

BUSINESS BANKING

Business solutions to empower your success





Welcome to Business Banking

As your trusted financial partner, Union Bank® focuses on the details while you focus on growing your business. That focus means you get the solutions and tools you need, the moment you need them.

We're big enough to make a real difference in your business and our community, but small enough to build genuine relationships. With over 155 years of being here for our clients, it's no wonder we offer business solutions to empower your success. If you're looking to simplify your business, start with the one number to call 877-671-6877.

Sincerely,

A handwritten signature in black ink, appearing to read 'Todd Hollander', with a stylized, cursive script.

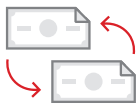
Todd Hollander
Head of Business Banking

Guidance to help your business finances



Simplify and organize

- Maintain separate operating and payroll accounts
- Establish a reserve account and earn interest as you save
- Leverage technology to access your accounts



Streamline cash flow

- Merchant Services enable clients to pay by debit card or credit card
- Remotely deposit checks and automate receivables
- Pay vendors electronically
- Protect your account from fraud



Expand and grow

- Track expenses with a business credit card¹
- Prepare for the unexpected with a business line of credit²
- Leverage a loan to purchase equipment, refinance debt, and more²
- Own your building with a commercial real estate loan³
- Conserve capital with a Small Business Administration (SBA) loan⁴

Simplify and organize



Maintain separate operating and payroll accounts



Bank Freely™ Business checking – Built for businesses who want a simplified approach to manage operational and payroll expenses. Our new business checking account is designed to help you keep more of your money.

- \$0 Monthly Service Charge
- \$0 Union Bank ATM fees, plus two non-Union Bank ATM fee rebates each statement period⁵
- Unlimited Combined Transactions⁶ and no charge for the first \$10,000 of cash deposited each statement period⁷
- Open with any amount greater than \$0



Analyzed Business Checking – Designed for businesses with large account balances and a high volume of transactions or having the need for complex cash management services

- \$20 Monthly Maintenance and Delivery Fee with Paper Statements or \$15 Monthly Maintenance and Delivery Fee with Online Statements⁸
- Receive earnings credits based on your account balance and use those credits to reduce your service charges⁹
- An Activity Fee is charged for each transaction¹⁰ with **no charge** for the first \$20,000 (excluding coins) deposited each statement period¹¹
- No minimum to open

Earn interest while building your reserves



Business MoneyMarket – Great for businesses who want to earn interest while building their cash reserves.

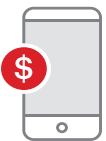
- \$12 Monthly Service Charge with Paper Statements or \$10 Monthly Service Charge with Online Statements⁸
- \$0 Monthly Service Charge with a minimum daily balance of \$3,000 or when linked to a Bank Freely Business checking account
- Open with a minimum of \$1,000

Leverage technology to access your accounts



Business Online Banking with Bill Pay – Check balances, transfer money, pay bills, and more.¹²

- Set up customized alerts,¹³ including debit and ATM card transactions, to stay informed of balances, withdrawals, deposits, and more
- Easily set up one-time, recurring, or same-day payments,¹⁴ most delivered within 2 business days¹⁷
- Review 7 years' worth of statements and check images as soon as they're available



Mobile Banking with Check Deposit – Use your tablet or mobile device to securely and conveniently deposit checks for your business anytime.¹⁵

- Access all your bank account essentials on the go and at a glance
- Deposit checks from anywhere using your mobile device. Just point and click. Deposit until 9 p.m. PT, and in most cases get access to your money the next business day.¹⁶
- Pay bills anywhere, anytime. Easily set up one-time, recurring, or same-day payments,¹⁴ most delivered within 2 business days¹⁷

Streamline cash flow



Merchant Services enable clients to pay by debit card or credit card



In person

- **On the go** – With Union Bank Merchant Services¹⁸, you can accept all major credit cards and EMV (chip) cards anywhere you go with your own device
- **Pay at the table** – Bring the checkout to your customers with our simple-to-use, handheld device. It's fully wireless, letting you roam.
- **Countertop** – For your storefront, Union Bank offers an easy-to-use, wired point of sale, as well as mobile tablet solutions



