will use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue the business day you deposit non-cash items, such as checks.

**Compounding and crediting of interest** – Interest will be credited annually for certificates with maturities greater than one year, at maturity for certificates less than one year or, at your choosing, at the credit frequency listed on your original Union Bank Time Deposit Account (CD) account terms and conditions. Interest will be compounded daily after the first CD renewal after May 30.

## Union Bank Time Deposit Account(s) (CDs)

**Renewal policy** – You may withdraw the entire balance of your CD before its first renewal day without incurring an early withdrawal penalty and fee between May 30, 2023, and August 30, 2023. Once the CD matures and is renewed, our standard renewal policy, listed here, will apply to the renewed CD. Unless notified otherwise, CDs will automatically renew at maturity. A maturity notice is generated and mailed approximately 14 days prior to the maturity. Please note that if you receive two maturity notices on your converting CD around the time of conversion, refer to the U.S. Bank interim maturity notice and disregard the Union Bank maturity notice. You will have one opportunity during the grace period of ten (10) calendar days from the maturity date to make changes, add funds and/or withdraw funds without penalty. If the amount withdrawn is deposited into another time certificate at U.S. Bank within this ten (10) day period, interest will be paid during the ten (10) day period at the rate applicable to the new certificate. The bank may, upon not less than 30 days' written notice, elect to call a certificate for payment on a maturity date.

**Minimum balance requirement** – The minimum amount required to open a standard CD is \$500. The minimum amount required to open a CD Special is \$1,000.

**General provision** – This deposit is not transferable. This certificate may not be paid to any person other than the named depositor(s). Any person requesting payment of this certificate will be required to establish to the satisfaction of the bank that s(he) is the depositor.

**Early withdrawal penalty** – Please note that your existing Union Bank CD early withdrawal penalties and fee structure may result in a lower charge than the U.S. Bank CD early withdrawal penalties and fee structure. Existing Union Bank CD early withdrawal penalties and fee will continue to apply until the first U.S. Bank CD renewal.

Please note that we may not assess the Union Bank CD early withdrawal compensating penalty as defined in your Union Bank Time Deposit Account (CD) disclosure, but other early withdrawal penalties will still apply. For partial early withdrawals on Union Bank CDs with a term of seven (7) to 31 days prior to its first renewal with U.S. Bank, we will assess a penalty of seven (7) days interest on the amount withdrawn. As previously stated, you may withdraw the entire balance of your CD before its first renewal date without incurring an early withdrawal penalty and fee between May 30, 2023, and August 30, 2023.

A CD is an agreement to keep the funds on deposit with the bank until the current maturity date. Except as required by law, withdrawal prior to maturity will be permitted only with consent of the bank, which may only be given at the time of withdrawal. Funds will generally be available no later than the seventh business day after the day of your deposit. The following fees and penalties charged for early withdrawals and redemptions are effective after the first renewal of your converted U.S. Bank CD.

**If your account has a term of six months or less**, the penalty will be the greater of A or B, plus a \$25 early withdrawal fee.

- A. All interest that would have been earned on the funds withdrawn if held for the entire term
- B. 1% of the amount withdrawn

**If your account has a term of greater than six months through 12 months**, the penalty will be the greater of A or B, plus a \$25 early withdrawal fee.

- A. One-half of the interest that would have been earned on the funds withdrawn if held for the entire term
- B. 1% of the amount withdrawn

**If your account has a term greater than one year**, the penalty will be the greater of either A or B, plus a \$25 early withdrawal fee.

- A. One-half of the interest that would have been earned on the funds withdrawn if held for the entire term
- B. 3% of the amount withdrawn

The penalty may be waived in the case of death or judicially declared mental incompetence of any owner of the certificate.

For additional information about CDs, please review the enclosed *Your Deposit Account Agreement* and the *Business Pricing Information* section.

## Mobile and online banking at U.S. Bank

For business customers who used Union Bank Online Banking for Small Business or have general online banking needs, U.S. Bank offers mobile and online banking services.

Union Bank customers who used cash management or treasury management services such as MUFG Exchange will have their online banking services migrated to SinglePoint® or SinglePoint® Essentials, our two U.S. Bank Treasury Management service portals. For more information about these platforms, please refer to the Treasury Management Solutions: SinglePoint® and SinglePoint® Essentials section beginning on page 23.

With U.S. Bank mobile and online banking, you'll be able to do your everyday banking securely from your home or just about anywhere.

- View or manage your business accounts including checking, savings, loans/lines, debit/ATM cards, credit cards, CDs and investments.
- Review electronic statements (e-statements) and transactions.
- Deposit checks<sup>1</sup> using the U.S. Bank Mobile App.
- Find the nearest U.S. Bank branch or ATM.
- Use payment capabilities to:
  - Manage and pay bills.
  - Send and receive money with Zelle®.<sup>2</sup>
  - Send wire transfers<sup>1</sup> and ACH payments.<sup>1</sup>
  - Transfer funds between your U.S. Bank accounts and to and from your accounts at other banks.
- Leverage additional solutions to help you run your business.
  - Grant access to trusted individuals to view or transact on business accounts using Shared Access.
  - View your cash flow forecasts.
  - Sign up and send invoices.<sup>1</sup>
  - Explore the Business App Marketplace for solutions to make running your business easier.

To help make your transition to mobile and online banking at U.S. Bank easier, we've provided answers to a few anticipated questions here and at [usbank.com/unionbank](https://usbank.com/unionbank).

### When can I access my business deposit account information in mobile and online banking?

Beginning May 30, you'll be able to enroll in U.S. Bank mobile and online banking.



1. Eligibility requirements and restrictions apply. Please refer to the *Digital Services Agreement* at [usbank.com/DSA](https://usbank.com/DSA) and the *Business Pricing Information* section for more information.

2. Terms and conditions apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

# Mobile and online banking at U.S. Bank

## How do I enroll in mobile and online banking?

You'll have two ways to enroll in U.S. Bank mobile and online banking for your business deposit accounts.

### 1. At [usbank.com](https://usbank.com)

- Visit [usbank.com/unionbank-enroll](https://usbank.com/unionbank-enroll).
- Use your new U.S. Bank account number or your Union Bank Business Debit Card number, your business tax ID number and your Social Security number (SSN).
- Follow the remaining step-by-step instructions.

### 2. From the U.S. Bank Mobile App

- Download the U.S. Bank Mobile App on your Android™ or iPhone®.<sup>1</sup>



Scan the QR code with your phone's camera.

- Open the app and click Create a username and password.
- Use your new U.S. Bank account number or your Union Bank Business Debit Card number, your business tax ID number and your Social Security number (SSN).
- Follow the remaining step-by-step instructions.

## Is U.S. Bank mobile and online banking secure?

Yes. Our services and tools enlist advanced encryption and monitoring technologies. Visit [usbank.com/guarantee](https://usbank.com/guarantee) to learn more about our Digital Security Coverage.

## Will my historical electronic statements (e-statements) transfer?

Yes. Past Union Bank deposit e-statements will be viewable through U.S. Bank mobile and online banking. However, we recommend that you print past Union Bank e-statements, on or before May 27, for your records.

For more information regarding statements, please refer to the Business Accounts – Statement Update on page 9.

## Will my alerts transfer?

We've done our best to match the current alerts set on your Union Bank accounts with alerts that are available at U.S. Bank. Some alerts may not have transferred because we did not have a match, so we recommend you review the alerts set on your accounts upon enrollment.

**Note:** The U.S. Bank Mobile App is available for download from the Apple® App Store or Google Play store.<sup>1</sup> Your device must be in the United States to download the U.S. Bank Mobile App. Some services available in the United States only.

## TIP

Visit [exploreusbank.com](https://exploreusbank.com) for simple, interactive demos that show you how to do everyday banking tasks in the U.S. Bank Mobile App or online banking.

1. Android™ and Google Play are trademarks of Google LLC. Apple and iPhone® are registered trademarks, and the App Store is a registered service mark, of Apple Inc.



### Will my scheduled bill payments transfer?

Yes. Once you enroll in U.S. Bank mobile and online banking, your existing bills and biller information from the Union Bank bill pay<sup>1</sup> system will automatically transfer. Your Union Bank bill pay history will transfer to your new U.S. Bank account in mobile and online banking. We recommend that you log in to your U.S. Bank account and validate that your billers, automatic and scheduled payments were transferred accurately.

Timeline and special notes	
May 26	Last day you will have access to Union Bank digital banking and bill pay.
May 26	All Union Bank digital banking bill payments scheduled to be paid after May 26 will be paid on the date requested.
May 27-30	Mobile and online banking will be unavailable while we transition accounts to U.S. Bank.
May 30	Enroll in U.S. Bank mobile and online banking through the U.S. Bank Mobile App or at <a href="https://usbank.com/unionbank-enroll">usbank.com/unionbank-enroll</a> . If you utilize Union Bank digital bill pay, validate your biller information and any scheduled bill payments.

