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This brochure contains general information about CollegeWealth. Prospective participants are urged to obtain and read the enrollment materials carefully before investing, including the information concerning applicable fees and expenses. Prospective participants are encouraged to seek the advice of a professional concerning any financial, tax or legal implications related to opening a CollegeWealth account.

For residents of states other than Virginia: your state or the beneficiary's state of residence (if different) may sponsor a 529 plan that offers state income tax and other benefits not available to you through CollegeWealth.



The CollegeWealth[®] 529 Savings Account

We've partnered with The Virginia College Savings Plan to help you meet college expenses.



With our CollegeWealth 529 Savings Account, you can plan ahead.

If you have been considering how you can pay for tuition, room and board, textbooks and equipment required for a college education, Union First Market Bank has the plan for you. We have partnered with the Commonwealth of Virginia to offer a solution to planning and saving for the high cost of college. With a CollegeWealth 529 Savings Account, your money can grow steadily over time and has the security of both Federal Deposit Insurance Corporation (FDIC) coverage and 529 tax advantages.

Your CollegeWealth 529 Savings Account can help you fund a wide variety of higher education costs.

- Pay tuition and fees
- Fund certain room and board costs
- Buy textbooks and required supplies and equipment

Consider the flexibility of a CollegeWealth 529 Savings Account.

It only takes \$25 to open a CollegeWealth 529 Savings Account. Account owners save according to their own budgets and can make contributions on their own timetable – with the ability to make regular, scheduled deposits, if preferred. Your interest rate will be tiered according to the balance you keep within your account. You may use your savings at any accredited college eligible to accept federal financial aid, including not-for-profit schools and community colleges.

There are numerous financial advantages, too:

- There are no age limits for adults and children
- There are no state residency requirements
- The maximum amount of contributions per beneficiary is \$350,000*
- You have protection from creditors under Virginia law

Earnings are tax-free for qualified distributions and there are favorable federal estate and gift tax provisions. In addition, if you are the account owner, you will enjoy having a state income tax deduction on your account. Virginia taxpayers receive up to a \$4,000 annual state income tax deduction—with an unlimited carry forward.

*Across all Virginia 529 programs

