

How can you know your company's cash is working hard for you? Employ Business Online Banking.

With Union First Market Bank's Business Online Banking you can gain secure 24-hour online access to your accounts to make transactions whenever you want. "Business Online Banking Basic" allows you to make transfers between accounts, pay bills and issue stop payments. If you choose "Business Online Banking Advanced" you can also initiate payments electronically and perform wire transfers worldwide. Either way, Business Online Banking eliminates the distance between your business and your bank once and for all.

Union is here to help you resolve financial issues and take advantage of opportunities. We're prepared to address a wide range of financial service needs — in ways that we know will please you.

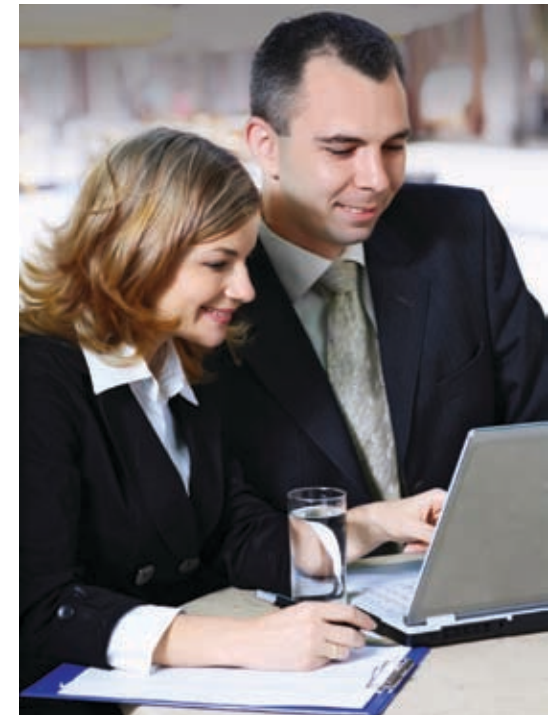
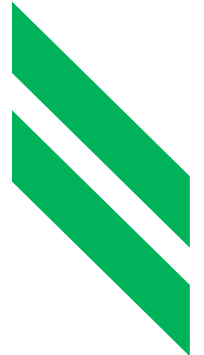
Visit our website at bankatunion.com for a list of our branch locations and hours of operation, as well as the addresses of all our free ATM locations.

Customer Service Center
1-800-990-4828

bankatunion.com

Business Online Banking

The distance between your business and your banking just got shorter.



Business Online Banking

Union First Market Bank offers a sophisticated set of online tools that can be customized to suit any business, ensuring your cash balances are constantly working hard for you. Instant transaction originations, customized reports, automatic balance alerts and fraud control are just a few of the features that will give you an unprecedented level of control, freedom and flexibility.

*Choose between two levels of service:
Business Online Banking Basic or
Business Online Banking Advanced*

Business Online Banking Basic

Our Basic Service provides you with online essentials: added security and the ability to view your account, transfer money between your accounts, pay bills and place stop payments.

View accounts online

- Real time environment – a transaction posted to that day's business will be viewable that same day online
- Review your transactions, both debits and credits.
- Sort your transactions by date or type
- Download to popular software applications like QuickBooks® or Quicken®
- Online Statements

Transfer money between accounts

- With the simple click of your mouse and a few key strokes, you can move your money from one account to another
- Schedule transfers for a future date
- Set up recurring transfers



Pay bills

- Schedule bill paying weeks or even months in advance. Set-up recurring payments for those fixed costs that have to be paid every month

Place stop payments

- Request stop payments

Added security

All communications between your computer and our servers are encrypted by a leading national technology firm. Through this partnership, we will continue our vigilance to protect your privacy and your business.

Business Online Banking Advanced

The Advanced Service offers everything the Basic does, plus the ability to initiate electronic transactions (ACHs), and perform wire transfers. Business Online Banking really does make the distance between your business and your banking shorter.

Initiate electronic payments (ACH)

- Simplify payroll with direct deposit to employees' accounts
- Pay vendors who can accept electronic payments
- Make electronic federal tax payments

Perform wire transfers

- Domestic and foreign
- Transfer funds between accounts
- Examine transfer history
- Extended cutoff time

Administration

- Designate multiple users and the functions they are allowed to perform
- Receive reports on user's activities

Getting started with Business Online Banking is short work. Just come in to one of our Union branches and soon you'll be wondering how you got along without it for so long.