### Will my new U.S. Bank Business Debit Card automatically be added to my mobile wallet?

No. After you receive your new U.S. Bank Business Debit Card, you will need to add it to your mobile wallet. A U.S. mobile number is required to add a card to your mobile wallet.

Please note that your Union Bank Business Debit Card will no longer work in your mobile wallet either after you have activated your new U.S. Bank Business Debit Card or after August 1, whichever comes first.

### Will my web administrator(s) and users that were set up through Union Bank Online Banking for Small Business transfer automatically?

No. After you enroll in mobile and online banking, you will be able to use the Shared Access feature to allow trusted individuals to view or transact on your business account(s).

### If I have personal accounts, do I also need to enroll in online and mobile banking for my business accounts?

Yes. To get all of the benefits and solutions we offer to our business customers, we strongly encourage you to set up a separate login for your business account. Additional solutions include:

- Grant access to trusted individuals to view or transact on business accounts using Shared Access.
- View your cash flow forecasts.
- Sign up and send invoices.<sup>2</sup>
- Explore the Business App Marketplace for solutions to make running your business easier.

1. A phone number and address in the U.S. is required to use bill pay.

2. Eligibility requirements and restrictions apply. Please refer to the *Digital Services Agreement* at [usbank.com/DSA](https://usbank.com/DSA) and the *Business Pricing Information* section for more information.

## Setting up bill pay and account-to-account transfers

Whether making a purchase, paying bills or saving for the future, we want to provide accessible money movement options with the ability to move your money where you need it, when you need it.

### Choose what works best for you.

**Bill payments** – When you pay your bills through U.S. Bank mobile and online banking, you're in charge. Set up advance or recurring electronic payments (or checks) to be delivered on the date you choose. You can edit or cancel any payment up to the time it's processed. A phone number and address in the U.S. is required to use bill pay.

#### In addition to one-time payments, bill pay offers the following options:

<b>Recurring</b>	Set up automatic monthly payments to payees. This is a great option for payments that generally are a fixed amount every month, such as your mortgage or car payment.
<b>e-bills</b>	Many companies can deliver e-bills – free electronic versions of your paper bills – directly to your account in mobile and online banking. Customers like this option for bills that can vary, such as utility or credit card bills.

**Zelle®** – Zelle® is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes.<sup>2</sup> With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.<sup>3</sup> You can also use Zelle® to set up recurring payments.

Since money is sent directly from your bank account to another person's bank account within minutes,<sup>3</sup> it's important to only send money to people you trust, and always ensure you've used the correct email address or U.S. mobile number. It's easier to be sure when you select your recipient from the Zelle® Ready Contacts list on your **Select a recipient** screen within Zelle®.

### Account-to-account transfers

#### There are many reasons you may need to move money from account to account:

<b>Overdraft protection</b>	Protect your checking or money market accounts from overdraft by linking another deposit or credit account for protection. Refer to the Overdraft Protection Information section for details.
<b>Saving money</b>	Regular or one-time transfers to accounts like savings or money market.
<b>Funding another account</b>	You may want to move money from one account to another for something like a major purchase. Account-to-account transfers can also be done to an account outside of U.S. Bank, provided the owners named on both accounts match.

### Will my direct deposit or my pre-established automatic debits and/or credits continue?

U.S. Bank will automatically notify financial institutions originating direct deposit and other automatic debit or credit transactions to your account of the new U.S. Bank routing number and your new account number. However, please note that based on our notification, the originator of your automatic debit or credit transaction may contact you to verify the changes and ask you to complete new paperwork to have the automatic transaction continue.

We recommend that you contact the originator once you receive your new routing number and account number and inform them of the changes effective May 30, to eliminate possible disruption in automated transaction processing.

1. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.
2. To send money in minutes with Zelle®, you must have an eligible U.S. Bank account and have a mobile number registered in your online and mobile banking profile for at least three calendar days. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Terms and conditions apply.
3. Services available in U.S. only. Standard messaging charges apply through your mobile carrier. Message frequency depends on account settings. Eligibility requirements and restrictions apply. Please refer to the *Digital Services Agreement* for more information.

### I already have bill pay and transfers set up at Union Bank. Will these stay the same when my accounts move to U.S. Bank?

If you are making bill payments from a current Union Bank deposit account (checking or money market), **there is no action required. However, we recommend you validate your payments have transferred properly.**

If you are transferring from a current Union Bank deposit account (checking, savings or money market) to another Union Bank deposit account on which you are an owner, **there is no action required.**

Type of transfer	From	To	Action required?	Notes
Bill payments	Union Bank deposit account	Any payee	No	No action is required; however, we recommend you validate that your payees and scheduled payments have transferred properly.
Zelle® <sup>1</sup> (person to person payments)	Union Bank deposit account	Any payee	No	No action is required.
Internal account-to-account transfers	Union Bank deposit account	Union Bank deposit account	No	If you are an account owner, there is no action required on your part.
Internal account-to-account transfers (to another person)	Union Bank deposit account	Union Bank deposit account	Yes	If you are not an account owner, use Zelle® or ACH for your transfer. <sup>3</sup>
External account-to-account transfers	Union Bank deposit account	Non-Union Bank deposit account	No	If you are an account owner, there is no action required on your part.
External account-to-account transfers (to another person)	Union Bank deposit account	Non-Union Bank deposit account	Yes	Use Zelle® or ACH for your transfer.
Overdraft protection	Union Bank deposit account or credit account	Union Bank deposit account	No	If account owner(s) on the to and from account match and the account is a consumer-to-consumer or business-to-business account, there is no action required on your part. Refer to the Overdraft Protection Information section for details on matching ownership.
CD interest payments	Union Bank CD or money market	Union Bank deposit account	No	There is no action required on your part.

1. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

## Setting up bill pay and account-to-account transfers

If you are making payments to credit accounts and loans (e.g., credit card accounts) or wiring funds, there are additional actions required on your part.

Type of transfer	From	To	Action required?	Notes
Credit card and loan payments	Union Bank deposit account	Union Bank Credit Card or loan account	Yes	Simply locate the account you wish to make a payment in online banking or the U.S. Bank Mobile App and schedule your payment using the bill pay feature.
Digital wire transfers	Any account	Any account	Yes	<p>Your wire transfer limit may change; visit your local U.S. Bank branch for assistance with wire transfers exceeding your limit.</p> <p>Wire processing in online banking and the U.S. Bank Mobile App ends at 1:30 p.m. PT.</p> <p>For international wire transfers, more information will be sent to you separately.</p>



## Transitioning your Corporate & Commercial Banking account(s)

The checking and money market products listed in the following two tables are eligible to generate earnings credit on their deposit balances, which can be used to offset treasury management service fees. These product fees are billed through account analysis, which is the process used to calculate deposit and treasury management service charges on analyzed accounts. Account analysis statements are mailed by the end of the ninth business day of each month. Account analysis statements are available online by the tenth business day each month.

### What will happen to my Union Bank Corporate & Commercial business deposit account(s)?

Beginning May 30, your business deposit account name and number will change. For account details including pricing and interest information, please refer to the Corporate & Commercial Banking Deposit Product Pricing section.

Please see the following charts for your new deposit account name.

### Updated account names for Corporate & Commercial checking products

If your current Union Bank account is:	Your updated U.S. Bank account name will be:
Business Tiered Interest Checking (Account billed through account analysis and earnings credit eligible)	Analyzed Checking with Interest
Business Essential Interest Checking Account billed through account analysis and earnings credit eligible)	
Analyzed Business Checking Pacific Rim Checking	Analyzed Checking
Analyzed Business Interest Checking	Analyzed Checking with Interest <sup>1</sup>
Public Funds Checking	Corporate Checking

1. Accounts will be set up with Hybrid Checking, which pays interest on any excess balances after offsetting all treasury management service fees. Interest earned is credited following account analysis running each month.

### Updated account names for Corporate & Commercial money market products

If your current Union Bank account is:	Your updated U.S. Bank account name will be:
Business Money Market (Account billed through account analysis and earnings credit eligible)	Commercial Analyzed Money Market Savings
Business Premium Money Market (Account billed through account analysis and earnings credit eligible)	
Business Money Market – Accommodators	Title & Escrow Money Market Savings <sup>2</sup>

2. Product is non-analyzed, and not eligible for earnings credit on balances.

# Transitioning your Corporate & Commercial Banking account(s)

## Corporate & Commercial business accounts – statement update

You will receive a final paper statement for each of your Union Bank business checking, money market or savings accounts in the mail in May. This statement will reflect any account activity between your most recent statement and May 26. Starting with activity on May 27, you will receive a U.S. Bank account statement.

