



UNITED BANK & TRUST

ACCOUNT SERVICES GUIDE

EXCEEDING
YOUR EXPECTATIONS

Table of Contents

Welcome to United Bank & Trust	2
Hours & Locations	2
Personal Services	
Checking Accounts	3
Savings Accounts	4
Health Savings Account	5
CDs and IRAs	6
Digital Banking Services.....	7
Way To Bank Remotely	9
Build Your Account.....	10
Card Services	11
Additional Services.....	12
Fraud Prevention & Restoration.....	13
Loan Services.....	14
Fee Schedule	15
Business & Ag Services	
Checking & Savings Accounts.....	16
Sweeps.....	17
Digital Banking Services.....	18
Card Services	20
Loan Services	21
Health Savings Accounts	22
First Point	
Wealth Solutions	23
Wealth Management	24
Financial Management & Trust.....	25
Switch to United Bank & Trust Checklist.....	26

Welcome to United Bank & Trust

HOURS & LOCATIONS

Main Office



Address

2101 S. Center St
Marshalltown, IA

Contact

Phone: (641) 753-5900
Fax: (641) 753-0800

Drive up Hours

Monday-Thursday: 8am to 5:00pm
Friday: 8am to 5:30pm
Saturday: 9am to Noon

Lobby Hours

Monday-Friday: 9am to 4:30pm
Saturday: Closed

ATM

24/7

Branch Office



Address

29 S. Center St
Marshalltown, IA

Contact

Phone: (641) 752-7005
Fax: (641) 752-3004

Drive up Hours

Monday-Thursday: 8am to 5:00pm
Friday: 8am to 5:30pm
Saturday: Closed

Lobby Hours

Closed

ATM

24/7

Core Values

Excellence • Integrity • Ownership • Community

Core Values are the beliefs that our Bank holds that define our interactions with each other and how we engage with our customers. These values are also known as our guiding principles because they serve as the foundation of who we are and what we believe.

Personal Checking Accounts



SIMPLE CASH BACK

Cash Back

A simple, worry-free account that rewards for debit card usage.

- ▶ No minimum balance
- ▶ No monthly maintenance fee
- ▶ Earn a \$0.10 cash back reward with each settled debit card purchase*
- ▶ Free online statements**
- ▶ Free debit card

*Up to \$5 per statement cycle, per account.

**Paper statements available for \$3/
statement cycle.



INTEREST REWARDS

High Interest Rate

An interest-bearing account that pays a higher interest rate for banking electronically.

- ▶ No minimum balance
- ▶ No monthly maintenance fee
- ▶ Earns interest on daily balances, interest paid monthly
- ▶ Interest Rewards "special" rate on balances up to \$15,000 during each statement cycle when the following criteria is met:
 - One direct deposit **OR** one external automatic withdrawal **AND**
 - 25 settled debit card purchases per statement cycle
- ▶ Free online statements**
- ▶ Free debit card

*Balances over \$15,000 will earn the Interest Rewards Market Rate. If electronic banking criteria is not met, the entire balance will earn the Interest Rewards Base Rate.

**Paper statements available for \$3/statement cycle



PREMIER

Tiered Interest Rate

A traditional interest-bearing account with tiered interest rates based on balance. This account also offers additional banking perks.

- ▶ No monthly maintenance fee if minimum daily balance of \$2,500 or average daily balance of \$5,000 is maintained*
- ▶ Earns interest on daily balances, interest paid monthly
- ▶ Free checks**
- ▶ Free 3x5 safe deposit box for one year***
- ▶ Free online or paper statements
- ▶ Free debit card

*If balance does not qualify, a \$10 monthly maintenance fee will be assessed.

**Free basic single checks. Duplicate checks will receive a \$20 discount. Other check styles available at varying prices. Limit of 2 boxes per year.

***Equivalent credit given toward larger size box.

Personal Savings Accounts



SAVINGS

Account

This traditional account is perfect for all your savings and emergency needs. Your money will be earning interest while you enjoy peace of mind.

- ▶ \$100 minimum daily balance*
- ▶ Earns interest on daily balances of \$100 or more; interest paid quarterly
- ▶ Children under 18 are exempt from monthly maintenance fee
- ▶ Debits in excess of five per month charged \$1.00 each (also applies to children under 18)
- ▶ Free online or paper statements

*If balance falls below \$100 any day of the month, a \$5.00 monthly maintenance fee will be assessed.



MONEY MARKET

Account

Our money market account is an excellent way for you to keep your funds liquid while earning a rate of return for a short-term investment.

- ▶ No monthly maintenance fee if minimum daily balance of \$2,500 or average daily balance of \$5,000 is maintained*
- ▶ Earns interest on daily balances of \$100 or more; interest paid quarterly
- ▶ Debits in excess of five per month charged \$1.00 each
- ▶ Unlimited cash withdrawals and in-bank transfers
- ▶ Free online or paper statements

*If balance does not qualify, a \$7.00 monthly maintenance fee will be assessed.



FIRST-TIME HOMEBUYER

Savings Account

At United Bank & Trust, our goal is to help customers achieve their financial goals. Saving for home ownership is often chief among these goals.

- ▶ \$100 minimum daily balance*
- ▶ Earns interest on daily balances of \$100 or more; interest paid quarterly
- ▶ Debits in excess of five per month charged \$1.00 each
- ▶ Free online or paper statements

*If balance falls below \$100 any day of the month, a \$5.00 monthly maintenance fee will be assessed.

