

REWARD CHECKING PLUS ONLINE ACCOUNT DISCLOSURE

UNITED BANK
EAU CLAIRE OFFICE
3625 GATEWAY DRIVE
EAU CLAIRE, WI 54701
April 24, 2018

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 04-24-2018.
For current rate information call (715) 835-6865.

REWARD CHECKING PLUS

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$499.99, but less than \$2,500.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$2,499.99 the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account Daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$50.00 to open this account. Deposits made via Mobile Remote Deposit Capture (MRDC) on your smartphone are limited to \$2,500 per check.

Account Fees: There is a \$10.00 Monthly Service Charge on this account. Some balances and/or services may reduce this charge (see attached). The following fees apply to this account: ATM transaction fee per withdrawal (Non United Bank terminals): \$1.00; ATM transaction fee per withdrawal (United Bank terminals): no charge; NSF paid item (per item) created by check, in-person withdrawal, or other electronic means.: \$30.00; NSF returned item unpaid (per item) created by check, in-person withdrawal, or other electronic means.: \$30.00; Returned deposit item (per item): \$10.00; Account closed within 90 days of opening: \$50.00; Continual Overdraft Charge assessed weekly after the 7th calendar day: \$30.00; Dormant Checking Account (\$5/mo. after 1 Year): \$5.00; and Foreign Check Cashed or Deposited (per item): \$30.00.

MISCELLANEOUS FEES AND CHARGES

ATM Fees

Lost ATM/Debit Card Replacement: \$5.00
ATM/Debit PIN Replacement: \$5.00

Money Orders/Official Checks

Official Check: \$5.00

Wire Transfers

Domestic Wire Transfers (Outgoing/Incoming): \$20.00
International Wire Transfers (Outgoing/Incoming): \$40.00
Wire Status Inquiry Fee: 20.00

Night Depository

Lock Bag & 2 Keys (per bag) &
1 Key for Night Drop (no annual fee): \$25.00
Replacement/Additional Keys: \$10.00 per key
Deposit Bags
(2 Bags Included With Each Non-Personal Account): \$5.00

Miscellaneous

Fax: \$3.00 per page
Photocopying: \$0.50 per page
Overdraft Protection Transfer: 5.00 per transfer
Research for Account Reconciliation (minimum - \$25.00): \$25.00 per hour
Stop Payment (Check) - Via Online Banking: \$10.00 per item
Stop Payment - By Phone, Mail, or In Person: \$25.00 per item
Fee for Statement or Item Copy: \$5.00 per item
Account Freeze (Lost Checkbook): \$20.00
Garishment & Levies: \$40.00 per item
ACH Filter/Blocker Set Up Fee: \$25.00
Business Mobile Remote Deposit Capture (MRDC): \$0.25 (per item)
ACH Filter/Blocker Monthly Fee: \$10.00
Statement Item Image(s) Fee: \$4.00 (Monthly)

Safe Deposit Boxes

SDB Drilling Fee: \$150.00
SDB Key Replacement: \$40.00 per key
SDB 3x5 Rental: \$20.00 - Billed / \$17.00 - Auto Payment
SDB 4x5 Rental: \$23.00 - Billed / \$20.00 - Auto Payment
SDB 5x5 Rental: \$25.00 - Billed / \$22.00 - Auto Payment
SDB 3x10 Rental: \$28.00 - Billed / \$25.00 - Auto Payment
SDB 5x10 Rental: \$35.00 - Billed / \$32.00 - Auto Payment
SDB 10x10 Rental: \$55.00 - Billed / \$52.00 - Auto Payment