Checking and money market statements will reflect activity through the end of each month and will be mailed three (3) to five (5) days following the last day of your statement.

## Will I still be able to use my checks and deposit slips?

Your existing Union Bank documents will continue to be honored, so you may continue to use your existing checks and deposit slips until your supply runs out. If you would like to order preprinted checks, we're offering you a credit on your first order of U.S. Bank business checks!<sup>1</sup> You will receive a separate letter in May with instructions on how to order new U.S. Bank checks and deposit supplies, including how to receive your first order check credit. If you prefer to print your own checks, please work with your customer service team to obtain MICR specifications. When you obtain your new U.S. Bank checks, please shred or destroy any remaining Union Bank checks.

## Will my deposit account number change?

Yes. It is necessary for U.S. Bank to renumber all deposit accounts when they transition to U.S. Bank – but your Union Bank business account numbers will be usable after conversion. In May, you'll receive a separate letter with your updated account number information.

**Important note:** If you currently use special signature instructions on your checks, these will no longer be available after May 29. However, there may be U.S. Bank services that meet your needs for fraud protection, such as Check Filter, Positive Pay, Reverse Positive Pay, Information Reporting, ACH Block and more. Please call us for details.

## Will I still be able to use my current Union Bank Business Debit and/or ATM Card?

Yes. You may continue to use your existing Union Bank Business Debit and/or ATM Card through July 31, or when you activate your new U.S. Bank Business Debit and/or ATM Card, whichever comes first.

## Will my Union Bank Business Debit and/or ATM Card withdrawal and purchase limit remain the same?

Yes. Your withdrawal and purchase limits will remain the same with your new U.S. Bank Business Debit and/or ATM Card.

## What will happen to my Union Bank Business Credit Card?

Your current Union Bank Business Credit Card will be replaced with a new U.S. Bank Business Credit Card and number in late May. Please continue to use your Union Bank Business Credit Card as usual and watch for future U.S. Bank communications regarding your credit card account.

## What will happen to my cash management and other treasury management services?

For business customers with treasury management service needs, U.S. Bank offers a variety of payables, receivables, deposit and liquidity, and digital banking services. Union Bank Treasury Management services will be converted to similar solutions at U.S. Bank, and additional detail will be sent to you in separate communications.

Your relationship manager and local treasury management specialist can discuss with you the services that best meet the needs of your business.

1. Up to \$150 credit on your first business check/deposit ticket/check supply order, per account, for accounts converting to Corporate and Commercial Banking deposit products including Analyzed Business Checking, Analyzed Business Checking with Interest, Corporate Checking and Commercial Analyzed Business Money Market Savings. Offer expires May 29, 2024.

## How does Account Analysis work?

Treasury management analysis service fees, including monthly account maintenance fees, transactions fees and other activity fees are assessed on the tenth business day of the month following the month in which they occurred. For example, analysis service charges from account activity in November 2023 will be assessed in December 2023. All business and commercial checking products (except for IOLTA and RETA products), as well as certain commercial money market deposit account products are assessed fees through account analysis.

## Sweep service<sup>1</sup> between your deposit account and your investment or commercial loan

The sweep service currently set up between your Union Bank Commercial Checking account and your Union Bank loan and/or investment will be transitioned to U.S. Bank. The U.S. Bank Sweep automatically transfers excess checking account balances to the loan or investment that you've designated on a daily basis. On days when the checking account is below the established target balance, the loan sweep will make an automated loan advance to fund the checking account up to the target balance amount. If you are currently set up with a loan that only transfers to checking for overdraft protection, this will also be transitioned to U.S. Bank. Our automated investment sweeps move funds to or from checking and are invested or redeemed the following business day. Your existing Union Bank fund will automatically be converted on the first business day following the conversion day.

## Your investment sweep will convert as follows:

Current Union Bank offerings		Updated U.S. Bank offerings	
MMF SWEEP OPTIONS	TICKER	FUND	TICKER
Goldman Sachs FSQ <sup>2</sup> Government	FGTXX	FAF <sup>3</sup> - Government Obligations Z	FGZXX
Federated Hermes Treasury Obligations	TOSXX	FAF - Treasury Obligations Y	FOCXX
Goldman Sachs FSQ Treasury Instruments	FTIXX	FAF - U.S. Treasury Y	FOYXX
Federated Hermes Government Obligations	GOSXX	FAF - Government Obligations Y	FGVXX
Dreyfus Government Securities Cash Management	DIPXX	FAF - Government Obligations Z	FGZXX
Federated Hermes Govt Obligations Tax-Managed	GTSXX	FAF - Government Obligations Y	FGVXX
Goldman Sachs FSQ Federal Instruments	FIRXX	FAF - Government Obligations Z	FGZXX
Morgan Stanley Government	MVRXX	FAF - Government Obligations Z	FGZXX
Morgan Stanley Government Securities	MUIXX	FAF - Government Obligations Z	FGZXX
Morgan Stanley Treasury Securities	MSUXX	FAF - U.S. Treasury Y	FOYXX

1. Automated sweep services transfer funds between insured deposit accounts and loans, savings or investment products. Deposit products offered by U.S. Bank National Association. Member FDIC. Investment products are not deposits or obligations of, or guaranteed by, U.S. Bank or any of its affiliates, nor are they insured by the Federal Deposit Insurance Corporation, or any other government agency. An investment in such products involves investment risk, including possible loss of principal. In the event of bank failure, loan sweep transfers would be allowed to pay down the loan based on excess balances in the deposit account on the day of failure. The remaining funds in the deposit account would be deemed deposits under FDIC rules and be insured up to the applicable FDIC insurance limits.

### Money Market Mutual Funds

This notice is given pursuant to applicable law: In the unlikely event of bank failure, customer will maintain its interest in the money fund shares following a completed money fund sweep. The value of the shares in the money fund omnibus investment account will not be deemed "deposits" under rules promulgated by the Federal Deposit Insurance Corporation (FDIC) and will not be insured by the FDIC. On the day of failure, however, the FDIC may disallow that day's sweep to occur. If the sweep is disallowed, any excess funds that would have normally swept on that business day will remain in the DDA and will be treated as deposits. Those deposits will be insured up to the applicable FDIC insurance limits.

2. FSQ stands for Financial Square.

3. FAF stands for First American Funds.

## Transitioning your Corporate & Commercial Banking account(s)

### What will happen to my Zero Balance Accounts?

If you are currently using Zero Balance Account (ZBA), you will experience little to no difference in how the ZBA functions. The U.S. Bank ZBA will allow you to link together multiple checking accounts to automate management of cash disbursements while mobilizing excess balances automatically throughout your organization. The lead account provides funds to subsidiary accounts used for disbursements and collects funds from accounts used for collections. At the same time, subsidiary accounts are maintained at a zero balance, or other balance that you choose, at the end of each day.

### What will happen to my returned deposited items?

Returned deposited items are charged back to the deposit account and a notice, along with the returned item, is mailed to the deposit account address. Items can be automatically re-deposited. A variety of options are available for notification, including email or fax with image copies. All fees for returned deposited items are charged as part of the month-end service charge on Account Analysis. Additional fees may apply for some of the special handling services. No action is required at this time. You will receive more information via mail or email in separate, additional notices from us in the coming months.





## Treasury management solutions: U.S. Bank SinglePoint® and SinglePoint® Essentials

If at Union Bank you used cash management or treasury management services such as MUFG Exchange, your online banking services will be migrated to SinglePoint® or SinglePoint® Essentials, our two U.S. Bank Treasury Management services portals.

For business customers who used Union Bank Online Banking for Small Business or have general online banking needs, U.S. Bank offers mobile and online banking services. For more information, refer to the Mobile and Online Banking section beginning on page 13.

No action is required at this time. You will receive more information via mail or email in separate, additional notices from us in the coming months.

### U.S. Bank SinglePoint®

All business customers with expanded treasury management services at Union Bank will be converted to our online business banking portal, U.S. Bank SinglePoint®, which is available online and through our mobile app.

#### Available features include:

##### Monitor your account activity.

- Gain greater insight into your cash flow.
- Retrieve information, access images, view accounts, open new accounts and create reports.

##### Transfer and manage money.

- Move easily between payment types.
- Initiate repetitive and one-time outgoing payments and transfers.
- Process and deposit collections electronically.

##### Act globally.

- Leverage centralized online tools to simplify account management.
- Send payments internationally.

##### Prevent fraud.

- Manage check and ACH fraud.
- View exceptions and make pay/return decisions.
- Review and decision incoming ACH credit and debit transactions.
- View paid checks and initiate stop payments.