RELATIONSHIP PERKS

Enjoy additional perks when the primary owner of a Relationship Checking account has combined balances on qualifying deposits of \$50,000 or more.

Qualifying deposits include: Checking, Savings, CDs, IRAs, and HSA accounts. Personal deposits only.

- ▶ No minimum balance to maintain in Premier
- ▶ Paper statement fee refund
- ▶ Free 3x5 Safe Deposit Box (or equivalent credit toward larger size box)
- ▶ Preferred CD/IRA rates – additional .15% (excludes automatic renewals)
- ▶ No fee for foreign currency
- ▶ \$200 discount on Mortgage Loan closing costs
- ▶ \$100 discount on Home Equity Loans and Lines of Credit closing costs
- ▶ ATM surcharge refund (up to \$20 per statement cycle)
- ▶ No ATM deposit fees
- ▶ Complimentary Financial Plan review

Personal Health Savings Account

A Health Savings Account (HSA) is an account that individuals can invest dollars to save for future medical expenses. An HSA is a tax-exempt account established for the purpose of paying medical expenses in conjunction with a High-Deductible Health Plan (HDHP).

Health Savings Accounts combined with a high deductible health plan from your insurance provider can reduce healthcare costs, and provide you with a tax-advantaged, lifetime medical savings account.

Benefits of Owning a HSA

Long-Term Savings:

HSA funds roll over from year to year and always belong to you, growing tax deferred. No need to worry about any "use it or lose it" rules. Your money stays in your account and accumulates, allowing your funds to grow over time.

Convenient:

You can pay for medical expenses at the time of service by using a debit card, or writing a check drawn on your HSA checking account. You can also conveniently make contributions to your account through direct deposit from your payroll, or other accounts.

Control:

Your HSA gives you greater freedom when making healthcare choices. You decide when to make a contribution, and when to spend the funds. You are the owner of the account.

Tax-Savings:

Deposits are tax deductible and can be used to pay for medical expenses at any time. We recommend that you consult a tax advisor for details.



United Bank & Trust HSA Features

- ▶ No setup fee
- ▶ \$2.00 monthly maintenance fee*
- ▶ Interest earned monthly with a tiered rate
- ▶ Free online or paper statements
- ▶ Free debit card

* Fees subject to state & local option sales tax

Not sure if a High Deductible Health Plan is right for you?

Visiting with your trusted insurance agent or your Human Resources Department is the first place to begin.

Personal CD's & IRA's

CD's

A Certificate of Deposit (CD) provides you greater earning potential, plus added security. CDs are a guaranteed investment and growing source of interest that you can easily convert into cash upon maturity of the CD. Plus, CD's offer higher interest rates than regular savings or checking accounts.

- ▶ Purchase a CD with a fixed sum of money for a fixed period of time- this can range anywhere from six months up to five years, depending on your future needs.
- ▶ Your CD earns interest based on current rates.
- ▶ When you cash in your CD at its maturity date, you receive the money you originally invested, plus the compounded interest.
- ▶ Earn an additional .15% when the primary owner of a Relationship Checking Account has combined balances on qualifying deposits of \$50,000 or more.*

*Qualifying deposits include: Checking, Savings, CD's, IRA's, and HSA accounts. Personal deposits only.

IRA's

With an Individual Retirement Account (IRA) you get secure, insured investment options with a low initial investment. Select a Traditional or ROTH IRA to help you meet your long-term financial goals.

Traditional

- ▶ Earnings are tax deferred until withdrawal
- ▶ Annual contributions up to IRS maximum amount
- ▶ Contributions may be tax deductible*
- ▶ Created for individuals who do not participate in employer-sponsored retirement plans
- ▶ Certain individuals who do participate in employer-sponsored retirement plans may still qualify
- ▶ Mandatory minimum distribution at age 72

*Contact your tax professional regarding deductibility.

Roth

- ▶ Earnings are tax-free if certain rules are met*
- ▶ Annual contributions up to IRS maximum amount
- ▶ Qualified distributions are not taxable*
- ▶ No mandatory minimum distributions

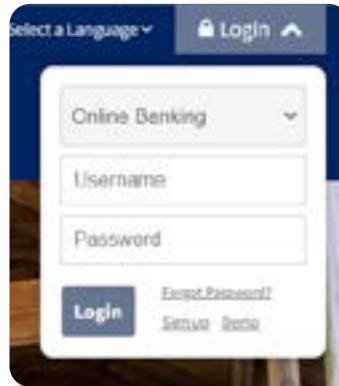
*Contact your tax professional regarding deductibility.

Personal Digital Banking Services

Online Banking

With Online Banking you can check balances and transactions, view check images, transfer funds between accounts, connect to Quicken™, set balance notifications and more.

Sign up online at www.bankubt.com. Once the registration form is submitted, you will receive a confirmation by email notifying you that we have received your registration. Within two business days, you will receive a second email letting you know your registration has been approved, and you can begin accessing your online information.



Online Bill Pay

United Bank & Trust's Online Bill Pay is the smart and simple way to manage your monthly bills.

Pay anyone you would normally pay by check at your convenience, on your computer. Your payments are sent with a simple click of the mouse. No checks, no envelopes, no stamps, no hassles, no fees!

Once you have logged into Online Banking, click on the Bill Pay button. You will then be prompted to register for Bill Pay access. Once you are approved you will be notified via email. Please note: approval for new customers may require a 2 week waiting period.

