

Discover the money-saving benefits of your new **Checking Account.**

Here's what you'll get with each account:



Online Banking

Access your account anytime, from any computer with Internet access.



Mobile Banking

Check balances, make transfers, pay bills, and deposit checks with your phone.



Bill Pay

Decide which bills you want to pay and when.



Debit Card

A debit card in your name gives you the power to decide when to buy - and when to save.



eStatements

Skip the paper statement and go paperless with eStatements.



Big money, Smart savings Powered by BaZing.



Shop Local, Save Local¹

Local discounts and national retailer deals to save you money on shopping, dining, travel & more.



Health Savings Card

Save money on prescriptions, eye exams, frames, lenses and hearing services.



Cell Phone Protection^{2,3}

Pay your cell phone bill with your BaZing checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$800 per claim (maximum of \$1,600 per year).



Roadside Assistance

Available 24/7 and free to use, covers up to \$80 in covered service charges.



\$10,000 Travel Accidental Death Coverage³

Peace of mind for the unexpected.



ID Theft Aid^{2,3}

Personal identity theft benefit: Receive up to \$10,000 reimbursement for covered expenses you incur to restore your identity.

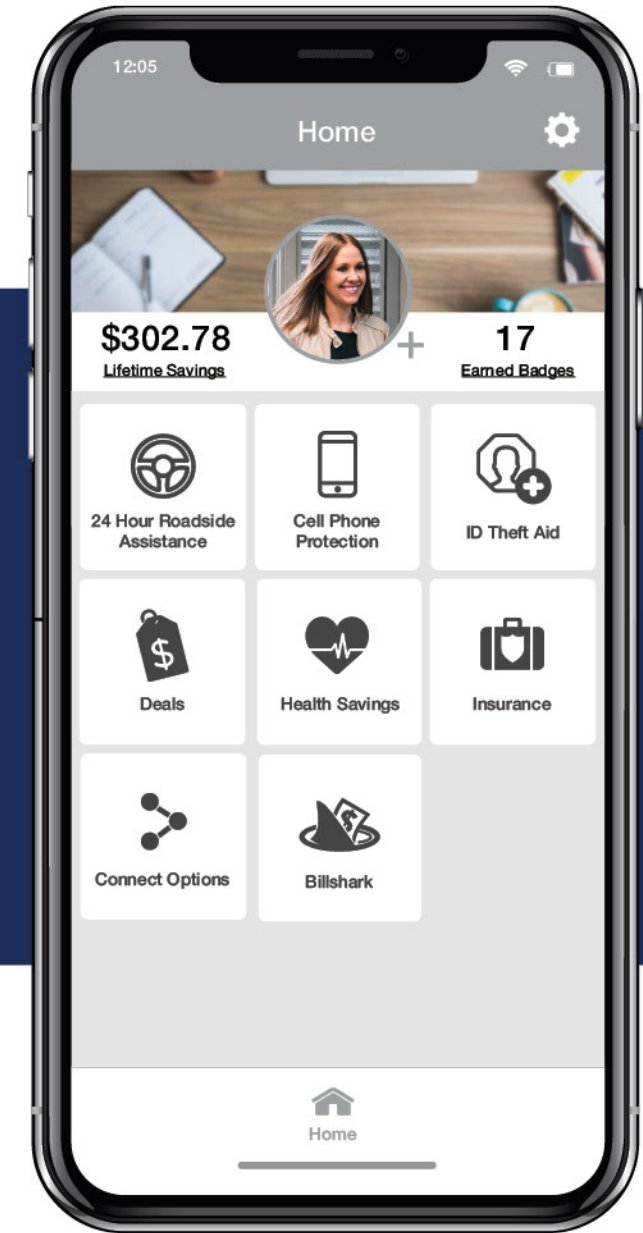
Payment card fraud resolution: If your cards are lost or stolen, you have a personal fraud specialist ready to assist you.

Identity restoration: Unlimited access to personal fraud specialists who provide identity recovery and restoration assistance.



Billshark⁴

Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.



Save money on the things you're already paying for.



Download the **UB Perks Mobile app** from the App Store or Google Play to start saving everywhere you go!

Or login at [BaZing.com](https://www.bazing.com) to get started.



Start your journey ▶▶

Q Do you maintain an average daily balance of \$2,000 in your account?

Q Do you have a cell phone or look for deals when you shop?

Q Do you want a low cost account with basic benefits?

Q Do you want a paperless account?

Universal Premium Checking

Universal Value Checking

Universal Simple Checking

UB Digital Checking

 Anywhere Banking Tools Online banking, mobile banking, bill pay, debit card and eStatement.	✓	✓	✓	✓
 ATM or Debit Card Free ATM and Debit Card	✓	✓	✓	✓
 Bounce Protection Digital and Simple - \$300, Value \$500, Premium \$1,000	✓	✓	✓	✓
 Shop Local, Save Local¹ Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓	✓		
 Health Savings Card Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓	✓		
 Cell Phone Protection^{2,3} Receive up to \$800 per claim (\$1,600 per year) if your cell phone is broken or stolen.	✓	✓		
 Roadside Assistance Available 24/7 and free to use, up to \$80 in covered service charges.	✓	✓		
 \$10,000 Travel Accidental Death Coverage³ Peace of mind for the unexpected.	✓	✓		
 ID Theft Aid^{2,3} Includes up to \$10,000 in personal identity theft benefit, payment card fraud protection, and identity restoration.	✓	✓		
 Billshark⁴ Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.	✓	✓		
 Great Interest on Your Checking Balance Our best checking rate.	✓			

Maintain an average daily balance of \$2,000 and/or ACH Credit of \$5,000+ per statement cycle and we'll waive the \$10 monthly fee.

Only \$8 per month.

Maintain an average daily balance of \$500 and/or ACH Credit of \$1,000+ per statement cycle and we'll waive the \$7 monthly fee.

Maintain an average daily balance of \$100 and/or ACH Credit of \$500+ per statement cycle and we'll waive the \$7 monthly fee.

¹ Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals. ² Subject to the terms and conditions detailed in the Guide to Benefits. ³ Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. ⁴ Billshark requires additional activation to begin.