##### Control access and stay informed.

- Keep your financial data and accounts secure, whether you have one user or many users in multiple locations.
- Customize messages you receive and manage user tasks.

# Treasury management solutions: SinglePoint® Essentials

## SinglePoint® Essentials

U.S. Bank SinglePoint® Essentials for small business removes friction from your finances with a simple and scalable online banking platform that gives you flexibility, speed and control. Manage your accounts, use powerful information-reporting tools and initiate transactions at your convenience.

SinglePoint® offers simple money management for your business so you can confidently manage your cash flow with our all-in-one solution.

### Manage accounts and run your business.

- Monitor account activity, move money between accounts and access statements.
- View loan and credit card activity and make payments.
- Control user access and receive activity alerts.
- Guard against fraud with multiple payment protections.
- Access many services from your mobile device.

### Choose additional pay and receive services to gain efficiency.

- Send ACH and wire payment types, both domestic and international.
- Use faster payments, including Real-Time Payments (RTP®), Disbursements via Zelle® and Same Day ACH.
- Outsource check payables to eliminate internal paper processes.
- Implement remote check deposit to make better use of your time.

Your relationship manager and local treasury management specialist can discuss with you the services that best meet the needs of your business. The Union Bank services will not be available after May 30.



# Treasury management solutions: receivables<sup>1</sup>

As a U.S. Bank customer, you can enjoy a variety of products and solutions, including:

## ACH received

All clients may receive both domestic and international ACH transactions that will post to their deposit account.

## Cash vault services

Services designed for businesses and other entities that frequently deposit cash and checks and/or require a continuous inventory of coin and currency at their locations

## Deposit Express and On-Site Electronic Deposit for remote check deposit

Enables businesses to electronically deposit checks to a U.S. Bank business account using a desktop scanner or supported mobile device

## eBill Service

Allows businesses to post digital bills and accept online payments from consumers through various payment channels and scheduling

## E-Lockbox

Receives consumer-initiated payments originating from the payment network that includes bill consolidators serving online banking bill pay at consumers' banks and from third-party payment providers

## Lockbox

Offers a cost-effective way to collect paper-based business-to-business and low-volume business-to-consumer remittance payments by outsourcing processing and eliminating manual payment handling

## Remote cash deposit

Provides provisional credit for cash in a smart safe or cash recycler at customer locations

## VantagePoint™ and VantagePoint™ Basic

Centralized receivables management solutions that enable clients to manage and interact with their payments, data and images

Your relationship manager and treasury management specialist can discuss with you the services that best meet the needs of your business.

1. Eligibility requirements: Availability of some products is dependent upon Customer's financial condition which is subject to review by Bank from time to time. Such reviews must be satisfactory to Bank in its sole discretion. Customer shall, upon request, provide to Bank any such information as Bank may require to perform any such review. Fees: Unless otherwise agreed to by Bank in writing, Customer shall pay Bank the fees, charges and assessments set forth for the Services provided in the most current fee schedules, including account statements. Bank may change the amount or type of service charges from time to time. Services mentioned may be subject to credit approval.

# Treasury management solutions: payables<sup>1</sup>

## Account Reconciliation Package (ARP)

**Partial reconciliation** provides a report of paid checks in serial number order. **Full reconciliation** delivers prompt and accurate reporting on all paid and outstanding checks and other account activity, noting any discrepancies in check serial numbers and amounts as well as other exception items.

## Account validation services

Prevent fraud and verify account information before sending a payment.

## ACH Origination

Allows clients to send and receive low-cost electronic transactions via direct file transmission, third-party service provider origination or SinglePoint<sup>®</sup> ACH Origination, domestically and internationally.

## ACH fraud prevention

Protects account(s) from unauthorized ACH debit transactions posting to their account. The Universal Payment Identification Code (UPIC) provides clients with a unique number that can be used in place of their real account number; this number can only be used for credit transactions.

## AP Optimizer<sup>®2</sup>

Offers access to one of the largest business-to-business supplier networks in the industry, electronic invoicing, ability to process and approve invoices and payments, integrated payables processing, and robust reconciliation into both the payers' and suppliers' enterprise resource planning (ERP) systems.

## Check fraud protection services

Check Filter Service prevents check transactions over a client-specified dollar amount or can be configured to block all checks from posting to an account. Positive Pay helps to detect and prevent check fraud by electronically matching checks presented for payment to checks issued. Clients are provided tools to review exceptions, view images, make payment decisions, request adjustments and access history online.

## Check payables

Outsourced check printing solution that is available via data transmission or web upload.

## Consolidated payables

Facilitates the electronic transmission of a customer's payments and payment-related information to their trading partners and/or banks.

## Controlled disbursements

Provides same-day notification in the morning of the checks that will clear against their account that day, allowing the client to fund only the amount necessary to pay these checks via an automatic same-day transfer from a client-designated U.S. Bank account.

## Disbursements via Zelle<sup>®3</sup>

Transitions business-to-consumer payments from paper to electronic by efficiently and securely sending money without the burden of gathering consumer bank account information.

1. Eligibility requirements: Availability of some products is dependent upon Customer's financial condition which is subject to review by Bank from time to time. Such reviews must be satisfactory to Bank in its sole discretion. Customer shall, upon request, provide to Bank any such information as Bank may require to perform any such review. Fees: Unless otherwise agreed to by Bank in writing, Customer shall pay Bank the fees, charges and assessments set forth for the Services provided in the most current fee schedules, including account statements. Bank may change the amount or type of service charges from time to time. Services mentioned may be subject to credit approval.
2. U.S. Bank AP Optimizer is powered by Paymode-X. Bottomline Technologies and Paymode-X are trademarks of Bottomline Technologies, Inc and may be registered in certain jurisdictions. Eligibility requirements, other conditions as mentioned may be subject to credit approval.
3. Zelle<sup>®</sup> and the Zelle<sup>®</sup> related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

**EasyTax**

Electronic tax payment service for federal, state, county and local municipality tax payments.

**Payee Choice**

Simplifies consumer and business payments by letting the payees choose how to get paid.

**Real-Time Payments**

Manages payments with robust messaging capabilities and the ability to send, receive and request payments in real time.

**Wire transfer services**

Moves funds quickly and securely around the country and the world for immediate availability using the Federal Reserve System and SWIFT.

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**Global services: strategic solutions that support your goals beyond borders<sup>1</sup>**
**International wires**

Initiate U.S. dollar and foreign currency international wire transfers securely through SinglePoint® or the channel that works best for you.

**International ACH**

Reduce processing time and reconciliation efforts by sending international ACH for lower-cost digital payments.

**Canadian treasury management services**

Benefit from full local treasury management services with CAD and USD accounts.

**Foreign currency accounts**

Manage and maintain foreign currency accounts with SinglePoint®.

**SinglePoint® multibank services**

View global cash position in one place, customize reporting to view both domestic and international account activity, and control funds movement from non-U.S. Bank global accounts.

**Global services connectivity options**

Integration tools include host-to-host direct transmission, APIs, SWIFT FIN Messaging and FileAct.

Your relationship manager and treasury management specialist can discuss with you the services that best meet the needs of your business.



1. Foreign-denominated funds are subject to foreign currency exchange risk. Customers are not protected against foreign currency exchange rate fluctuations by FDIC insurance, or any other insurance or guaranty program. Deposit accounts with non-U.S. financial institutions offered through U.S. Bank are not deposits of U.S. Bank and are not insured by the FDIC or guaranteed by any governmental agency or authority, or by U.S. Bank.

# Business Banking

## Business Pricing Information

Effective January 3, 2023

We're ready to help 24 hours a day, 7 days a week – get in touch.



### Branch and Self-Service

- Branches in more than 25 states
- One of the largest ATM networks in America
- No surcharges at MoneyPass® Network ATMs<sup>1</sup>



[usbank.com](https://www.usbank.com)



Text **GET APP** to **872265**



### Business Service Center 800-673-3555

Business Hours:

Monday – Friday 8 a.m. to 8 p.m. CST

Saturday 8 a.m. to 6 p.m. CST

### 800-USBANKS (872-2657)

We accept relay calls.

Within the U.S., TDD all areas 800-685-5065

Outside the U.S. 503-401-9991 (call collect)



**1. ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction (withdrawal, balance inquiry, denied transaction, funds transfer or deposit) conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.

**ATM Surcharge.** Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "Show MoneyPass® ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>.

If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please contact us at 800-USBANKS (872-2657) for a refund of the surcharge fee. Please refer to the section titled "Other Service Fees" for a summary of ATM Transaction fees.