Customers are ineligible if age 18 or under, or if account balance is below \$10.

Online Statements

Your statement can now be immediately available to you through Online Banking. To enroll in Online Statements, simply login to your Online Banking, and click on the "Online Statements" tab. Once you accept the Online Statement Disclosure, you will have immediate access to view your statements online!

- ▶ Immediate access to your statements
- ▶ Safe and secure
- ▶ 3-Year history available
- ▶ Environmentally friendly
- ▶ Check images are included

Mobile Banking with Mobile Deposit

View accounts, transfer funds, pay bills, deposit checks and more with Mobile Banking! To get started, simply download the United Bank & Trust App from the App Store or Google Play.



Android



iPhone

Personal Digital Banking Services

Money Management™

Money Management™ takes online account tracking and budgeting to the next level and puts your financial goals within reach.

- ▶ Manage your finances in one place. View your complete financial picture across many financial institutions, including your credit cards, 401k, or other retirement accounts.
- ▶ See where you're spending your money. Money Management™ automatically categorizes your expenses, or you can create your own categories.
- ▶ Set your financial goals and monitor progress. Track your budget through a simple, online tool.
- ▶ Control your financial life with tools to view: debt payoff forecasting, detailed networth analysis, savings and retirement goals and a cash flow calendar.
- ▶ Access within Online Banking & our Mobile App

To get started, login to Online or Mobile Banking and click on the Money Management™ tab. For assistance, How-to-Guides and FAQs are available online at www.bankubt.com.



Quicken®

Do you use Quicken® to manage your finances? You can either download your transactions into Quicken® or contact a specialist to setup a user name to synchronize your transactions.

Text Banking

Text Banking allows you to text us to receive your balance, account history, or to transfer funds. All you need to access Text Banking is a text plan on your mobile phone. It's simple to use, secure and FREE*. To get started, sign up through Online Banking by clicking on the "Mobile Banking & Alerts" tab.

*Your mobile carrier's text messaging and web access charges may apply.

Security

Online and Mobile Banking is safe and secure with Enhanced Login Security. Enhanced Login Security protects your accounts from unauthorized access, identifying you as the true "owner" of your accounts by recognizing not only your password but your computer or device as well. If we don't recognize your device, or if you've logged in from a public computer or one you haven't used before, we'll verify your identity to prevent unauthorized access. With Enhanced Login Security, you'll be protected from any computer you're using, whether you're at home or on the go.

Mobile Wallet

Mobile wallet is a digital means of keeping your payment information ready for use on your smartphone or smart watch. When you add your United Bank & Trust debit card to your mobile wallet, you can make payments anywhere that Apple Pay®, Google Pay™, or Samsung Pay is accepted.

Ways to Bank Remotely

	Drive Thru	ATM	Customer Service	Online Banking	Mobile App	Visit Our Website
Deposit a Check						
Withdraw Cash						
Check Your Balance/Transfer Funds						
Transfer between other United Bank & Trust accounts						
Open an Account						
Set Up Direct Deposit						
Get a New Debit or Credit Card						
Report a Lost/Stolen Card						
Report Fraud or Ask a Question About Your Account						
Apply for a Personal/Auto Loan						
Apply for a Mortgage or Speak with a Mortgage Lender						
Request Appointment with a Banker or Financial Advisor						
Drive thru open normal hours Use ATM's at any branch 24/7 Call us at (641) 753-5900 Enroll in Online Banking or download the Mobile App at www.bankubt.com Visit our website 24/7						

Build Your Account

1 CHOOSE

Checking



- Simple Cash Back (no minimum balance)
- Interest Rewards (no minimum balance)
- Premier (\$2,500 min daily balance or \$5,000 avg daily balance)

Savings



- Savings (\$100 minimum balance)
- Money Market (\$2,500 min daily balance or \$5,000 avg daily balance)
- Minor Savings (\$100 minimum balance)

2 ACCESS



- Debit Card
- Online and Mobile Banking (Bill Pay, Mobile Deposit, Online Statements, Shared Access)
- Checks
- Mobile Wallet

3 SIMPLIFY



- Direct Deposit
- Automatic Withdrawals
- Automatic Balance Transfer

4 PROTECT



- ID TheftSmart™ Credit Monitoring
- ID TheftSmart™ Restoration
- Safe Deposit Box

Personal Card Services

Debit Cards

United Bank & Trust debit cards are a convenient way to make purchases at a retailer or to use at an ATM for deposits, withdrawals or balance inquiries. Debit cards are accepted anywhere MasterCard® is accepted.

- ▶ No transaction fees*
- ▶ No monthly fees
- ▶ No ATM charges at United Bank & Trust or Money Pass ATM's
- ▶ Add your debit card to mobile wallet for fast payment with your phone or smart watch
- ▶ Receive fraud text alerts

* If you use an ATM not owned by United Bank & Trust, the owner of the ATM may charge you a transaction fee.

ATM Cards

Gain quick access to your bank account with an ATM Card. Make cash withdrawals, deposits or check your balance in your account at any ATM in Iowa, or any Shazam® or Cirrus® ATM worldwide.

- ▶ No transaction fees*
- ▶ Annual fee of \$10
- ▶ No ATM charges at United Bank & Trust or Money Pass ATM's

* If you use an ATM not owned by United Bank & Trust, the owner of the ATM may charge you a transaction fee.

