

What fees will I be charged if Union Bank & Trust Company pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$32** each time we pay an overdraft.
- We charge an overdraft item fee for each item paid or returned up to a maximum of 5 per day.
- Also, if your account is overdrawn for 2 or more consecutive days, we will charge an additional \$4 per day.

What if I want Union Bank & Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-800-297-2837 or (402) 323-1777 or visit www.ubt.com/optin to complete the online opt in form.

Additional Overdraft Protection Services...

Checking Plus

- Protection against overdrafts, and a source of funds for large purchases or emergencies.
- Provides you the opportunity to establish future credit and build a solid credit rating.
- Automatically advances funds into your checking account in increments of \$200, up to your approved credit limit.
- Offers a minimum credit line of \$1,000. Subject to credit approval.
- Repayment is easy with an automatic charge of 1/20th of the outstanding balance (\$15 minimum), plus interest. Or you can pay the entire balance at any time.
- The Annual Percentage Rate is calculated from the date you access funds from the line-of-credit.

Automatic Funds Transfer

- Avoid overdraft fees by automatically transferring funds from another Union Bank & Trust account.
- When an overdraft occurs, funds will be automatically transferred from another checking or savings account.
- Automatic transfers are made in \$100 increments.
- There are no annual or transaction fees with the Automatic Funds Transfer.

If you have questions, or would like to learn more about our Overdraft Privilege Service...

Stop In

At any of our bank offices for more information. Check our Locations & ATMs brochure or the yellow pages of your local phone directory for the nearest location.

Call

Lincoln — (402) 323-1777
Omaha — (402) 827-1999 or (800) 297-2837
Greater Nebraska — (800) 297-2837
Kansas — (913) 667-8600 or (800) 297-2837
Bonner Springs — (913) 667-8600
Johnson County — (913) 685-6650

For the number of the Union Bank & Trust office nearest you, check our Locations & ATMs brochure or the yellow pages of your local phone directory.

Online

<http://SolutionsCenter.ubt.com>

Find answers to your questions, send us your questions, even chat with a Personal Banker — our Solutions Center puts a wealth of information at your fingertips.

ubt.com

The Union Bank & Trust website offers you current market and financial information, updates on special offers, online banking and tools to manage your finances.

Overdraft PrivilegeSM

Account flexibility
Added convenience
Peace of mind

UB UNION BANK
& TRUST COMPANY[®]

You Belong Here.SM

Have you ever...

- Made a mistake in your checkbook?
- Found yourself “a little short”?
- Had unusual or unforeseen expenses at just the wrong time?

Relax...You Deserve Consideration

Rather than automatically returning any insufficient funds items that you may have, we will consider, without obligation on our part, payment of your reasonable overdrafts.

Overdraft Privilege can be a valuable benefit...

- Payment of overdrafts up to \$800 for personal checking accounts and up to \$1,500 for eligible business checking accounts will normally be considered.
- Fewer charges from retailers for returned checks.
- More convenience and flexibility in managing your funds.
- Fewer hassles and less embarrassment.

Overdraft Privilege is Easy...

- It requires no action on your part. Accounts in good standing will automatically be considered for Overdraft Privilege. However, for personal accounts, your debit and ATM card transactions will not be included in the program unless you authorize us to do so.

Please note that Overdraft Privilege is a courtesy and we can't promise to pay every overdraft. Not all accounts are eligible, and some restrictions do apply. You should read the Overdraft Privilege Service Description Policy carefully.

We hope you enjoy the peace of mind offered with Overdraft Privilege as we continue to add services you can value at Union Bank & Trust.

Overdraft Privilege

*Service Description Policy

It is the policy of our Bank to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards. A non-sufficient funds balance may result from: A) The payment of checks, recurring debit card purchases, electronic funds transfers, or other withdrawal requests (for Personal accounts - ATM and everyday debit card transactions are not included unless you tell us to; see the section entitled “Opt In for Debit & ATM Card - Personal Accounts”); B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) The imposition of bank service charges; or E) The deposit of items which according to the bank's Funds Availability Policy, are treated as not yet “available” or finally paid.

We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds.

