

Your Billing Rights: Keep This Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement
If you think there is an error on your statement, write to us at:
Union Bank & Trust Co.
PO Box 82535
Lincoln NE 68501-2535

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter
When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Notice: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Checking Plus Account Highlights:

- Protects you against overdrafts and is a source of funds for large purchases or emergencies.
- 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.
- There is a \$32.00 annual fee, but no transaction fees.
- 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.
- Provides you the opportunity to establish future credit and build a solid credit rating.

A personal line of credit for large purchases; plus protection against overdrafts

Checking Plus option is a personal line of credit giving you extra purchasing power.

Plus, you have the comfort of knowing that your checking account will be covered in case of an accidental overdraft. Our overdraft protection plans will save you from embarrassment and the costs of overdrafts.

Checking Plus at a glance...

A source of funds for large purchases

Automatically advances funds into your checking account

Enjoy peace of mind that you are protected against overdrafts

Important Information About Procedures For Opening a New Account—

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you:

- When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you.
- We may also ask to see your driver's license or other identifying documents.

Return the enclosed application

To apply for Checking Plus, please complete and return the enclosed application. The application may be mailed or dropped off at any Union Bank office. Mail to:

Union Bank & Trust Company
Alternative Lending
PO Box 84430
Lincoln, NE 68501-2535

If you have questions, or would like to learn more about Checking Plus...

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 — (800) 297-2837
Bonner Springs — (913) 667-8600
Kansas City, KS — (913) 667-8610

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.

Checking Plus

Application & Agreement

Personal line of credit
Protection against overdrafts
Works automatically

**UB UNION BANK
& TRUST COMPANY**

*You Belong Here.*SM

Checking Plus Application

Open end, unsecured—Minimum credit line of \$1,000.

Applicant

Checking Account Number _____	Amount Requested _____	Individual Account <input type="checkbox"/> Joint Account <input type="checkbox"/> (All owners must complete and sign)
Name (Last, First, M.I.) _____	Date of Birth _____	Social Security Number _____
Number & ages of Dependents _____	Address (Street, City, State, Zip) _____	
Telephone _____	Cell Phone _____	Years at present address _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent Amount \$ _____
Prior Address (If less than 3 years) _____	Email Address _____	
Employer (Company Name and Address) _____	Position or Title _____	Years _____
Business Telephone _____	Gross Monthly Salary _____	Net Monthly Salary _____
Previous Employer (Company Name and Address) _____	Years _____	
Name and address of nearest relative not living with you _____		
Telephone _____	Relationship _____	

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Sources of other income
Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding Amount per month \$ _____ Amount per month \$ _____

Joint Applicant

Relationship _____		
Name (Last, First, M.I.) _____	Date of Birth _____	Social Security Number _____
Address (Street, City, State, Zip) _____	Telephone _____	Years at present address _____
Employer (Company Name and Address) _____	Position or Title _____	Years _____
Business Telephone _____	Gross Monthly Salary _____	Net Monthly Salary _____
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Sources of other income Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding Amount per month \$ _____ Amount per month \$ _____		

Asset and Debt Information Complete the following information about the Applicant and Joint Applicant (if applicable)

Checking Account Number(s) and Where? _____	Savings Account Number(s) and Where? _____		
Outstanding Debts (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.) _____			
Creditor	Name on Account	Present Balance	Monthly Payments
Landlord or Mortgage Holder _____			<input type="checkbox"/> Rent <input type="checkbox"/> Mortgage
Automobile(s) _____			
Credit Card(s) _____			
Student Loan(s) _____			
Are you obligated to make Alimony, Support or Maintenance Payments? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, to (Name and address) _____ Amount per month \$ _____			
Are you a co-maker, endorser, or guarantor on any loan or contract? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, for whom? _____ To whom? _____			
Are there any unsatisfied judgments against you? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, to whom owed? _____ Amount \$ _____			
Have you ever declared bankruptcy in the last 10 years? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, where? _____ Year? _____			

Signatures

I certify that everything I have stated in this application and on any attachments is true and correct. I acknowledge that Bank may verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency. I acknowledge receipt of the Checking Plus Consumer Disclosure Statement and have received, read, understand, and agree to the terms and conditions of the Checking Plus Account Agreement.

