

With our checking accounts, you have the power to choose.

Union First Market Bank offers an array of checking accounts to serve any customer's specific financial requirements. You can choose between free checking or a variety of interest-bearing plans. We even have special accounts for school teachers, administrators or customers over 50. There's an account at Union that's perfect for you.

Earn valuable rewards with your checking account.

With Loyalty Checking, you can earn points towards gift cards, brand-name merchandise, travel and more. And the more you bank with us the more points you earn. Plus, debit and credit card purchases will allow you to reach your rewards goal even faster. Ask how your checking account can reward you with our Loyalty Banking® rewards program.

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.

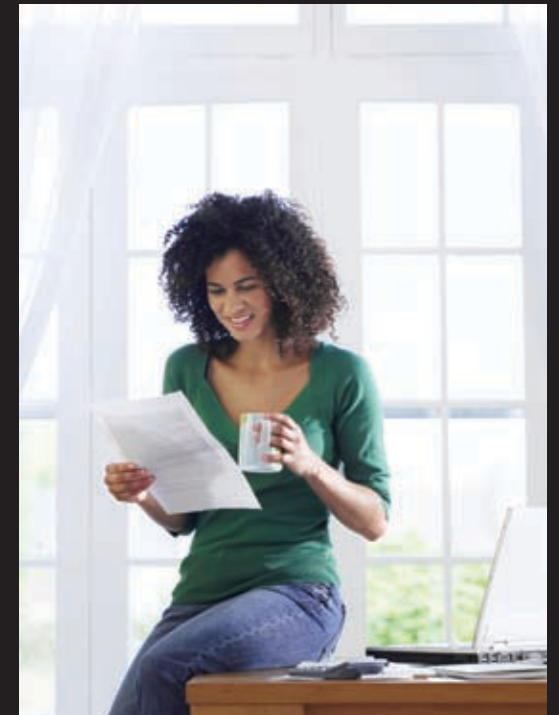
Visit our website at bankatunion.com for a list of our branch locations and hours of operation, as well as the addresses of all our free ATM locations.

Customer Service Center
1-800-990-4828

bankatunion.com

Checking

We offer flexible choices for managing your money.



UNION[®]
Union First Market Bank

UNION
Union First Market Bank



All our checking accounts come with great features

- Unlimited check writing
- Check Safekeeping
- 24/7 online banking
- VISA® debit card
- Customize your debit card with Make-It-Mine®
- Debit card rewards

Free Checking

Here's a basic, no frills checking account.

- \$50 minimum to open
- Non-interest bearing account
- No minimum monthly balance required
- \$2 monthly fee for Easy Image checks (optional)

Interest Checking

If you want to earn interest and receive extra benefits, this is a great option.

- \$50 minimum to open
- \$500 minimum daily balance
- \$6 monthly fee if balance drops below \$500
- 1st box of Emerald wallet style checks free
- 5 fee-free transactions per cycle at non-Union First Market Bank ATMs (other bank's ATM surcharges may apply)
- \$2 monthly fee for Easy Image checks (optional)



Super Interest Checking

If you want checking that offers a higher rate of return for higher balances maintained, this is for you.

- \$50 minimum to open
- Tiered interest rates—pays higher rates on higher balances
- \$3,500 minimum daily balance (in any combination of deposit account balances)
- \$10 monthly fee if daily combined balances drop below \$3,500
- Emerald wallet style checks free for life of account
- 5 fee-free transactions per cycle at non-Union First Market Bank ATMs (other bank's ATM surcharges may apply)
- No issue fees for Traveler's Checks and Cashier's Checks
- \$10 annual discount on safe deposit boxes
- \$2 monthly fee for Easy Image checks (optional)

A+Rewards Checking

We've designed this interest bearing account for full-time teachers and school administrators.

- \$50 minimum to open
- No minimum monthly balance requirements
- No monthly maintenance fee
- Free Easy Image checks
- Free 3" x 5" safe deposit box (or 50% off a larger box) for one year
- Emerald wallet style checks free for life of account
- Premium mortgage rates—\$250 off closing costs available through Union Mortgage Group
- 1/4% installment loan rate discount with direct deposit
- No issue fees for Traveler's and Cashier's Checks
- No monthly maintenance fee on A+Rewards Money Market account

Prestige 50

If you're 50 or better, this interest bearing account combines features you're sure to appreciate.

- \$50 minimum to open
- \$550 minimum daily balance
- \$6 monthly fee if account drops below \$550
- Free Emerald wallet style checks
- Free Easy Image checks
- 50% off of 3" x 5" safe deposit box for one year
- No issue fees for Traveler's and Cashier's Checks