Deposit products offered by U.S. Bank National Association. Member FDIC. Credit products offered by U.S. Bank National Association and are subject to normal credit approval. ©2023 U.S. Bank

## Business Banking Packages\*

### CHECKING OPTIONS

	Silver Checking	Gold Checking**	Platinum Checking
Minimum Opening Deposit <sup>1</sup>	\$100.00	\$100.00	\$100.00
Monthly Maintenance Fee	\$0	\$20.00	\$30.00
Monthly Maintenance Fee Waiver Options	Not Applicable	U.S. Bank Payment Solutions Merchant Banking OR \$10,000 average collected balance OR \$20,000 combined average collected business deposit <sup>2</sup> balances OR \$50,000 combined average collected business deposits and outstanding business credit <sup>3</sup> balances	\$25,000 average collected balance OR \$75,000 combined average collected business deposits <sup>2</sup> and outstanding business credit <sup>3</sup> balances
Transactions <sup>4</sup>	125 free per statement cycle, then \$0.50 each	300 free per statement cycle, then \$0.45 each	500 free per statement cycle, then \$0.40 each
Cash Deposit Fee <sup>5</sup>	25 free units per month, then \$0.33 per \$100	100 free units per month, then \$0.33 per \$100	200 free units per month, then \$0.33 per \$100
Check Order Discount <sup>6</sup>	50% off first check order up to \$50	50% off first check order up to \$100	50% off first check order up to \$100
Standard Mobile Check Deposit Transactions <sup>7</sup>	FREE	FREE	FREE
Online & Mobile Banking	Yes	Yes	Yes

\* See the U.S. Bank *Your Deposit Account Agreement* for additional disclosures applicable to deposit accounts. Other conditions and restrictions may apply. Terms may change without notice. For the most current information about packages and benefits available, go to [usbank.com](https://usbank.com) or contact your banker.

\*\* Interest-bearing version available with maintenance fee waiver options of \$25,000/\$50,000/\$75,000 average collected balances. See banker for additional details.

1. To keep the account open it must have a balance or deposit/withdrawal activity. An account will automatically close if it has a zero balance and no deposit/withdrawal activity for four consecutive months.
2. Business deposit balances only. Balances will be verified 1 day prior to the last day of your statement cycle.
3. Business credit outstanding balances only. Balances will be verified 1 day prior to the last day of your statement cycle.
4. A transaction includes deposits and other credits, checks paid and other debits, ACH and deposited items, signature and PIN-based purchases made with a U.S. Bank Business Visa Debit Card.
5. Cash deposit units are calculated by dividing each cash deposit amount by 100 and rounding the resulting value to a whole number. To determine rounding, less than \$.50/\$50 is rounded down and more than or equal to \$.50/\$50 is rounded up. Any deposit less than \$150 equals one unit. Cash unit allowance applicable to all cash deposits in branch and through U.S. Bank partner ATMs, cash unit allowance not applicable to Cash Vault product.
6. Discount applies to business products offered by Deluxe Corporation™. The offer can be used at a branch or by calling Deluxe within the first 90 days of your account opening. Additional sales tax and shipping fees may apply.
7. Eligibility requirements and restrictions apply. Please refer to the *Digital Services Agreement* for more information.

## Business Banking Packages\*

### CHECKING OPTIONS (Continued)

	Silver Checking	Gold Checking**	Platinum Checking
Online, Email, and Mobile Text Alerts <sup>1</sup>	Yes	Yes	Yes
ATM Transactions	– No ATM Transaction fees at U.S. Bank ATMs. <sup>2</sup> – Non-U.S. Bank ATM Transaction fees apply. <sup>3</sup>	– No ATM Transaction fees at U.S. Bank ATMs. <sup>2</sup> – Non-U.S. Bank ATM Transaction fees apply. <sup>3</sup>	– No ATM Transaction fees at U.S. Bank ATMs. <sup>2</sup> – Non-U.S. Bank ATM Transaction fees apply. <sup>3</sup>
Electronic Statement <sup>4</sup> No Check Images	FREE	FREE	FREE
Paper Statement No Check Images	\$6.00	FREE	FREE
Front & Back Check Images	\$9.00	\$6.00	FREE
Negative Funds Rate	Not Applicable	Not Applicable	Not Applicable

\* See the U.S. Bank *Your Deposit Account Agreement* for additional disclosures applicable to deposit accounts. Other conditions and restrictions may apply. Terms may change without notice. For the most current information about packages and benefits available, go to [usbank.com](https://usbank.com) or contact your banker.

\*\* Interest-bearing version available with maintenance fee waiver options of \$25,000/\$50,000/\$75,000 average collected balances. See banker for additional details.

- For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. Please be advised the alerts may not be sent immediately.
- U.S. Bank has established alliances to expand ATM convenience. These partner ATMs display the U.S. Bank logo and are included in the definition of a U.S. Bank ATM.
- ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction (withdrawal, balance inquiry, denied transaction, funds transfer or deposit) conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.

**ATM Surcharge.** Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "Show MoneyPass® ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please contact us at 800-USBANKS (872-2657) for a refund of the surcharge fee. Please refer to the section titled "Other Service Fees" for a summary of ATM Transaction fees.

- Pricing for electronic statements through U.S. Bank online banking only. Pricing for electronic statements through SinglePoint® or SinglePoint® Essentials may vary.



## Business Checking Accounts

### CHECKING PACKAGE OPTIONS

	Non-Profit Checking (interest-bearing)	Premium Business Checking
Minimum Opening Deposit	\$100.00	\$100.00
Monthly Maintenance Fee	\$0	\$24.00
Monthly Maintenance Fee Waiver Options	Not Applicable	Not Applicable
Transactions <sup>1</sup>	1,800 free per calendar year, then \$0.50 each	Not Applicable
Debits: Checks/Paper	–	\$0.25
Electronic	–	\$0.25
Credits: Paper	–	\$0.90
Electronic	–	\$0.35
Deposited Items:	–	\$0.20
Cash Deposit Fee <sup>2</sup>	300 free units per calendar year then \$0.33 per \$100	\$0.37 per \$100
ATM Transactions	– No ATM Transaction fees at U.S. Bank ATMs. <sup>3</sup> – Non-U.S. Bank ATM Transaction fees apply. <sup>4</sup>	– No ATM Transaction fees at U.S. Bank ATMs. <sup>3</sup> – Non-U.S. Bank ATM Transaction fees apply. <sup>4</sup>
Electronic Statement <sup>5</sup> No Check Images	FREE	FREE
Paper Statement No Check Images	FREE	\$6.00
Front & Back Check Images	FREE	\$16.00 plus \$0.035 per item >100 items
Negative Funds Rate	Not Applicable	Prime <sup>6</sup> + 4.0%
Other	Available only to 501(c)(3) organizations.	Pays an Earnings Credit to help offset monthly maintenance and transaction fees. Interest Bearing version available. Business Savings Sweep option available for a \$65.00 monthly fee. <sup>7</sup>

1. A transaction includes deposits and other credits, checks paid and other debits, ACH and deposited items, signature and PIN-based purchases made with a U.S. Bank Business Visa Debit Card.

2. Cash deposit units are calculated by dividing each cash deposit amount by 100 and rounding the resulting value to a whole number. To determine rounding, less than \$.50/\$50 is rounded down and more than or equal to \$.50/\$50 is rounded up. Any deposit less than \$150 equals one unit. Cash unit allowance applicable to all cash deposits in branch and through U.S. Bank partner ATMs, cash unit allowance not applicable to Cash Vault product.

3. U.S. Bank has established alliances to expand ATM convenience. These partner ATMs display the U.S. Bank logo and are included in the definition of a U.S. Bank ATM.

4. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction (withdrawal, balance inquiry, denied transaction, funds transfer or deposit) conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.

**ATM Surcharge.** Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "Show MoneyPass® ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please contact us at 800-USBANKS (872-2657) for a refund of the surcharge fee. Please refer to the section titled "Other Service Fees" for a summary of ATM Transaction fees.

5. Pricing for electronic statements through U.S. Bank online banking only. Pricing for electronic statements through SinglePoint or SinglePoint Essentials may vary.

6. Prime Rate means the rate that the bank defines as its Prime Rate on the first business day of the month.

7. The Business Savings Sweep service moves funds automatically into an FDIC-insured savings account to help maximize earning potential.