Credit Cards

Whether you are looking to start building credit or you want to earn rewards whenever you spend money, we offer a credit card for you! Review our card options and apply online at www.bankubt.com.

Elan is the issuer of the United Bank & Trust Visa® Credit Cards.

Additional Services

SAFE DEPOSIT BOX

United Bank & Trust has safe deposit boxes available in several different sizes to meet your needs. Anything you can't afford to lose can be kept safe and secure with a safe deposit box from United Bank & Trust.

- ▶ Save important documents like passports, deeds, birth and marriage certificates, Social Security records, and wills.
- ▶ Protect jewelry, heirlooms, coins, and stamp collections.
- ▶ Safeguard financial information such as bills of sale, contracts, bonds, insurance policies, stock certificates, and tax records.

Choose the United Bank & Trust safe deposit box that fits your needs. Boxes available at our main location only. Must have a United Bank & Trust checking account to rent a safe deposit box.

Rental Options

3x5	\$28.00
5x5	\$38.00
3x10.....	\$50.00
5x10.....	\$70.00
10x10	\$125.00
Lost Key Replacement	\$25.00
Box Drilling	Cost + \$25.00

All boxes are 21" in length.

Ask about availability today.

*A deposit account is required for box rental. Rent is automatically deducted from deposit account annually. Safe deposit box contents are NOT insured by the FDIC.

Notary

There are a number of official documents that require a notarized signature. Only a Notary can perform this service. The Notary witnesses your signature and verifies that he/she confirmed your identity as the person who signed the document. United Bank & Trust offers notary services for customers at no cost.

Medallion Signature Guarantee

United Bank & Trust provides the service of medallion signature guarantee to our customers for the purpose of security transfers. The transaction dollar limit for signature guarantee service is \$250,000 per transaction. A fee is charged for each guarantee; this fee is necessary due to the complex nature of the paperwork and liability involved in the transaction.

Medallion Signature Guarantees are available by appointment. Please call us at, 641-753-5900 to schedule an appointment.

Fraud Prevention and Restoration

Text Fraud Alerts

Keeping your account information safe and secure is our highest priority. Our enhanced debit card program sends you text fraud alerts when a suspicious transaction occurs. No need to register for text alerts. Simply ensure we have your current cell phone number on file, and when a suspicious transaction is identified, you'll receive a text message asking you to verify if it is a legitimate or fraudulent charge. This helps put a stop to fraud immediately, keeping your money and your account secure.

- ▶ No registration required
- ▶ Confirm or deny transactions in real time
- ▶ Minimize and identify fraud faster

ID TheftSmart™

If you are ever a victim of identity theft, it can be a very time consuming and overwhelming process to repair the damage done. As a victim, you expect real solutions to help you restore confidence and your reputation. Through our partnership with Kroll Fraud Solutions, we offer two services that give you peace of mind that you are protected:

- ▶ **Restoration** - In the event your identity is compromised, you'll need some help. Investigators will work on your behalf to restore and preserve your identity. Not only will you receive full service identity restoration from a licensed experienced investigator should you become a victim, but you will also have a resource to help answer questions or provide guidance on security and fraud related concerns, in order to head off possible issues before they materialize.
- ▶ **Credit Monitoring (includes Restoration)** - This service is designed to provide email alerts when unusual activity is detected on your credit report, allowing you to spot potential fraud or identity theft immediately to prevent further fraud.

	Confirm Identity Fraud	Assist in Obtaining a Police Report	Provide a Tri-Merged Credit Report	Place a Fraud Victim Statement on Credit Report	Assist Until All Identity Theft Issues are Resolved	Alert on Credit Report Changes	Monthly Fee
ID Restoration	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$3 Per Household
Credit Monitoring with ID Restoration	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$6 per Person

Loan Services

United Bank & Trust offers loan options for every life situation. Whether you are looking to purchase a new car, buy a home or remodel your current home, be sure to check out our loan services.

Mortgage Loans

Fixed Rate Mortgage

Whether purchasing or refinancing a home, consider a fixed rate mortgage. Your interest rate remains the same over the life of the loan, making it easier to budget your monthly expenses.

Adjustable Rate Mortgage

If you plan to be in your home for a short period of time, or if you expect that mortgage rates will decline over time, an adjustable rate mortgage might be a great option for you to consider. With an adjustable rate mortgage, monthly payments may be lower for the first few years, when compared to a fixed rate mortgage.

FHA (Federal Housing Administration) Loans

FHA loans require minimal down payment towards your new home. FHA loans offer low down payments, low closing costs, and more favorable credit qualifying guidelines.

VA (Veterans Administration) Loans

If you are a veteran or surviving spouse of a veteran, you may qualify for a VA loan. VA loans are available to eligible veteran's and their spouses, with proof of eligibility. With a VA loan, no down payment is required.

Home Equity Loans & Lines

Home Equity Loans

A Home Equity Loan is a fixed rate loan, secured by the equity in your home. With a fixed rate loan, your monthly loan payment stays the same for the life of the loan and can be used to finance your home improvement projects, purchase a vehicle or boat, finance a vacation, or consolidate debt.

Home Equity Line of Credit

A Home Equity Line of Credit loan is a revolving line of credit, secured by the equity in your home. Credit is available to you as you need it for the entire term.

Construction Loans

If you are building your own home, we have a finance option for you. Construction loans are a two-loan process with the initial construction phase for up to 12 months with interest only payments. Interest during the construction phase is fixed. The second loan is the permanent loan up to a 30 year term.

