

Business Checking and Savings Accounts

	United Basic Business Checking	United Premium Business Checking	United Business Checking	United Business Interest Checking	United Premiere Non-Profit	United Business Money Market
Description	Non-Interest Bearing Regular Checking Account - Low Activity	Non-Interest Bearing Regular Checking Account – Moderate Activity	Non-Interest Bearing Regular “Analysis” Checking Account – High Activity	Interest Bearing Checking Account for Sole Proprietorships and Non-Profit Organizations only	Interest Bearing Checking Account for Non-Profit Organizations and Associations	Money Market Rate Account Limited Access
Initial Deposit	\$100	\$100	\$100	\$100	\$100	\$1,000
Interest ¹	Not Applicable	Not Applicable	Not Applicable	Tiered Interest \$2,500 to \$49,999 \$50,000 and up	Variable Rate of Interest based on UAB 60 day \$1,000 Certificate of Deposit	Tiered Interest \$5,000 to \$9,999 \$10,000 to \$24,999 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 and up
Minimum Daily Balance Required to Earn Interest	Not Applicable	Not Applicable	Not Applicable	Minimum \$2,500 Daily Balance	Minimum \$6,000 Daily Balance	Minimum \$5,000 Daily Balance
Account Features ²	For Businesses with Low Monthly Activity: 20 Deposits per month 100 Checks per month \$2,000 in currency/coin furnished or deposited per month	For Businesses with Moderate Monthly Activity: 25 Deposits per month 200 Checks per month \$7,500 in currency/coin furnished or deposited per month	For Businesses with High Monthly Activity or High Balance Accounts: Activity Charges per Account Analysis	Unlimited Check Writing Unlimited Deposit Activity	Monthly Activity Parameters: 20 Deposits per month 100 Checks per month \$2,000 in currency/coin furnished or deposited per month	Unlimited withdrawals in person or by ATM ³ 6 pre-authorized withdrawals per statement cycle ⁴
Average Monthly Balance to Avoid Service Charge	\$6,000	\$10,000	Balances applied toward Account Analysis	\$2,500	\$6,000	\$5,000
Service Charge	\$10 Monthly	\$18 Monthly	Based on Account Analysis	\$15 Monthly	\$12 Monthly	\$20 Monthly
Other	Monthly Statement	Monthly Statement	Monthly Statement	Monthly Statement	Monthly Statement	Monthly Statement

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¹ Rate may be changed as often as daily; interest is compounded daily. Service Charges, Transaction and Activity Fees could reduce earnings on the account. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

² Other services subject to Schedule of Fees and Charges.

³ Some Merchants/ATM providers may assess a charge for a transaction.

⁴ \$10.00 Charge for every pre-authorized transaction over the allotment of 6 per month; Money Market Accounts.