

Personal Checking and Savings Accounts

	United Personal Checking	United Personal Money Market	United "Balance Plus" Account	United Personal Savings
Description	NOW Interest Bearing Checking Account	Money Market Rate Account – Limited Access	DDL – Overdraft Protection (Personal/Business)	Statement Savings Account – Limited Access
Initial Deposit	\$100	\$100	Not Applicable	\$500
Interest ¹	Tiered Interest \$2,500 to \$49,999 \$50,000 and up	Tiered Interest \$2,500 to \$9,999 \$10,000 to \$24,999 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 and up	Refer to Consumer Rate Sheet	All Balances
Minimum Daily Balance Required to Earn Interest	Minimum \$2,500 Daily Balance Required to Earn Interest	Minimum \$2,500 Daily Balance Required to Earn Interest	Not Applicable	Interest Earned on All Balances
Account Features ²	Unlimited Check writing; Unlimited withdrawals in person or by ATM ³	Unlimited Check writing; Unlimited withdrawals in person or by ATM ³ 6 pre-authorized withdrawals per statement cycle ⁴	Minimum transfer \$100 increments. Minimum payment 3% of Outstanding Balance Minimum Line \$1,000 Maximum Line \$50,000	Unlimited withdrawals in person or by ATM ³ 6 pre-authorized withdrawals per statement cycle ⁵
Average Monthly Balance to Avoid Service Charge	\$2,500	\$2,500	Not Applicable	\$1,000
Service Charge	\$20 Monthly	\$20 Monthly	Not Applicable	\$2 Monthly No Charge for Minor Accounts
Other	Monthly Statement	Monthly Statement	Monthly Statement	Quarterly Statement ⁶

Revised June 10, 2010

Member FDIC

¹ Rate may be changed as often as daily; interest is compounded daily. Service Charges, Transaction and Activity Fees could reduce earnings on the account. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

² Other services subject to Schedule of Fees and Charges.

³ Some Merchants/ATM providers may assess a charge for a transaction.

⁴ \$10.00 Charge for every pre-authorized transaction over the allotment of 6 per month; Money Market Accounts.

⁵ \$1.00 Charge for every pre-authorized transaction over the allotment of 6 per month; Savings Accounts.

⁶ You will receive a monthly statement in the months in which you have Electronic Fund Transfer (EFT) activity on your account.