Personal & Auto Loans

United Bank & Trust offers personal & auto loans to satisfy short-term financing needs for our customers. Work with one of our lenders to determine the best option for you.



Personal Fee Schedule

Effective December 15, 2022

Cards	
ATM or Debit Card Replacement	\$ 15.00*
ATM Card Annual Fee	\$ 10.00*
Debit Card Usage (Free Checking Only)	\$ 2.00*
(Less than 5 transactions per stmt cycle/per account)	

Safe Deposit Box	
Annual Lease	
► 3 x 5	\$ 28.00
► 5 x 5	\$ 38.00
► 3 x 10	\$ 50.00
► 5 x 10	\$ 70.00
► 10 x 10	\$ 125.00
Lost Key Replacement	\$ 25.00
Box Drilling	Cost + \$25.00
A deposit account is required for box rental. Rent is automatically deducted from deposit account annually. Safe deposit box contents are NOT insured by the FDIC.	

Statements & Research	
Account Balancing or Research	\$ 30.00*
(per hour, \$15 minimum)	
Duplicate Statement - Third Party	\$ 3.00*
(per statement)	
Duplicate Statement (per statement)	\$ 1.00*
Undeliverable Mail	\$ 10.00*
(per occurrence, after first month)	
Paper Statement Fee (per month)	\$ 3.00*
(Simple Cash Back and Interest Rewards)	
Check Images with Paper Statements	\$ 5.00*
(per month)(Free Checking)	

Wire Transfers	
Domestic/Foreign - Incoming	\$ 20.00*
Domestic - Outgoing	\$ 30.00*
Foreign - Outgoing	\$ 50.00*

Overdrafts and NSF	
Non-Sufficient Funds (NSF)	
► NSF Returned Item (per presentment)	\$ 25.00
► Paid Overdraft Item (per presentment)	\$ 35.00
NSF Bill Pay (per presentment)	\$ 45.00
Overdraft Balance Transfer (per occurrence)	\$ 10.00*
Each time an 'item' posts, causing an account to go to a negative status, it may be subject to a PAID or RETURNED PRESENTED ITEM FEE , even if it is a re-presentation of a previous item. An item may be presented multiple times by the payee, and we may charge a fee each time an item is presented, regardless of the number of times presented. Non-sufficient funds may be created by check, in person withdrawal, ATM withdrawal, or other electronic means.	
Other Charges	
Account Closure (within 90 days of opening)	\$ 25.00
Account Re-opening	\$ 25.00
ACH Transfer - Bank Initiated	
► Set-up Fee	\$ 10.00*
► Modification Fee	\$ 5.00*
► Recurring Fee	\$ 2.00*
Cashiers Check	\$ 7.00
Check Cashing (if account balance <\$100)	\$ 10.00
Check Printing	Prices Vary
Counter Checks (per check)	\$ 1.00
Deposit Bag (locked + 2 keys)	\$ 25.00
Deposit Bag (zipped)	\$ 5.00
Dormant Account	\$ 10.00*
(per month, if no activity within 12 months)	
Foreign Currency Order	\$ 5.00
Garnishment/Tax Levy	\$ 75.00
IRA Transfer Fee	\$ 50.00
ID TheftSmart - Restoration (per month)	\$ 3.00
ID TheftSmart - Credit Monitoring (per month)	\$ 6.00
Returned Deposit Item	\$ 6.00*
Stop Payment (including Bill Pay)	\$ 30.00*

Business & AG Deposit Accounts

Checking Accounts

	Minimum to Open	Minimum Balance	Monthly Fees	Activity Fees (Includes debits, credits, and deposited items)	Interest Earned	Account Features
Small Business Checking	► \$25	► \$100	► \$5.00 monthly maintenance fee if minimum balance is not maintained	► \$.25 per item after first 250 items		► Check images available with online or paper statements
Business Checking With Interest	► \$25	► \$2,500 min daily or \$5,000 average monthly	► \$10.00 monthly maintenance fee if minimum balance is not maintained	► \$.10 per item	► On daily balances of \$2,500 or more	► Check images available with online or paper statements
Commercial Checking	► \$25	► N/A	► \$10.00	► \$.10 per item		► Variable earnings credit rate on the average collected balance less a 10% reserve requirement ► Uncollected balances will be charged the earnings credit rate plus 10% ► Check images available with online or paper statements

Savings Accounts

	Minimum to Open	Minimum Balance	Monthly Fees	Activity Fees (Includes debits, credits, and deposited items)	Interest Earned	Account Features
Commercial Savings	► \$25	► \$100	► \$5.00 monthly maintenance fee if minimum balance is not maintained	► Debits in excess of five per month charged \$1.00 each	► On daily balances of \$100 or more	
Business Money Market	► \$25	► \$2,500 min daily or \$5,000 average monthly	► \$10.00 monthly maintenance fee if minimum balance is not maintained	► \$.25 per item after first 100 items	► On daily balances of \$2,500 or more	► Check images available with online or paper statements

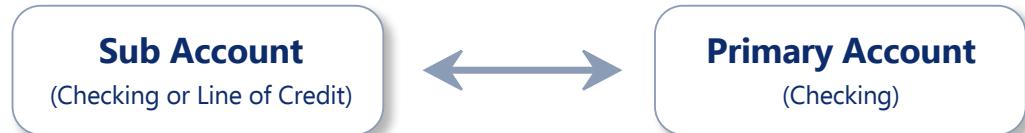
*Fees Subject to State and Local Option Sales Tax

Business Sweeps

Maximize your company's excess funds with a sweep option. Sweeping funds between accounts eliminates the need for manual transfers, saving clerical time and expenses. Business sweeps are designed to sweep funds between a primary account and subsidiary account(s). In most cases, subsidiary accounts serve an operating purpose while the sweep destination account (or primary account) is more permanent storage of funds. We offer two types of sweep arrangements, a standard sweep and an advanced sweep.