Applicant Signature Date

Joint Applicant Signature Date

Checking Plus Consumer Disclosure Statement

Interest Rate and Interest Charges	
APR for Cash Advances	18.00%
Paying Interest	You will be charged interest from the transaction date.
Fees	
Annual Fee	\$32.00

How We will Calculate Your Balance: We use a method called “Daily Balance”. See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Checking Plus Account Agreement

For this Agreement, the "Bank" or “we” refers to Union Bank & Trust Co., Lincoln NE; “Customer”, “you” or “your” refers to the applicant(s) for a CHECKING PLUS Line of Credit. You understand and agree with the terms of this Agreement upon approval by Bank for your CHECKING PLUS Line of Credit:

- Bank offers to depositors a CHECKING PLUS Line of Credit. Participating depositors are permitted to draw upon this line of credit to a predetermined amount (Credit). Any loan advance made under this CHECKING PLUS Agreement shall effect a new loan consolidating all prior loans under this Agreement (which shall be deemed repaid and renewed) into a new consolidated loan.
- Charges You Will Incur: The finance charge (also known as interest charge) begins on the date the transaction (cash advance) is posted to your account. The finance charge is computed at a rate of .049315% per day (periodic rate) with a corresponding Annual Percentage Rate (APR) of 18.00%. A \$32.00 annual fee will be charged against your checking account during the first billing cycle after approval and on the anniversary of that date each year thereafter.
- Balance Computation Method: We figure the interest charge on your account by applying the periodic rate to the “daily balance” of your account for each day in the billing cycle. To get the “daily balance” we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits. This gives us the daily balance.
- Changes to the interest rate: The Bank reserves the right to change the initial interest rate disclosed to you at account opening. Such change will be effective 45 days after we provide you with a change-in-terms notification mailed to your address last shown on the records of the Bank or delivered in person or through electronic delivery, if you have assented to such method. In the event that the APR is changed during the period in which any prior loan balance is outstanding, the APR for the principal balance of the entire consolidated loan shall be the interest rate charged by the Bank at the time the new loan is made.
- Until all sums owing by the Customer hereunder, with interest thereon have been paid in full, Customer will pay per month to the Bank, on account, not less than one-twentieth (1/20th) of the principal balance (amount outstanding) of the loan, subject to a minimum payment of \$15.00 (unless the unpaid principal balance is less than that amount), plus interest in the amount shown on the monthly statement sent to you by the Bank. Interest shall be computed as disclosed to you in this Agreement. Payments are applied first to accrued interest and then to principal. Payments on principal and interest shall be made on or before the payment due date, which is shown on the monthly statement, and shall be paid by means of a charge against your checking account with the Bank. You hereby authorize the Bank to draw out directly from your checking account with the Bank such amounts as from time to time become due and payable to the Bank in accordance

with the monthly statement of your Account. Additional payments may be made by (1) a telephone request to Bank to charge Customer’s Checking Account, or (2) Cash, (3) Check, (4) Money Order, (5) Bank Draft or other similar instrument in properly negotiable form shall constitute proper manner of payment. Any additional payments must be received by Bank at any branch location no later than the posted branch closing time to be credited to the outstanding balance of the Customer’s CHECKING PLUS Credit the same day the payment is received. If you default, Bank may set-off liabilities against your other deposit accounts or other property held by Bank for amounts owed including court costs.

- Bank will establish a revolving line of credit with you allowing you to obtain one or more loan advances from the Bank from time to time, the unpaid principal balance of which shall not exceed the initial approved line of credit (herein after called “Credit”) granted after notification of acceptance (unless authorized in writing by the Bank). Loan advances will be credited into your designated Checking Account with the Bank. Such loan advances shall be made in the following manner:
 - By credit in the form of cash in multiples of \$200.00 upon your appearance.
 - By credit to checking account in multiples of \$200.00 upon notification to the Bank either in person or by telephone.
 - Any charge made against or any check drawn on your checking account which would cause the balance to fall below a zero balance shall constitute your request for a loan in an amount which shall be the nearest multiple of \$200.00 sufficient to pay the charge or check. The proceeds of any loan under this paragraph (c) shall be disbursed, upon the posting by the Bank of any such charge or check, by deposit of such proceeds in your checking account.
- Should a request for a loan, as provided above, be made for an amount exceeding the unused portion of the Credit, the Bank may, at its option, (a) honor the request as a loan hereunder (without thereby permanently increasing the Credit), or (b) honor the request and treat the amount in excess of the approved Credit as charge for which payment to the Bank is immediately due and payable, with or without notice or demand, or (c) dishonor such request and return the same to the sender. If the Bank exercises option (a), the amount requested shall be added to the CHECKING PLUS balance and the finance charges shall be computed as disclosed to you within this Agreement. If option (b) or (c) is exercised, these options are not a part of this CHECKING PLUS Line of Credit, a loan advance will not be provided, and any subsequent charges will be assessed against your checking account according to the bank’s NSF Paid Item fee/ NSF Returned Item fee and continuous overdraft fee.
- The account may be prepaid in full or in part at any time, but any partial prepayment shall not affect your obligation to continue to pay each month thereafter the same monthly principal payment which you were required to pay immediately prior to such partial prepayment, nor shall any such partial prepayment operate to excuse the automatic deduction of scheduled payments.
- You will immediately deliver written notice to the Bank of any adverse change in your financial condition or any change in your residence address or employment and shall furnish to the Bank any financial statement, promptly upon request.
- The Bank will provide a monthly statement of your CHECKING PLUS Account as of the statement cycle date or the nearest banking day thereafter, indicating the amount of loan balance outstanding. The statement shall be conclusively presumed correct unless Bank receives notice in writing from you as per the instructions provided to you under “Your Billing Rights”.
- The Bank reserves the right to terminate future advances from your CHECKING PLUS line of credit at any time. We will provide notice to you regarding termination of future advances, to be effective when received but in no event later than twenty-four (24) hours after written notice is mailed to you at last address shown on the records of the Bank. Such termination shall not affect your obligation to the Bank with respect to amounts then outstanding.

