



# UNITED BANK BUSINESS BANKING

SPRING 2018 NEWSLETTER

## PRODUCT FEATURE: ENHANCED BUSINESS ACCOUNTS

United Bank has recently updated our Business Checking account that are being offered. These updates come with increased free monthly transactions, as well as other new features. Existing accounts will be changed to match the new product names and increased transaction limits.

<b>Current Account Type</b>	<b>New Account Type</b>	<b>New Free Transaction Limit</b>
Free Small Business	Business Direct I	120 Monthly
Small Business Bundle	Business Direct II	240 Monthly
Desktop Direct I	Commercial Direct I	260 Monthly
Desktop Direct II	Commercial Direct II	280 Monthly
Desktop Direct III	Commercial Direct III	300 Monthly
Business Analysis Checking	Business Analysis Direct	No changes

If you have any questions in regards to the checking account updates or would like a FREE account review to see how these new products could benefit your business please contact Jen or Christine.

## SPRING CLEANING

### Retention Guidelines

As you do your spring cleaning of your offices here are some retention guidelines for banking related documents.

- ACH Debit or Credit Authorizations-2 years after cancellation (paper or electronic)
- Checks remotely deposited-30 days after deposit
- Bank Statements 2-3 Years (2 years is available through e-statements)
- Contracts, Mortgages, Notes and leases (expired)-7 years
- Year End Financial Statements-Permanently
- Garnishments-7 years



## Verify Account Access

United Bank recommends that they are contacted immediately after an employee with account access ends their employment with your business.

Our bankers can deactivate any access that individual has to an account, and facilitate getting your new hire access to accounts. This includes, but is not limited to: Check Writing, Online Banking, Remote Deposit Capture and more.

## Dispute Times for Business Accounts

If your business has a fraudulent transaction post to your checking or savings accounts, you have 24 hours from the day the transaction to start the dispute process with United Bank. For this reason United Bank recommends reviewing your business account history daily through our Online Banking.

## Contact Us

We are always eager to learn more about the businesses who choose to work with United Bank throughout Western Wisconsin. We invite you to contact us and we look forward to an opportunity to visit you at your operation. The better we get to know you, the better we can serve you and create a win-win banking-business relationship.



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*\*Business Banking office hours are available at all of the United Bank branches.\**