Standard Sweep

A standard sweep can either be two deposit accounts or a deposit account and a line of credit are that are linked. The subsidiary account may have any target balance. At the end of the business day, funds are swept to or from the attached account to maintain the target balance. There is no monthly fee.

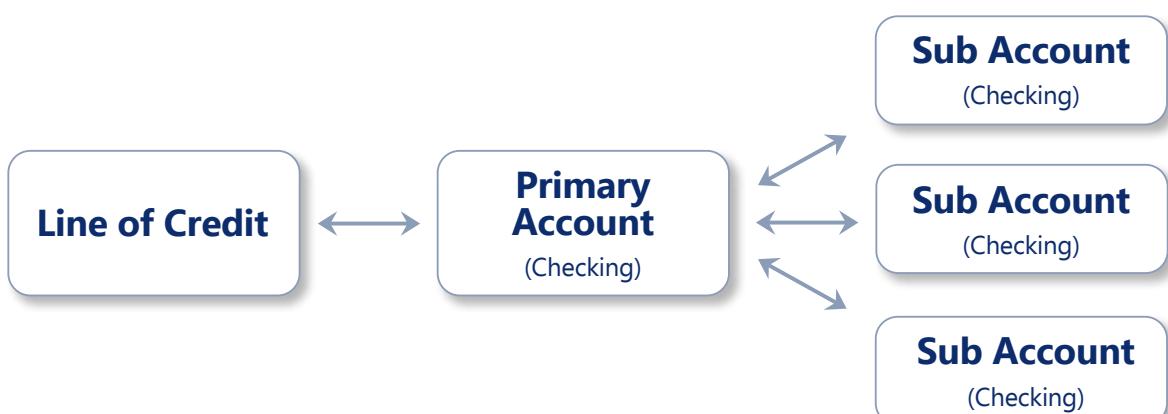


Advanced Sweep

An advanced sweep is a standard sweep that includes more than two accounts. Target balances are set in subsidiary accounts, and funds are swept to and from the primary to maintain target balances. Advanced sweeps could include checking accounts and/or loan accounts. There is a \$10 monthly fee.

Who uses this service?

- ▶ **Example 1:** A business with multiple retail locations that make deposits every day. A deposit sweep arrangement would automatically move the deposited funds to the aggregating destination account.
- ▶ **Example 2:** Businesses that keep little cash in operating accounts and/or prefer to automatically move funds to and from an operating line of credit. When cash flow is reduced, the line of credit is used to boost funds available to the business. When cash flow improves, the line of credit balance is paid down using the excess funds in the deposit account.



Business Digital Banking Services

Business Online Banking

Business Online Banking services allow you to manage your business accounts conveniently and efficiently. Offering two options, choose the package that is right for you.

Features	Basic Online Banking	Enhanced Business Online Banking
View Accounts		
Transfer Funds Between Accounts		
Transfer Funds Between Companies		
View Online Statements		
View Check Images		
View Deposited Items		
Pay Bills		
Request Stop Payments*		
SMS and Email Alerts		
Mobile Access		
Mobile Deposits		
Shared Access to Accounts		
ID Security Tokens		
Positive Pay for Check Fraud Prevention		
QuickBooks® Web Compatibility		
Quicken® Compatibility		
Initiate ACH Transactions (\$0.09 per item)		
Initiate Wires*		

Business Online Banking Options	Price
Basic Online Banking	Free
Enhanced Business Online Banking Without ACH and Wires	Free
Enhanced Business Online Banking with ACH and Wires	\$35.00 monthly \$.09 per ACH Item

Remote Deposit Capture	Price
eDeposit	\$60 monthly

*Refer to fee schedule for associated fees.

Business Digital Banking Services

eDeposit

When you are busy, you need products and services that save you time and money. eDeposit allows you to maximize your office efficiency. Scanning your deposit from your office saves a trip to the bank, allowing your employees more time to focus on your business and your customers.

Convenience

- ▶ Scan deposits right from your office
- ▶ Research previous deposits and deposited items
- ▶ Maximize employees use of time by saving a trip to the bank

Fraud Protection

- ▶ Improved security- checks never leave the office
- ▶ Reduced risk of theft
- ▶ Increased employee safety
- ▶ Secure deposit transmittal with firewall, encryption and password protection

Other Benefits

- ▶ Ability to maximize office efficiency
- ▶ Funds are available faster than traditional deposit methods

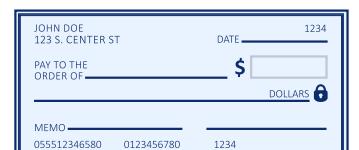
Contact a bank representative for current pricing

Business Mobile Banking

Bank conveniently and securely with Business Mobile Banking. Enjoy the convenience of managing your business finances when you are away from the office, right from your mobile device!

