

Many of us wish we could do a better job of saving money, investing, and building wealth.

That's why we're here.

Our role is to help you identify your unique financial goals and achieve them by offering sound planning and strategic investment recommendations. And with our affiliate company, the professionals at Union Investment Services, can offer you many of the same investment opportunities you'd find at a large investment firm to help put you on the right path.

Let us introduce you to smart ways we can help make your money grow by utilizing the array of products and services offered by the professionals at Union Investment Services through Raymond James Financial Services, Inc.* Consider getting to know one of our financial advisors at Union Investment Services. It could be a very rewarding relationship.

** Union Investment Services, and all affiliated companies are independent of **Raymond James Financial Services**. Securities are offered through Raymond James Financial Services, Inc., Member FINRA/SIPC. Securities are not insured by FDIC or any other government agency, are not bank guaranteed, are not deposits or obligations of the bank, are subject to risks, including the possible loss of principal. Union Wealth Management, 3900 Westerre Parkway, Suite 201, Henrico, VA 23233. Phone: 1.855.244.3767.*

Health Savings Accounts

Setting up a Health Savings Account (HSA) could be the best investment you can make for yourself and your family. It lets you use tax-free dollars to save on health insurance costs now and build savings to cover medical expenses in the future.

- All accounts receive a debit card
- Check-writing ability
- Tiered interest rate
 - \$9,999 or less
 - \$10,000-\$24,999
 - \$25,000 or more
- Interest is credited monthly
- Unlimited withdrawals for qualified medical expenses
- FDIC insured
- \$3.50 monthly fee

For more information on HSAs, visit our website and search Health Savings Accounts.

bankatunion.com

UNION®

bankatunion.com
1.800.990.4828

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UBT 1101

Savings and Investing

More interest for your money—
more convenience and service for you.



UNION

Savings and Investing

Thought about doing more to grow your savings? You can enjoy the savings choices of a large bank with the personal attention and friendly service of a community bank.

Statement Savings

- \$25 minimum to open
- \$4 monthly fee if daily balance drops below \$300 (not applicable for minors)
- Three free debit transactions per month—\$3 fee per debit in excess of three
- 6 withdrawals per month (regulatory limit)
- Deposit and withdrawal tickets supplied at no charge

Money Market

- \$500 minimum to open
- \$10 monthly fee if daily balance drops below \$2,500
- 6 free transfers or withdrawals per statement cycle. \$10 fee for each transaction in excess of six per cycle
- Checks available at no charge
- Interest rate tiered according to balance maintained:
 - \$9,999 or less
 - \$10,000-\$24,999
 - \$25,000-\$49,999
 - \$50,000-\$99,999
 - \$100,000-\$499,999
 - \$500,000 or more

A+ Rewards is a no-balance/no-monthly-fee, \$100 minimum to open, money market account that is available for teachers and school administrators* who currently have A+ Rewards Checking.

**See branch for eligibility requirements.*



Certificates of Deposit

All of our CDs are FDIC insured with competitive interest rates and specified maturity dates.

- Variety of terms
- \$1,000 minimum balance to open
- Interest is credited monthly on CDs of \$10,000 or more
- Interest is credited quarterly on CDs less than \$10,000
- Penalties may apply for early withdrawal
- Preferred CD rates available. Please ask a Union Bank & Trust representative for details.

Retirement Accounts

Union offers Individual Retirement Accounts in Traditional and Roth plans—so you can make the best decision with regard to savings and taxes. We also offer our AutoSave IRA—either Traditional or Roth—which allows you to make deposits automatically.

Minimum starting balance for a fixed-rate IRA is \$500. Minimum balance to start a variable-rate IRA is \$50.

Relationship Money Market

Earn our best money market rates based upon your Union banking relationship.

- \$10,000 to open
- \$15 monthly fee; avoid the monthly fee by maintaining one of the following balance requirements:
 - \$10,000 minimum daily account balance or
 - \$25,000+ in combined personal deposits, installment loans and line of credit balances (Wealth Management clients can qualify separately). Business accounts are excluded.
- 6 free transfers or withdrawals per statement cycle (regulatory limit). \$10 fee for each transaction in excess of six per cycle.
- Checks available at no charge
- Interest rate tiered according to account balance maintained:
 - \$9,999 or less
 - \$10,000 - \$24,999
 - \$25,000 - \$49,999
 - \$50,000 - \$99,999
 - \$100,000 - \$499,999
 - \$500,000 - \$999,999
 - \$1,000,000 - \$2,499,999
 - \$2,500,000 - \$4,999,999
 - \$5,000,000 or more
- Must have any Union personal checking account (except Free Checking) to open this account.