## Business Savings and Money Market Accounts<sup>1</sup>

Options	Basic Business Savings	Preferred Business Money Market	Platinum Business Money Market	Premium Business Money Market
Minimum Opening Balance	\$100.00	\$100.00	\$5,000	\$100.00
Monthly Maintenance Fee	\$5.00	\$10.00	\$15.00	\$24.00
Monthly Maintenance Fee Waiver Options	\$500 minimum daily balance	\$1,000 minimum daily balance	\$10,000 minimum daily balance	Not Applicable
ATM Transactions	<ul style="list-style-type: none"> <li>– No ATM Transaction fees at U.S. Bank ATMs.<sup>2</sup></li> <li>– Non-U.S. Bank ATM Transaction fees apply.<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>– No ATM Transaction fees at U.S. Bank ATMs.<sup>2</sup></li> <li>– Non-U.S. Bank ATM Transaction fees apply.<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>– No ATM Transaction fees at U.S. Bank ATMs.<sup>2</sup></li> <li>– Non-U.S. Bank ATM Transaction fees apply.<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>– No ATM Transaction fees at U.S. Bank ATMs.<sup>2</sup></li> <li>– Non-U.S. Bank ATM Transaction fees apply.<sup>3</sup></li> </ul>
Monthly Deposited Items	\$0.50 > 40	\$0.50 > 40	\$0.25 > 25	\$0.20
Monthly Cash Deposit Fee <sup>4</sup>	\$0.33 per \$100 over 25 units	\$0.33 per \$100 over 100 units	\$0.33 per \$100 over 100 units	\$0.37 per \$100
Check Access	No	Yes	Yes	Yes
Paper Statement				
No Check Images	FREE	FREE	FREE	\$6.00
Front & Back Check Images	FREE	FREE	FREE	\$16.00 plus \$0.035 per item > 100 items
Other	–	–	–	Pays an Earnings Credit. If linked to Premium Business Checking, the Earnings Credit, less earned interest, can help offset checking and transaction fees.

### 1. Savings and Money Market Disclosures.

See the Current Deposit Rates for disclosures on rates, compounding and crediting, and other balance information. Savings accounts are also subject to the fees listed in the Other Fees section. The average collected balance is calculated by adding the principal in the account for each day of the month and dividing that figure by the number of days in the period. Unlike checking accounts, checks written on money market accounts are not returned with your statement.

2. U.S. Bank has established alliances to expand ATM convenience. These partner ATMs display the U.S. Bank logo and are included in the definition of a U.S. Bank ATM.

3. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction (withdrawal, balance inquiry, denied transaction, funds transfer or deposit) conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.

**ATM Surcharge.** Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "Show MoneyPass® ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please contact us at 800-USBANKS (872-2657) for a refund of the surcharge fee. Please refer to the section titled "Other Service Fees" for a summary of ATM Transaction fees.

4. Units are calculated by dividing each cash deposit transaction by 100 and rounding the resulting value to a whole number.

## OTHER SERVICE FEES

<b>Account Balance and Research</b> (1-hour minimum)	\$75.00/hr
<b>ACH Item Received</b> (Premium and Premium Non-Profit)	\$0.25
<b>Audit Confirmation</b> (per confirmation)	\$25.00
<b>Bill Pay</b>	
Standard Delivery	No Charge
Express Delivery	\$14.95
<b>Canadian Check Deposited in U.S. Dollars</b> (each)	\$4.00
<b>Cash and Coin Services</b>	
Coin and Currency Orders	
Currency Ordered (per strap)	\$0.85
Loose Currency Ordered (per \$100)	\$0.25
Loose Coin Ordered (per bag)	\$7.00
Rolled Coin Ordered (per roll)	\$0.25
Rolled Coin Ordered (per box)	\$7.00
Change Order Fee (Premium and Premium Non-Profit)	\$10.00
<b>Cash Deposits</b>	
Coin Deposited (per roll)	\$0.20
Fed Ready Coin Deposit (per bag)	\$4.00
Loose Mixed Coin Deposited (per bag)	\$12.00
Premium Checking Branch Deposit Processing – per Deposit	\$2.75
Premium Checking Night Deposit Processing – per Deposit	\$2.75
Premium Checking Cash Deposit Adjustment – per Adjustment	\$9.00
<b>Supplies</b>	
Disposable Deposit Bag	\$0.30
Locking Deposit Bag	\$35.00
Non-locking Zippered Deposit Bag	\$9.00
<b>Cashier's Checks/Official Checks</b>	\$10.00
<b>Checks Cashing for Non-Customers<sup>1</sup></b>	
Checks drawn on U.S. Bank	\$10.00
<b>Copy of Check, Deposit or Withdrawal Small Business and Non-Profit Checking</b>	
First two copies	No Charge
Each additional copy	\$2.00
Premium Business Checking	\$12.00
<b>Counter Checks</b>	\$2.00
<b>Deposits Requiring Non-Routine Handling</b> (per hour)	\$25.00
<b>Dormant Account</b> (per month)	\$5.00

1. Applies when a business customer elects to pay fee on behalf of a non-customer presenter of check.

NOTE: The above list includes only the most common fees associated with business accounts and does not include all possible service charges. Unless specifically stated, Premium accounts may have fees that vary from those listed. Please contact your Business Banker for complete pricing information about Treasury Management, International Banking, Premium accounts, or other U.S. Bank products and services not listed here. Fees are subject to change without notice.

## OTHER SERVICE FEES (continued)

<b>Legal Charges</b> (tax levy/garnishment)	\$100.00
<b>Money Service Business Fee Per Statement Cycle</b>	\$150.00
<b>Negative Balance Closing Fee</b>	\$30.00
<b>Overdraft Paid Fees<sup>1,2,3</sup> Item Amount</b>	
\$5.00 or less	No Fee
\$5.01 or greater	\$36.00
Overdraft Returned Item	No Fee
Extended Overdraft Fee	No Fee
<b>Overdraft Protection Transfer Fee via a U.S. Bank Credit Card or Business Reserve Line (per day)<sup>4</sup></b>	\$12.50
<b>Premium Business Checking and Premium Business Money Market Deposit Coverage Fee<sup>5</sup></b>	\$0.129
<b>Returned Deposited Items</b>	
Business Checking	
Returned Check (per item)	\$16.00
Redeposited Item (per item)	\$9.00
<b>Return Deposited Item Special Instructions Maintenance Per Month</b>	
First account	\$12.00
Each Additional Account	\$7.00
<b>Business Savings and Money Markets</b>	
Returned Deposited Items or Cashed Checks (per item)	\$19.00
<b>Returned Statement Fee</b>	
(For the second or subsequent months statements returned undeliverable to us)	\$5.00
<b>Safe Deposit Box Fees</b>	
Invoice Fee (annual)	\$10.00
Late Payment (per month)	\$10.00
Lock Drilling	\$150.00

1. Overdraft Paid Fees are not assessed on Premium Business Checking and Premium Business Money Market.

2. Fees are subject to a daily maximum of 6 paid and/or 6 returned items, a maximum of 6 per day.

3. If you have linked eligible accounts, and the negative Available Balance in your checking account is \$5.01 or more, the advance amount will transfer in multiples of \$100.00. If however, the negative Available Balance is \$5.00 or less, the amount advanced will be \$5.00 and the Overdraft Protection Transfer Fee will be waived. Refer to *Your Deposit Account Agreement*, section titled "Overdraft Protection Plans," for additional information.

4. One business deposit account and one business credit account may be linked to a business checking account as overdraft protection. When a customer has both a credit account and deposit account linked to their business checking, the system will always advance first from the credit product.

5. The Deposit Coverage fee covers the cost of managing our clients' deposits, including factors such as operating and regulatory costs. Assessed at \$0.129 per \$1,000 average of ledger balances each statement cycle.

NOTE: The above list includes only the most common fees associated with business accounts and does not include all possible service charges. Unless specifically stated, Premium accounts may have fees that vary from those listed. Please contact your Business Banker for complete pricing information about Treasury Management, International Banking, Premium accounts, or other U.S. Bank products and services not listed here. Fees are subject to change without notice.

## OTHER SERVICE FEES (continued)

**Statement Services**

Service Analysis Statement	\$5.00
Snap Shot Statement	\$11.00

**Stop Payment (On Check)**

24-Month Duration	\$35.00
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**U.S. Bank Business ATM/Debit Card**

Monthly Fee	No Charge
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**ATM Transaction Fees**

**ATM Transaction** means each requested withdrawal, balance inquiry, denied transaction, fund transfer, or deposit.

U.S. Bank ATM <sup>1</sup>	No Charge
Non-U.S. Bank ATM <sup>2</sup>	\$2.50

Multiple fees may apply during one ATM session

Mini-Statement at U.S. Bank ATM	\$1.00
Full Statement at U.S. Bank ATM	\$1.50

<b>Debit Card Cash Advance Fee<sup>3</sup></b>	\$2.00
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<b>Express Delivery of Card</b>	No Fee
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**International Processing Fee**

U.S. Dollars	3% of transaction
International Currency	3% of transaction

**ACH Transfers**

Outgoing Digital ACH Domestic	\$1.00
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**Wire Transfers<sup>4</sup>**

Monthly Maintenance	\$8.00
Wire Advice – mail <sup>5</sup>	\$11.00
Wire Advice – fax	\$11.00
Wire Advice – phone	\$27.50

**Domestic Wires**

Incoming Wires	\$14.00
Outgoing Wires – Branch Repetitive & Non-Repetitive	\$40.00
Outgoing Wires – Digital Non-Repetitive	\$30.00
Voice Wires – Repetitive & Non-Repetitive	\$37.50
Internal Wire Debits/Credits	\$7.00

**International Wires**

Incoming Wires	\$16.00
Outgoing Wires	
FX & U.S. Dollar – Repetitive & Non-Repetitive	\$75.00

1. U.S. Bank has established alliances to expand ATM convenience. These partner ATMs display the U.S. Bank logo and are included in the definition of a U.S. Bank ATM.

2. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction (withdrawal, balance inquiry, denied transaction, funds transfer or deposit) conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.

**ATM Surcharge.** Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "Show MoneyPass® ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please contact us at 800-USBANKS (872-2657) for a refund of the surcharge fee.

3. \$2.00 fee assessed when performing a cash advance at the teller of any financial institution that accepts Visa.

4. Deposits received in a foreign currency by wire-transfer must be converted to U.S. dollars prior to being credited to your account. U.S. Bank will convert your funds at a retail exchange rate established by U.S. Bank on the business day when such exchange is processed based on factors such as market conditions and risk, economic and business factors. The exchange rate will include our profit, fees, costs and charges. See the Foreign Currency section of the *Your Deposit Account Agreement* for more information.

5. Wire Advice – Mail for Premium Business Checking and Premium Business Money Market will be \$13.00.

NOTE: The above list includes only the most common fees associated with business accounts and does not include all possible service charges. Unless specifically stated, Premium accounts may have fees that vary from those listed. Please contact your Business Banker for complete pricing information about Treasury Management, International Banking, Premium accounts, or other U.S. Bank products and services not listed here. Fees are subject to change without notice.

## CASH MANAGEMENT TOOLS

### SinglePoint® Essentials Online Banking<sup>1</sup>

Previous Day Summary and Detail Monthly Maintenance	
Silver, Gold, Platinum, or Non-Profit Checking - Up to 3 Accounts	\$16.95
Premium Checking - Up to 3 Accounts	\$20.95
ACH Monthly Maintenance per Customer	\$12.00
ACH Transactions (per item)	\$0.40
Positive Pay Fraud Protection Monthly Maintenance per Customer	\$20.00
Wire Transfer Monthly Maintenance per Customer	\$12.00
Domestic Wire (per wire)	\$15.00
International Wire (per wire)	\$30.00
Token (required for ACH & Wires)	No Charge
Mobile SinglePoint (per month)	No Charge
Outgoing Real Time Payment (per Payment)	\$0.75

### Deposit Express<sup>1</sup>

Monthly Maintenance	\$35.00
Scanner Workstation Monthly Maintenance per Station	
First Scanner Station	No Charge
Each additional workstation	\$25.00

### Checks Deposited (per item)

50 Items	No Charge
51 Items and Above	\$0.25
Mobile Check Deposits (per item) <sup>2</sup>	\$0.35

### Check Scanner

Check Scanner*	\$325.00
Check Scanner Warranty Upgrade (Optional)	\$75.00

### Deposit Express – Mobile (Only)

Monthly Maintenance	\$5.00
Mobile checks deposited (per item)	\$0.40

### Business Savings Sweep

Savings Sweep One Time Set Up Fee per Account	\$50.00
Monthly Maintenance Fee <sup>3</sup> :	
Silver, Gold, Platinum, or Non-Profit Checking	\$30.00
Premium Business Checking	\$65.00

\*Free with 2 year Deposit Express scanner service agreement. Early termination fees apply.

1. Pricing reflective of customer having a Silver, Gold or Platinum Business Checking Account. Pricing will vary for customers who have a Premium Business Checking account.
2. Charged for each mobile check deposited regardless of total volume of scanner and mobile checks.
3. Business savings sweep monthly maintenance is in addition to the saving account monthly maintenance fee. This fee is per account and bills to the connected checking account.

NOTE: The above list includes only the most common fees associated with business accounts and does not include all possible service charges. Unless specifically stated, Premium accounts may have fees that vary from those listed. Please contact your Business Banker for complete pricing information about Treasury Management, International Banking, Premium accounts, or other U.S. Bank products and services not listed here. Fees are subject to change without notice.

## FOREIGN CHECKS/CURRENCY FEES

### Checks Deposited in Foreign Currency on Foreign Banks

All checks subject to review. If item must be processed on a collection basis, U.S. Bank will disclose additional fees prior to assessing. See Foreign Check Collection section for potential fees.

Return rate subject to sell rates in effect on return date.

### Foreign Check Collection (incoming/outgoing)

Courier Fee (per check)	\$45.00
Initiation Fee (per check)	\$40.00
Tracer Fee	\$30.00
Returned Check Fee	\$30.00
Checks on Canadian Banks (non-collection)	\$0.50
Checks on Select Countries/Banks (non-collection)	\$1.00

Fee collected on all checks presented, paid and unpaid. Additional fees assessed by Foreign Banks will be deducted from the check proceeds. Exchange rate adjustments will apply on each item at the time of processing.

### Foreign Currency\*

#### Purchase

Foreign Exchange Fee (Admin Fee)**	\$10.00
Next Day Priority Delivery (optional)	\$15.00

#### Sold

Foreign Exchange Fee (Admin Fee)**	\$10.00
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### Foreign Draft Purchase

Foreign Exchange Fee (Admin Fee)**	\$10.00
Next Day Priority Delivery (optional)	\$15.00
Foreign Exchange Fee (Draft)***	\$25.00
Stop Payment Orders	No Fee

\*Foreign Currency Fees effective February 15th, 2021.

\*\*Charged for transactions of \$250 U.S. Dollars or less, or for currency purchases returned within seven days, regardless of the dollar amount.

\*\*\*Combined transaction processing fee: U.S. Bank \$15, vendor \$10.

## Corporate & Commercial Banking Deposit Product Pricing

	Analyzed Checking	Corporate Checking
Monthly Maintenance Fee	\$33.00	\$33.00
Monthly Maintenance Fee Waiver Options	Not applicable; pays earnings credit <sup>2</sup> to help offset monthly maintenance, transaction fees and other applicable Treasury Management service fees	Not applicable; pays earnings credit <sup>2</sup> to help offset monthly maintenance, transaction fees and other applicable Treasury Management service fees
Earnings Credit Rate Tiers	Under \$250,000 \$250,000-\$499,999 \$500,000-\$999,999 \$1,000,000-\$4,999,999 \$5,000,000-\$9,999,999 \$10,000,000 and above	Under \$250,000 \$250,000-\$499,999 \$500,000-\$999,999 \$1,000,000-\$4,999,999 \$5,000,000-\$9,999,999 \$10,000,000 and above
Interest Rate Tiers <sup>3</sup>	Not applicable	Not applicable
Debits: Checks/Paper	\$0.32	\$0.32
Debits: Electronic	\$0.32	\$0.32
Credits: Paper	\$1.40	\$1.40
Credits: Electronics	\$0.55	\$0.55
Deposited Items	\$0.22	\$0.22
Returned Deposited Item – per Item	\$16.00	\$16.00
Cash Deposit Fee <sup>4</sup>	\$0.37 per \$100	\$0.37 per \$100
Branch Deposit Processing per Deposit	\$2.75	\$2.75
Night Deposit Processing per Deposit	\$2.75	\$2.75

1. Account earns both interest and earnings credit. Interest earned during the month is deducted from earnings credit before offsetting fees.

Accounts set up with Hybrid Checking will first apply earnings credit to offset all Treasury Management service fees; if excess earnings credit remains interest is earned on excess balances.

2. Earnings Credit Rates may change at any time without prior notice. Refer to your Customer Analysis Statement for your current Earnings Credit Rate.