Over the phone

- **Virtual terminals** – Union Bank browser-based merchant payment solutions enable your business to securely accept payments online from your own devices
- **E-commerce solutions** – Accept payments securely through your existing website with a Merchant Services API



Industry-specific solutions

- **Healthcare** – Spend more time with your clients and boost the efficiency of collecting payments with a HIPPA-compliant healthcare payment system
- **Restaurants** – Improve cash flow, minimize chargebacks, and better serve your guests—all while helping protect cardholder data and mitigating the risk of a security breach
- **Retail** – Grow and adapt to the changing retail industry with reliable, secure payment acceptance and the latest in payment card security
- **Services** – Simplify the billing process for your specialized-services business while providing multiple payment options and staying current on e-commerce and mobile technology

Remotely deposit checks and automate receivables



Remote Deposit¹⁹ – Save time when you make deposits into your account at any time of the day or night.

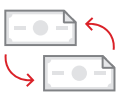
- No need to wait in line at the bank, make photocopies, or even manually deposit checks
- Control user access and transaction privileges, access detailed deposit confirmations online, and take advantage of full reporting capability
- Multi- and single-feed scanner options



ACH Collections²⁰ – The marketplace moves fast, so businesses need a secure, fast, and convenient way to manage receivables.

- Automatically collect rents, fees, or dues from your customers, tenants, or organizational members

Transfer money digitally



Web Wires²¹ – Faster, smarter, safer, better. That's how your small business will execute transactions with the Union Bank Web Wires Transfer system. Move funds in U.S. dollars or worldwide in over 120 currencies and more.

- Create your own customizable templates for recurring transfers
- Design detailed reports tailored to your business
- Enable access through SecurID® tokens and secure login



ACH Payment Origination²² – Transfer funds easily and electronically through the Automated Clearing House (ACH) system.

- Enjoy a secure, fast, and convenient way to handle your vendor payments and payroll
- Save time and paper processing costs

Fraud protection solutions



Electronic Payment Authorization (EPA)²³ – Protect your business against ACH fraud by using Electronic Payment Authorization.

- Filter incoming debits and automatically reject any unauthorized transactions
- Set terms on the amount, type, and company ID
- Add, modify, or delete EPA authorizations



Basic Positive Pay²⁴ – We'll only pay if it matches your upload. All exceptions will be rejected by default unless you approve them online. Minimize check fraud by;

- Uploading your check register file
- Receiving email notifications about your exceptions—items attempting to clear your account that do not match your information
- Accessing details and check images, you will know exactly what's going on with your payments



Basic Reverse Positive Pay²⁵ – With Basic Reverse Positive Pay, businesses no longer need to upload a check register file. Instead, all checks will come through as exceptions. All items will be paid by default unless you reject them online.

Expand and grow



See what a term loan can do for your business



We can help you achieve your goals with a business term loan.²

- Loans from \$10,000 and above
- Purchase equipment, refinance existing debt, and more
- Secured or unsecured options with fixed monthly payments

Own your building with a commercial real estate loan



Our owner-occupied commercial real estate loans can help your business expand while building equity.³

- Buy the building you occupy, refinance, or upgrade to a larger facility with flexible repayment terms
- Relationship pricing available for qualifying Union Bank clients²⁶
- 90-day rate locks²⁷

Conserve capital with a Small Business Administration (SBA) loan⁴



As a leading SBA lender,²⁸ Union Bank offers specialized guidance through the application process and expedited closing for eligible loans.

SBA 504 and 7(a) loans – If you are in the market for real estate, equipment, or business expansion, an SBA 504 or 7(a) loan may be the right choice for you.

- Acquire or refinance owner-occupied commercial real estate
- Purchase major long-term equipment
- Business expansion and acquisition
- Franchise purchases
- Long-term working capital needs

Prepare for the unexpected with a business line of credit²



Running a business means expecting the unexpected. Be prepared with a business line of credit to cover short-term working capital, big purchases, inventory, and more.