- ▶ Check business account balances
- ▶ View recent transactions, including check images
- ▶ Transfer money between accounts
- ▶ Approve transactions scheduled through Business Online Banking, including fund transfers, ACH transfers and wire transfers
- ▶ Review and approve Positive Pay exceptions
- ▶ Receive alerts when approvals are pending

Download the app (UBT Business Mobile Banking) from your iPhone or Android. Once downloaded, login using your Business Online Banking user credentials.



Business Card Services

Clover Point-of-Sale (POS)

Clover offers convenient solutions to your card process and business management needs. Clover® can help you easily accept payments, streamline processes, and drive sales.

Clover is the largest U.S. cloud-based, all-in-one point-of-sale (POS) platform and business management solution. With Clover, you can:

- ▶ Accept credit, debit, and digital wallet payments from your customers (including Apple Pay®, Google Pay™, and Samsung Pay)
- ▶ Choose from a variety of POS devices to take payments practically anywhere: in-person, curbside, tableside, by phone, or online.
- ▶ Get access to apps to help track sales, manage time sheets and payroll, send invoices, manage inventory, and more.
- ▶ Create customer loyalty programs and issue physical and digital gift cards
- ▶ Receive installation and support from a local Clover representative

Other Business Solutions

- ▶ Invoicing: Send invoices and accept online payments
- ▶ Virtual Terminal: Manage your business and accept payments on the go
- ▶ Tracking: Get real-time insights and sales trends
- ▶ Inventory Management: Streamline operations, build menus, and oversee inventory
- ▶ Employee Management: Schedule staff and manage payroll efficiently from one integrated system
- ▶ Customer Engagement: Create loyalty programs, digital and physical gift cards to drive sales
- ▶ Apps & Integrations: Extend your Clover system to do even more with best-in-class apps

Business Credit Card

Offering four card options, you choose the one that fits your business needs. All cards include:

- ▶ Monthly account summaries
- ▶ Online statement access and payments
- ▶ Individual credit lines by employee

Elan is the issuer of the United Bank & Trust Visa® Business Credit Cards

Business Debit Card

From the everyday to the annual expense, a business debit card simplifies your banking.

- ▶ Use for purchases in store, over the phone or online
- ▶ Accepted anywhere you can use a MasterCard®
- ▶ No ATM charges at United Bank & Trust or Money Pass ATM's
- ▶ Detailed transaction information appears on each monthly statement

Business Loan Services

Commercial Loans/Leases

United Bank & Trust is your partner when it comes to your business. Our lenders help identify opportunities and offer loan options for your specific need. Whether you are considering buying a business, expanding your business, or refinancing debt, we're here to help!

Commercial Loans	Description
Commercial Real Estate	Long-term financing for the purchase or refinance of real property, including investment property, property expansion and improvements.
Real Estate Construction	A multiple advance credit line established to fund the construction of real property. Following the construction period, the loan is converted to a longer-term amortized loan.
Equipment Loan	Intermediate-term financing for the purchase of fixed assets such as machinery, equipment and leasehold improvements.
Lines of Credit	A revolving line of credit which provides working capital to carry increased inventory and accounts receivable.
Letters of Credit	United Bank & Trust uses its' financial strength to guarantee financing for your commercial purchases. Examples include letters at auction, open-ended credit and import goods.
SBA Loans	United Bank & Trust sponsors SBA (Small Business Administration) loan programs for business start-ups and expansion. The 7A product is a loan partially guaranteed by the US government. The 504 product is a direct government loan paired with a United Bank & Trust loan.
Floor Plan Line of Credit	An inventory loan secured with identified retail goods such as vehicles or farm equipment. The credit line revolves as merchandise is purchased and sold.
Real Estate Investment Loans	A long-term loan for the purchase or refinance of income property including multi-family, office and retail.
Leases	Leasing helps preserve the money you have on hand for other business opportunities. Up to 100% financing is available and your payment may be tax deductible.

Agriculture Loans

United Bank & Trust welcomes the opportunity to assist you with your farming operation- big or small. Our lenders have an understanding of current trends and how to stay competitive in today's ever-changing economy. Offering loans for:

- ▶ Ag Operating Line of Credit
- ▶ Machinery and Equipment Financing
- ▶ Ag Real Estate Loans
- ▶ Livestock Loans
- ▶ Farm Improvement Loans
- ▶ FSA (Farm Service Agency) Loans

Business Health Savings Account

Healthcare costs are on the rise making it a challenge to provide an attractive benefit package to your employees. A Health Savings Account (HSA) from United Bank & Trust, combined with a High Deductible Health Plan from your insurance provider can reduce healthcare costs, and provide a tax-advantaged, lifetime medical savings account for your employees.

Benefits of HSA for your business

Affordable

You can reduce your insurance premiums by switching to a HSA-qualified high deductible health plan.

Simple

United Bank & Trust works directly with your employees to set-up and manage their HSA accounts, ensuring a smooth transition and seamless administration.

Flexible

Contributions can be made by the employer and the employee. Employers can choose how much and how often they contribute to their employees' HSA accounts.

Value-Added

HSAs provide added value to your benefits package by giving employees control over their health care decisions and a lifetime medical savings plan.

Tax-Savings

Contributions to an HSA are deductible as a business operating expense. Please consult with your tax advisor for details.