Rather than automatically returning, unpaid, any non-sufficient funds items that you may have, if your eligible Personal account (primarily used for personal and household purposes), or eligible Business account (primarily sole proprietorship) has been open for at least 30 days and thereafter you maintain your account in good standing, which includes at least all of the following: A) Continuing to make deposits consistent with your past practices, and depositing at least \$300 or more in your account within each 30 day period; B) You are not in default on any loan obligation to Union Bank & Trust; C) You bring your account to a positive balance (not overdrawn) at least once every 30 days; D) Your account is not the subject of any legal or administrative order or levy, **we will consider-as a discretionary courtesy or *service and not a right of yours nor an obligation on our part-approving your reasonable overdrafts.** This discretionary *service will generally be limited to an \$800 overdraft (negative) balance for eligible Personal Checking accounts and a \$1,500 overdraft (negative) balance for eligible Business Checking accounts. Any and all bank fees and charges, including without limitation our NSF Paid Item/ Returned Item fee(s) and our Continuous Overdraft fee(s) will be included in these limits. We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts plus our NSF Paid Item and/or Returned Item fee(s) plus our Continuous Overdraft fee(s) that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our NSF Paid Item and/or NSF Returned Item and/or Continuous Overdraft fee(s).

LIMITATIONS: Available only to eligible Personal Checking Accounts primarily used for personal and household purposes and eligible Business Checking Accounts (primarily sole proprietorship). Money Market accounts and minor accounts are not eligible and we may limit the number of accounts eligible for Overdraft Privilege service to one account per household.

APPLICABLE FEES: Our \$32 NSF Paid Item fee or NSF Returned item fee and our \$4 daily Continuous Overdraft fee, applicable when an account continues in an overdraft status for two or more consecutive days. You will be charged applicable fees for each item that creates an overdraft. This may result in multiple fees charged within one day.

CUSTOMER OPT-OUT: You may choose at any time to not participate in our Overdraft Privilege Service by notifying one of our customer service representatives or calling us at the phone numbers provided in this brochure.

ELIGIBLE TRANSACTION TYPES: Each transaction/item initiated for payment against your checking account(s) may be processed by us using your assigned Overdraft Privilege service limit, including without limitation: checks, ACH, electronic items, recurring debit card transactions, in-person withdrawals, Internet/online banking (including bill payment), and telephone banking transactions. For Personal accounts, ATM withdrawals and every day debit card transactions are eligible if you want us to authorize them, see section entitled “Opt In for Debit & ATM Card - Personal Accounts” (For Business accounts, ATM and debit card withdrawals are automatically eligible).

ORDER OF PROCESSING TRANSACTIONS: Transactions may not be processed in the order in which they occurred. The order in which we receive and process your transactions can affect the total amount of overdraft fees you incur. We generally will post your transactions in the order of lowest dollar amount to highest dollar amount, with electronic transactions (such as ACH, debit card, or ATM transactions) posting prior to check transactions.

IF YOU NEED HELP: Overdrafts should never be used to finance ordinary or routine expenses – and you should not rely on overdrafts to cover these expenses. If at any time you feel you need help with your financial obligations or would like to discuss other overdraft protection options, such as Checking Plus or automatic transfer, please contact us at (402) 323-1828 or toll-free (800) 297-2837.

***ALWAYS A DISCRETIONARY SERVICE:** Our Overdraft Privilege service does not constitute an actual or implied agreement between you and us. Nor does it constitute an actual or implied obligation of ours or by us. This service represents a purely discretionary privilege or courtesy that we may provide to you from time to time and which may be withdrawn or withheld by us at any time; without prior notice or reason or cause. For example, Union Bank & Trust typically does not pay overdrafts on accounts not in good standing; not receiving regular deposits; or with excessive overdrafts.

Opt In for Debit & ATM Card – Personal Accounts

To authorize Union Bank & Trust to include everyday Debit Card and ATM transactions please call 1-800-297-2837 or (402) 323-1777 or visit www.ubt.com/optin to complete the online opt in form.

What you need to know about overdrafts and overdraft fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or to an overdraft line of credit, which may be less expensive than our standard overdraft practices.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

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