- Lines available from \$25,000 and above
- Secured or unsecured options with fixed monthly payments
- Interest-only monthly payments based on your balance

Track everyday purchases with a business credit card



Great for Rewards

Union Bank Business Preferred™ Rewards Visa® Credit Card

- **Earn a 10,000 introductory reward points bonus** when you make \$5,000 in purchases within 3 months after account opening²⁹
- **Earn 5 points** per \$1 spent (up to \$25,000 annually) on select business expenses (such as office supplies, utility bills, and telecom services) and 1 point per \$1 spent thereafter²⁹
- **Earn 2 points** per \$1 spent (up to \$25,000 annually) on gas station and restaurant purchases, and 1 point per \$1 spent thereafter²⁹
- **Earn 1 point** per \$1 spent on all other purchases²⁹
- **0% Intro APR[†]** on purchases for the first 6 months.³⁰ After that, a variable APR, currently **11.99% to 20.99%**. A **5% Balance Transfer Fee[†]** on each transfer (**minimum \$10**) will apply
- **No Annual Fee[†]**



Save on interest

Union Bank Business Platinum™ Visa® Credit Card

- **0% Intro APR[†]** on purchases and balance transfers for the first 6 months.³⁰ After that, a variable APR, currently **9.99% to 17.99%**
- A **3% Intro Balance Transfer Fee[†]** on each transfer (**minimum \$10**) for the first 6 months. After that, a **5% Balance Transfer Fee** on each transfer (**minimum \$10**) will apply
- **No Annual Fee[†]**



Start building credit for your business

Union Bank Business Secured Visa® Credit Card

- **Up to a \$25,000 secured credit limit³¹**
- **13.99% variable APR[†]** on purchases and balance transfers. A **5% Balance Transfer Fee[†]** on each transfer (**minimum \$10**) will apply
- **\$30 Annual Fee[†]**

[†]See page 10 for important rate, fee, and other cost information.

For more account information and terms and conditions governing our deposit accounts, see our applicable Business Product Guide, Business Accounts & Services Disclosure and Agreement, and Business Deposit Fee Schedule. For more information, visit your local branch or unionbank.com.

¹Credit cards are subject to credit approval. Additional terms and conditions apply. Cards are issued and serviced by Union Bank Card Services, a division of MUFG Union Bank, N.A. Complete details, including restrictions, limitations, and exclusions, will be available when you become a card member.

²Small Business loans and lines of credit are subject to credit approval and are available for businesses and collateral located in CA, OR, or WA. Fees and restrictions apply. Terms and conditions subject to change.

³Owner-occupied commercial real estate loans are subject to credit and collateral approval and are available for businesses and collateral located in CA, OR, or WA. The collateral property must have a minimum owner occupancy of 51%. A due diligence fee may be required upon loan approval. Other fees and other restrictions apply. Terms and conditions subject to change.

⁴Union Bank Small Business Administration (SBA) Lending Programs are subject to credit and collateral approval and limited to business customers and collateral located in AZ, CA, OR, or WA. A due diligence fee may be required upon approval, other fees and other restrictions may apply. Eligible borrowers must meet all criteria as defined by the Small Business Administration (SBA). Terms and conditions subject to change.

⁵No Union Bank fee for ATM access worldwide, including cash withdrawals and transfers. Network fees apply, and the owner or operator of a non-Union Bank ATM may impose a surcharge. Union Bank will rebate the first two surcharge fees assessed by non-Union Bank ATM owners or operators per statement period.

⁶Combined Transactions include each check item deposited, each debit or paid item, and each credit or deposit.

⁷The first \$10,000 in cash deposits per statement period at no charge. A fee of \$2.50 per \$1,000 applies to amounts above \$10,000.

⁸There is no charge for enrolling in Online Banking, or Online Bill Pay. Fees may apply for special services, such as same day or next day transfers or payments. Refer to the *Mobile and Online Banking Service Agreement for Personal and Small Business Accounts* for more information.