Contact your banker for current deposit rates. Earnings Credit is calculated as follows:

Average Collected Balance Available for Earnings Credit Services / Earnings Credit Rate / Actual Days in Month X Actual Days in Year



Analyzed Checking with Interest <sup>1</sup>	Commercial Analyzed Money Market Savings <sup>1</sup>	Title & Escrow Money Market Savings
\$33.00	\$33.00	Not applicable
Not applicable; pays earnings credit <sup>2</sup> to help offset monthly maintenance, transaction fees and other applicable Treasury Management service fees	Not applicable; pays earnings credit <sup>2</sup> to help offset monthly maintenance, transaction fees and other applicable Treasury Management service fees	
Under \$250,000 \$250,000-\$499,999 \$500,000-\$999,999 \$1,000,000-\$4,999,999 \$5,000,000-\$9,999,999 \$10,000,000 and above	Under \$250,000 \$250,000-\$499,999 \$500,000-\$999,999 \$1,000,000-\$4,999,999 \$5,000,000-\$9,999,999 \$10,000,000 and above	Not applicable; product is non-analyzed and balances are not eligible for earnings credit
Under \$2,500 \$2,500-\$9,999 \$10,000-\$24,999 \$50,000-\$99,999 \$100,000-\$499,999 \$500,000-\$999,999 \$1,000,000 and above	Under \$10,000 \$10,000-\$24,999 \$25,000-\$99,999 \$100,000-\$249,999 \$250,000-\$499,999 \$500,000-\$999,999 \$1,000,000 and above	\$0.01 and above
\$0.32	\$0.32	Not applicable
\$0.32	\$0.32	Not applicable
\$1.40	\$1.40	Not applicable
\$0.55	\$0.55	Not applicable
\$0.22	\$0.22	\$0.22 per item over 50 items
\$16.00	\$16.00	\$0.00
\$0.37 per \$100	\$0.37 per \$100	\$0.37 per \$100 over \$10,000
\$2.75	\$2.75	\$0.00
\$2.75	\$2.75	\$0.00

3. Variable rate account; interest rates are determined at the bank's discretion and can change at any time. Contact your banker for current deposit rates, compounding and credit, and other balance information.

4. Cash Deposited is calculated by dividing each cash deposit by 100 and rounding the resulting value.

## Corporate & Commercial Banking Deposit Product Pricing

	Analyzed Checking	Corporate Checking	Analyzed Checking with Interest <sup>1</sup>	Commercial Analyzed Money Market Savings <sup>1</sup>	Title & Escrow Money Market Savings
<b>Statements</b>					
Electronic DDA Statements: No images	No Charge	No Charge	No Charge	No Charge	No Charge
Electronic DDA Statements with Front & Back Check Images	\$0.045 per item > 100 items	\$0.045 per item > 100 items	\$0.045 per item > 100 items	\$0.045 per item > 100 items	\$2.00
Paper DDA Statement: No Check Images	\$6.00	\$6.00	\$6.00	\$6.00	\$0.00 (\$12.00 for copies per request)
Paper DDA Statement: Front & Back Check Images	\$16 plus \$0.045 per item > 100 items	\$16 plus \$0.045 per item > 100 items	\$16 plus \$0.045 per item > 100 items	\$16 plus \$0.045 per item > 100 items	\$0.00 (\$12.00 for copies per request)
Electronic Account Analysis Statement	No Charge	No Charge	No Charge	No Charge	Not applicable
Paper Account Analysis Statement	\$6.00	\$6.00	\$6.00	\$6.00	Not applicable
Deposit Coverage <sup>2</sup>	\$0.129	\$0.129	\$0.129	\$0.129	Not applicable
Negative Collected Balance Rate <sup>3</sup>	Prime + 4%	Prime + 4%	Prime + 4%	Prime + 4%	Not applicable
<b>Other Fees</b>					
Copy of Check, Deposit or Withdrawal	\$12.00	\$12.00	\$12.00	\$12.00	\$2.00
Stop Payment 24-month—Manual	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00

1. Account earns both interest and earnings credit. Interest earned during the month is deducted from earnings credit before offsetting fees.

Accounts set up with Hybrid Checking will first apply earnings credit to offset all Treasury Management service fees; if excess earnings credit remains interest is earned on excess balances.

2. The Deposit Coverage fee covers the cost of managing our clients' deposits, including factors such as operating and regulatory costs. Assessed at \$0.129 per \$1,000 average of ledger balances each statement cycle.

3. Prime Rate means the rate that the bank defines as its Prime Rate on the first business day of the month. Negative Collected Balance Charge is calculated as follows:  
Average Negative Collected Balance X Negative Collected Balance Rate X Actual Days in Month / 360.

Overdraft Paid Fees are not assessed on Corporate & Commercial Banking deposit products.

Standard fees disclosed, which are evaluated annually. Other Treasury Management analysis service fees may apply. Treasury Management analysis service fees, including monthly account maintenance fees, transactions fees, and other activity fees are assessed on the tenth business day of the month following the month in which they occurred. For example, analysis service charges from account activity in November 2023 will be assessed in December 2023.

## Appendix

### Interest rates on checking and savings accounts

Interest rates on all deposit accounts are determined at the bank's discretion and may change daily. For tiered rate accounts you must maintain the minimum daily balance noted for each tier in order to earn the Annual Percentage Yield disclosed. Fees could reduce earnings on the account. For information on current Annual Percentage Yields, please call us.

We use the daily balance method to calculate interest on all checking and savings accounts. This method applies a daily periodic rate to the principal in the account each day.

### Crediting of interest

Interest on your check deposit begins to accrue on the business day we receive credit for the deposit on all accounts except for Retirement Money Market. Checks deposited to Retirement Money Market begin to accrue on the calendar day the deposit is received. If you close your account before interest is credited, you will not receive the accrued interest.

### Compounding of interest

Interest will be compounded daily and credited to your account monthly for all checking and savings accounts, except Standard Savings, which compounds daily and credits interest to your account quarterly.

### Current deposit rate

Beginning May 30, you can call us for the Annual Percentage Yields and interest rate that will be applicable to your converted account.



## Appendix

### Things to note in Your Deposit Account Agreement

Important changes will take effect on your deposit accounts on May 30. Please read the entire enclosed U.S. Bank *Your Deposit Account Agreement* document.

Should there be a discrepancy between this guide and the enclosed U.S. Bank *Your Deposit Account Agreement* document, the terms and conditions of the *Your Deposit Account Agreement* document will take precedence over the information in this guide.

Please note our toll-free numbers are listed on the last page of the *Your Deposit Account Agreement* document.

### Consumer report disputes

We may report information about your deposit accounts to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844-624-8230 or by writing to:

U.S. Bank  
Attn: CBDH Management  
PO Box 3447  
Oshkosh, WI 54903-3447

In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

### Funds availability – all accounts

Please review the entire U.S. Bank Funds Availability Policy withing the *Your Deposit Account Agreement*, which applies to checking and savings accounts. Carefully read the detail in each section heading. Some sections of this disclosure apply to all accounts and all customers. There are special sections for Commercial Accounts, Wealth Management Accounts and Retail Consumer and Small Business Accounts and are made clear in the section headings.

### Funds availability – ATM deposit(s)

As we work to update our ATM systems, you may notice that the ATM deposit cut-off time has changed to 8 p.m. local time from 9 p.m. local time. Checks deposited before 8 p.m. local time are posted the same business day. Checks deposited after 8 p.m.

local time, or on a weekend/federal holiday, will typically be processed and posted to the account the next business day. If you have any questions about ATM deposits or when your funds will become available, please call the U.S. Bank helpline at 833-398-1533 or visit your local branch.

### Check 21 – substitute checks and your rights

Please note the contact information for requesting a refund has changed.

### Expanded account access feature

Allows access to up to five U.S. Bank checking accounts, five U.S. Bank savings accounts and five U.S. Bank credit card/credit line accounts with your U.S. Bank Debit and/or ATM Card.

### Electronic banking agreement for business customers

Please review the entire *Electronic Banking Agreement for Business Customers* that describes your rights and responsibilities for electronic fund transfers.

While all sections in the U.S. Bank *Your Deposit Account Agreement* document apply to consumer and business accounts alike (except when a rule specifies differently), this section of the agreement applies primarily to business accounts.

### Earnings credit

Fees for services used by you may be assessed in full to your accounts or may be offset through account analysis by applying earnings credit to your service charges to determine a single monthly net service charge. Your earnings credit rate is established by us and will change from time to time. For business accounts, the variable earnings credit rate may be zero or a negative rate. If the earnings credit rate for any of your account(s) or the index or other referenced rate upon which the earnings credit rate for your account(s) is based is at any time less than zero percent, you agree to pay all amounts of the negative earnings credit or fees which we impose as compensation for the negative earnings credit rate. Your net service charge could be zero if your earnings credit equals or exceeds your total charges in a given month. If your earnings credit is not sufficient to offset the amount due hereunder, you agree to pay such amounts to us upon demand.







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## Contact us

### For Corporate & Commercial customers

Please contact your relationship manager or customer service officer or team.

### For Business Banking customers

If you have questions, contact your Union Bank Banker or call the U.S. Bank helpline at **833-398-1533** any time before May 30, 2023. Representatives are available Monday through Friday, 8 a.m. to 8 p.m. PT, except holidays. They are trained and prepared to efficiently help you through the transition from Union Bank to U.S. Bank.

Beginning May 30, 2023, call our Business Service Center at **800-673-3555**. Assistance is available 24/7. We accept relay calls.

