

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

Lower your bills with UB Perks.

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.



Billshark³

Let our team of experts negotiate your bills on your behalf or cancel subscriptions that you longer want or need.



Roadside Assistance

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



Health Savings Card

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



Cell Phone Protection^{1,2}

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).



ID Theft Aid^{1,2}

Identity Restoration and Payment Card Resolution: Identity restoration specialist works on your behalf to restore your identity, and cancel payment cards.

Personal Identity Theft Benefit: Receive \$10,000 reimbursement for covered expenses you incur to restore your identity.



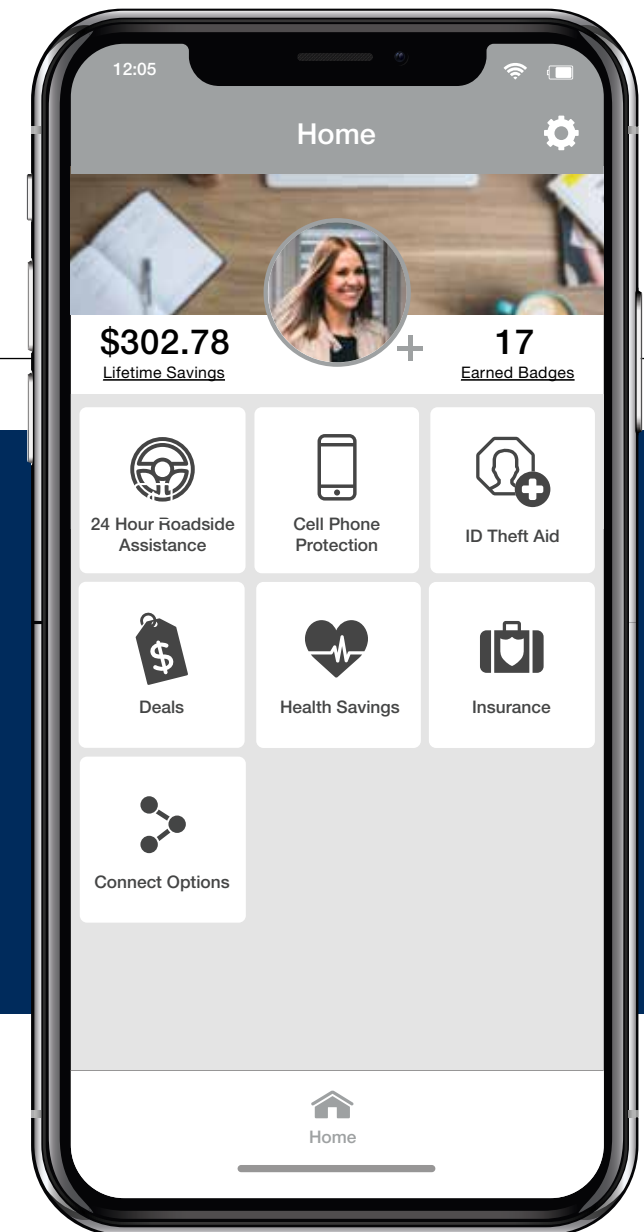
\$10,000 Travel Accidental Death Coverage²

Peace of mind for the unexpected.



Shop local, Save Local with BaZing Savings^{*}

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



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** to get started.

*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.

Start your journey ▶▶

Q Do you maintain a minimum balance of \$1,000 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?

Universal Premium Checking

Universal Value Checking

Universal Simple Checking

 Anywhere Banking Tools Online banking, mobile banking, bill pay, debit card and eStatement.	✓	✓	✓
 ATM or Debit Card Free ATM and Dime-a-Time Debit Card.	✓	✓	✓
 Bounce Protection Up to \$300 for Simple, \$500 for Value and, \$1,000 for Premium customers.	✓	✓	✓
 Billshark³ Let our team of experts negotiate your bills on your behalf or cancel subscriptions that you longer want or need.	✓	✓	
 Roadside Assistance Available 24/7 and free to use, up to \$80 in covered service charges.	✓	✓	
 Health Savings Card Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓	✓	
 Cell Phone Protection^{1,2} Receive up to \$800 per claim (\$1,600 per year) if your cell phone is broken or stolen.	✓	✓	
 ID Theft Aid^{1,2} Includes payment card fraud resolution, \$10,000 in personal identity theft benefit, and identity restoration.	✓	✓	
 \$10,000 Travel Accidental Death Coverage² Peace of mind for the unexpected.	✓	✓	
 Shop Local, Save Local with BaZing Savings Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓	✓	
 Great Interest on Your Checking Balance Our best checking rate.	✓		

¹ Subject to the terms and conditions detailed in the Guide to Benefits. ² Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. ³ Billshark requires additional activation to begin.

Maintain a minimum monthly average balance of \$1,000, and we'll waive the \$8 monthly fee.

Only \$6 per month.

Maintain a minimum monthly average balance of \$100, and we'll waive the \$7 monthly fee.