- Upon default in making any payment as herein agreed, or upon default in the observance of performance of any term, condition or agreement herein contained, or if any representation set forth in this Agreement shall prove to be false or misleading in any material respect, or upon the Customer’s removal of residence from the United States, death, incapacity, or insolvency or the appointment of a receiver for any part of Customer’s property of Customer’s making of any assignment for the benefit of creditors or the commencement of bankruptcy or insolvency proceedings by or against Customer, or upon the placement or issuance of any levy, lien, writ of attachment, writ of garnishment, writ of execution or similar process against Customer or any of Customer’s property, then, upon the occurrence, or at any time during the continuance of any one or more of such events, at the Bank’s option, this Agreement shall be terminated and the entire unpaid balance of any outstanding loan hereunder and all accrued charges thereon shall become immediately due and payable without notice or demand.
- You, the Customer, hereby authorizes and empowers Bank, in the event of any default in monthly repayment obligations or otherwise, or in the event any of the contingencies described in paragraph 11 of this Agreement occur, at its option, and at any time, without notice, to set-off, appropriate and apply to the payment and extinguishment of any of the obligations and liabilities hereunder, whether now existing or hereafter contracted, and whether then due or not due, any and all monies, securities and other tangible and intangible personal property now or hereafter in Bank’s possession or under its control, on deposit or otherwise to the credit of, or belonging to you, including but not limited to any balance or share of any deposits, trusts, or agency accounts.
- This Agreement refers to each of the persons signing the application for a CHECKING PLUS Line of Credit with the Bank, and to all of them, jointly and severally, and all are jointly and severally obligated hereunder, and notice to any one of them shall constitute notice to all. The rights of the Customer hereunder shall not be assignable by operation of law or otherwise.
- Subject to the express provisions of this Agreement, the terms and conditions, otherwise applicable to your regular or special checking account with the Bank shall continue in full force and effect. The Customer agrees to maintain a checking account with the Bank until such time as all obligations incurred under this Agreement have been terminated.
- The waiver or indulgence by the Bank of any default hereunder, shall not operate as a waiver or indulgence of any default or of the same default on a future occasion. All rights of the Bank shall inure to the benefit of its successors and assigns and all obligations of the Customer shall bind the heirs, executors and administrators of the Customer.
- Customer and Bank agree that construction of the terms of this Agreement and the obligations of the parties hereunder shall be governed by the applicable laws of the State of Nebraska and the United States, and it is further agreed that the State of Nebraska is the situs of this Agreement and of any further transactions between Customer and the Bank.
- You, the Customer represents and warrants that (a) you are of legal age to enter into this contract; (b) all statements and information contained in the application or any financial statement which you have furnished to the Bank, and all statements and information contained in any financial statement or other document hereafter furnished to the Bank are and will be true, complete and correct in every respect; (c) the CHECKING PLUS Account shall not be used for any purpose which is in violation of any law or governmental regulation; (d) you authorize and consent to signing of checks, requests for loans, and receipt of loan proceeds from the Bank by any person or entity which is now authorized or hereafter becomes authorized to sign checks on one or more of your checking accounts (notwithstanding the fact that not all of the applicants for this CHECKING PLUS Line of Credit may be authorized to sign checks on such checking account).

See reverse for Your Billing Rights

Return only the application portion to Union Bank & Trust Co. Please retain the Consumer Disclosure Statement and Account Agreement for your records.