

	Union Foundation IRA	Union Select IRA	Union Target IRA	Union Focus IRA	Union Managed IRA
Contact	Branch Offices Personal Bankers (800) 297-2837 (402) 323-1777	Retirement Plan Services Dept. (888) 503-9140 ext. 1337 (402) 323-1337	Retirement Plan Services Dept. (888) 503-9140 ext. 1337 (402) 323-1337	Union Bank's Personal Trust Investment Center (888) 239-5135 ext. 1308 (402) 323-1308 (402) 323-1544	Union Investment Management Group (402) 323-1541 or (402) 323-1253
Description	For investors who wish to have Federally insured deposits.	An investment account for investors wishing to pay on a transactional basis.	An investment IRA for customers wishing to take the guess-work out of investing in mutual funds.	A custodial investment IRA account for a customer who wants the benefits of a brokerage account for one fee.	Customized portfolio management services from a team of investment professionals for individual investors.
Designed for investors who would like these benefits	FDIC coverage Benefit from tax-free earnings (Roth IRA) or tax-deductible contributions (traditional IRA) Choose fixed or variable rate CD Work with a personal banker in any of our 29 branch locations No fees, service charges or commissions 24-hour online access	Self-directed account Direct interaction with your investment representative Wide variety of investment options Choice of load and no-load funds available Benefit from Asset Allocation Analysis Economical; less frequent trades 24-hour online access	Self-directed account Simplified investment choices featuring Fidelity Freedom Funds, with these key features: Funds based on your anticipated retirement date Professional Asset Allocation Diversification Automatic rebalancing Small, select group of additional mutual funds is available 24-hour online access	Self-directed account Direct interaction with your investment representative Relax in a no-pressure environment and hear suggestions on building your portfolio Wide variety of investment options Fee-based rather than commission-based Economical for frequent trading and rebalancing 24-hour online access	Direct access to professional money managers Benefit from the expertise of Union Bank's investment professionals, each of whom has attained the Chartered Financial Analyst (CFA) designation. Receive independent analysis and advice Establish a trusting and comfortable relationship with your money manager Fee-based; not commission-based 24-hour online access
Investment Products	Certificates of Deposit - Terms from 6 months to 5 years - Fixed interest rate Variable Rate Term - 18 month term - Interest rate can change daily	Stocks Bonds (agency, treasury, corporate) Mutual Funds	Fidelity Freedom Funds	Stocks Bonds (agency, treasury, corporate) Inst'l Mutual Funds Exchange Traded Funds (ETFs)	Stocks Fixed income investments Inst'l Mutual Funds (stocks, bonds, mix)
Minimum Balance	\$1,000 min. opening deposit on fixed-rate CDs No minimum deposit for the Variable Rate	No minimums for stock trades Mutual fund minimums dictated by each mutual fund company Bond minimums dictated by issuer	\$1,000 initial investment or \$50 automatic monthly deposits	\$10,000 for IRA's (Traditional, Roth, SEP). Minimum fee will apply for accounts less than \$10,000	Designed for investors with at least \$250,000 of investable assets
Pricing	No fees or service charges	\$50 annual IRA fee Mutual fund charges dictated by each fund company Stock trades based on size and shares	Annual fee of 0.50%	Annual fee of 1.1%	Annual fee based on your portfolio balance: 1.0% annual fee on first \$1 million .60% on assets over \$1 million