⁹At the end of each month, Union Bank sets an Earning Credit (ECR). The value of the earning credit is based on the balances in your account applied against your monthly service activity expenses. Not all fees and charges are eligible for offset through your Earnings Allowance. These ineligible fees and charges will be directly charged to your Account on Analysis. The ECR that is used will show on your monthly analyzed account statement.

¹⁰Account Activity includes each check item deposited, each debit or paid item, and each credit or deposit.

¹¹The first \$20,000 (excluding coins) in cash deposits verified per statement period at no charge. A fee of \$2.00 per \$1,000 applies to amounts above \$20,000.

¹²Limits and transfer fees may apply. Refer to the *Mobile and Online Banking Service Agreement for Personal and Small Business Accounts*, Business Accounts & Services Disclosure and Agreement, and Business Deposit Fee Schedule.

¹³Alerts are offered as a convenience to Union Bank Online Banking users. Alerts do not substitute for account statements or other notices from us and should not be used to manage your accounts. To avoid overdraft fees or low balances, we advise that you check your balances and account status frequently by logging on through Online Banking and/or Mobile Banking. Alerts received on your mobile access device may incur charges from your mobile service provider. Message and data rates may apply.

¹⁴Same-day payments available for eligible payees. Fees may apply.

¹⁵Mobile Banking is offered to Union Bank Online Banking customers. You may incur charges assessed by your service provider. Message and data rates may apply. Mobile Check Deposit is offered to our Mobile Banking consumer and Small Business customers. To use the service, the account must be in good standing. There may be dollar deposit limits and/or limits on number of checks deposited in a rolling 30-day period. You will be alerted at the time of

transaction if there are limitations that apply. Please refer to your *Mobile and Online Banking Service Agreement for Personal and Small Business Accounts* for further information, including when funds will be available for withdrawal. Mobile Check Deposit is available for iPhone®, iPad® and Android™ only. iPhone and iPad are registered trademarks of Apple Inc. Android is a registered trademark of Google LLC. Use of this trademark is subject to Google Permissions.

¹⁶Deposits made prior to 9:00 p.m. Pacific Time using Mobile Check Deposit will be available for withdrawal the next Business Day after the Business Day the deposit is received. However, in some cases, we may delay funds availability up to the seventh Business Day after the Business Day the deposit is received. We will notify you electronically by email if we delay availability of your deposit.

¹⁷Online payments made by Check or Draft may take up to four business days to arrive.

¹⁸Subject to business and credit approval. Merchant Services provided by Elavon. Union Bank and third-party Merchant Services vendors are separate legal entities, which are not affiliated with each other in any way by common ownership, management, control, or otherwise. The content, availability, and processing accuracy of their websites and products are the responsibility of each respective company. Union Bank makes no representations or warranties as to the suitability, accuracy, completeness, or timeliness of the information provided, including any information provided by third parties.

¹⁹Union Bank Remote Deposit Service enrollment is subject to approval. If approved, a monthly service fee of \$30 applies for each scanner. Scanners must be purchased through Union Bank or a Union Bank approved provider. See representative for details. Only U.S. Dollar checks drawn on a U.S. financial institution are accepted for deposit with Union Bank Remote Deposit Service. Deposits are subject to verification and may not be available for immediate withdrawal.

Recommended System Component Requirements (as of 03/2018)

- Operating System – Windows 7, 8, 8.1, or 10
- Browser – Microsoft Internet Explorer versions 11, Edge, or Chrome
- CPU Intel® Premium® IV – 1 GHz
- Memory 1 GB

²⁰Union Bank ACH Collections Service enrollment is subject to approval. If approved, a monthly maintenance fee may apply.

²¹Union Bank Web Wires Service enrollment is subject to approval. If approved, a monthly maintenance fee may apply.

²²Union Bank ACH Payment Origination enrollment is subject to approval. If approved, a monthly maintenance fee may apply.

²³Union Bank Electronic Payment Authorization (EPA) enrollment is subject to approval. If approved, a monthly maintenance fee may apply.

²⁴Union Bank Basic Positive Pay enrollment is subject to approval. If approved, a monthly maintenance fee may apply.

²⁵Union Bank Basic Reverse Positive Pay enrollment is subject to approval. If approved, a monthly maintenance fee may apply.

²⁶Not all loan payment options and terms to maturity are available to all customers.

²⁷90-day rate lock request are available for owner-occupied commercial real estate loans up to \$2,000,000 and are effective upon our receipt of a validly executed Rate Lock Option Agreement, and payment of a due diligence deposit based on the loan amount. If you choose to cancel your application at any time, we will deduct a \$500 rate lock breakage fee from your due diligence deposit prior to generating a refund. If you are declined for financing, no rate lock breakage fee will apply, however agency, 3rd party and other costs (as applicable) will be deducted from your due diligence deposit. Any remaining funds will be refunded.

²⁸Source: Data provided by the U.S. Small Business Administration as of October 2019. #3 ranking amongst banks based on Active Lender 7(a) Program by total loan dollar volume in the state of California through September 30, 2020.

²⁹Limit of one introductory reward points bonus per master card account. Other restrictions apply. Please visit unionbank.com/business-preferred-terms for further details about the Business Preferred Rewards Program Terms and Conditions.

³⁰Important Information: If you take advantage of the purchase and/or balance transfer offers and continue to use the credit card to make purchases, you will lose the interest-free grace period on the new purchases unless you pay the entire statement balance, including the amount subject to the promotional APR, by the payment due date.

The cardholder agreement gives us the right to change account terms for any reason, subject to applicable law, including if your credit profile changes. We may apply your payments in the order we choose from time to time. We must, however, comply with applicable law governing application of your payments. Currently, the Bank may apply payments first to any program fees and Interest Charges. If you made a payment in excess of the required minimum payment, we will apply the excess amount to principal balances starting with the Balance Category that has the lowest Annual Percentage Rate.

³¹As a condition to opening and maintaining a Union Bank Business Secured Visa Credit Card account, you will be required to open and maintain a deposit account with us to hold the funds you will pledge as collateral (the "Collateral Account") to secure your promise to pay for all transactions, interest, fees, and other charges you owe us on your credit card account. You may deposit from \$500 to \$25,000 into the Collateral Account, and the balance in the Collateral Account will be the credit limit on your credit card account.

	Business Preferred Rewards	Business Platinum	Business Secured
†Interest Rates and Charges			
APR for Purchases	0.00% Introductory APR for 6 months after account opening. After that, 11.99% to 20.99% APR, based on your creditworthiness. APR will vary with the market based on the Prime Rate.	0.00% Introductory APR for 6 months after account opening. After that, 9.99% to 17.99% APR, based on your creditworthiness. APR will vary with the market based on the Prime Rate.	13.99% APR APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	11.99% to 20.99% APR, based on your creditworthiness. APR will vary with the market based on the Prime Rate.	0.00% Introductory APR for 6 months after account opening. After that, 9.99% to 17.99% APR, based on your creditworthiness. APR will vary with the market based on the Prime Rate.	13.99% APR APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.25% APR APR will vary with the market based on the Prime Rate.	25.25% APR APR will vary with the market based on the Prime Rate.	25.25% APR APR will vary with the market based on the Prime Rate.
Fees			
Annual Fees	None	None	\$30
Transaction Fees			
• Balance Transfer	5% of each transfer (minimum \$10)	3% Introductory balance transfer fee for each transfer (minimum \$10) for the first 6 months after account opening. After that, 5% of each transfer (minimum \$10).	5% of each transfer (minimum \$10)
• Cash Advance	5% of each transfer (minimum \$15)	5% of each transfer (minimum \$15)	5% of each transfer (minimum \$15)
• Foreign Transaction	3% of each transaction in U.S. dollars	3% of each transaction in U.S. dollars	3% of each transaction in U.S. dollars

The above information, such as rates and fees, is accurate as of 3/16/2020 and is subject to change. Please contact Credit Card Client Services at 877-505-6789 for up-to-date information.