How to get started:

- ▶ Contact your insurance provider about a HSA-qualifying High Deductible Health Plan
- ▶ Determine if you will be contributing to your employees' HSAs. Direct deposit is available
- ▶ Arrange an orientation session for your employees with a United Bank & Trust representative
- ▶ Employees visit a United Bank & Trust location and set-up their accounts or apply online

Benefits of HSA for your employees

Long-Term Value

Funds roll over from year to year and always belong to the employee, growing tax deferred. No "use it or lose it" rules. The Employee's money stays in their account and accumulates over time.

Convenient

Employees pay medical expenses at the time of service by using a debit card, or writing a check drawn from their HSA checking account. Contributions may be made to their account through direct deposit.

Control

HSAs give employees greater freedom when making healthcare choices. They decide when to make a contribution, and when to spend the funds. They are the owner of the account.

Tax-Savings

Deposits are tax deductible and can be used to pay for medical expenses at any time.

Wealth Solutions

About Us

United Bank & Trust's Wealth Management services are provided by First Point Wealth Solutions. As a First Point customer, you'll enjoy working with a local Wealth Advisor that provides you personalized service, with customized solutions. Our local Wealth Advisor is located at United Bank & Trust, and partners with a team of experts including Certified Financial Planner™ certificants, a Chartered Financial Analyst (CFA) charter holder and Operation Specialists, so no matter how unique or complex your goals are, we can help!

Our Mission

At First Point Wealth Solutions, our mission is to be with you at every point, providing the financial expertise to help you achieve your goals. Whether basic or complex, First Point will be your partner in developing a plan to secure a successful financial future.

Why Choose First Point Wealth Solutions?

- ▶ Simplification of your financial life
- ▶ Experienced investment portfolio advice from our team of experts
- ▶ Sound strategies to work toward building and preserving wealth
- ▶ Specialization in retirement income planning and distribution strategies
- ▶ Customized, goal-driven recommendations
- ▶ Transparency
- ▶ Responsive, local service
- ▶ Act in fiduciary capacity



Wealth Management

As you accumulate wealth, you are often faced with a unique set of challenges and opportunities. You may be considering developing a financial plan, investment strategies, retirement savings or simply meeting financial goals. We work with you to understand your current situation and objectives to support your continued success. Whether it's short-term growth or long-term planning, we can help you prepare for what's next.

If you have considered any of the following questions, our Wealth Advisors are here to provide assistance.

- ▶ Would developing a financial plan be beneficial to me?
- ▶ Is my current financial plan generating the best after-tax return possible?
- ▶ What investment strategies are best for me as I continue to build wealth?
- ▶ Is my current financial plan meeting my goals and objectives?
- ▶ Are my investments balanced properly for my risk tolerance?
- ▶ How do I convert my retirement savings into a paycheck?
- ▶ What is my "retirement number?"
- ▶ How do I effectively transfer wealth to my loved ones?

Wealth Management Services Include:

- ▶ Financial Planning
- ▶ Investment & Portfolio Management
- ▶ Education Accounts
- ▶ Retirement Accounts
- ▶ Employee Retirement Plans
- ▶ Life and Disability Insurance
- ▶ Charitable Giving

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. First National Bank and First Point Wealth Management are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using First Point Wealth Management, and may also be employees of First National Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, First National Bank or First Point Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not First National Bank Guaranteed
Not First National Bank Deposits or Obligations	May Lose Value

Financial Management & Trust

Each life stage brings new challenges and opportunities. Our comprehensive approach to financial management provides you peace of mind knowing all your financial needs are covered. Whether you are interested in asset management services, wealth transfer strategies, estate settlements or would benefit from complete household management, including bill paying, tax preparation and insurance filing, we offer a full continuum of financial services, customized for you. In addition, we specialize in delivering trust services by serving as executor, trustee, conservator and escrow agent.

Financial Management

Investment Management Agent

Our goal is to understand your needs and develop an action plan that focuses on delivering the best total after-tax return possible for your investment portfolio. You receive specialized financial expertise through a team approach. You will have both a Wealth Advisor and a Portfolio Manager as partners in your account relationship.

Financial Manager

As your Financial Manager, we will assist you or family members with day-to-day finances, such as paying bills, working with medicare & filing insurance claims.

Depending on your interest and involvement with decision making expectations, we will customize your services. You decide if you desire full discretion, joint discretion or a custodial relationship.

Fiduciary Relationship

Your Wealth Advisor follows both the duty of care and duty of loyalty when working with our clients. We work to be transparent and straightforward in our intentions as we assist you on your financial journey.

Trust

Trustee

You may elect to name the Bank as trustee of your living trust or of a trust established by a Will. Working with our Wealth Advisors will relieve family members or friends of bearing this responsibility.

Executor

In a Will, you may name the bank as executor, co-executor or alternate executor.

Conservator

The Bank can be named as conservator to assist minors, elderly and individuals suffering from mental or physical handicaps. Assets will be managed professionally and always in the individual's best interest.

Escrow Agent

When the need arises for an impartial third party, First Point's bonded Wealth Advisors are available. As an escrow agent we have the ability to hold legal documents and cash, pending completion of a sale or performance of a contract.

Switch to United Bank & Trust

Check List

Are you ready to make the switch? Follow the steps below to get started!

- Visit with a United Bank & Trust Personal Banker to determine the right checking and/or savings account that best fits your needs.
- Your Personal Banker will then assist with the opening of your new account(s).
- Inform your Personal Banker of any automatic deposits or withdrawals that will need to be switched to your new United Bank & Trust account(s).
- Your Personal Banker will assist you with completing the forms necessary to accomplish the change of your automatic payments and deposits to your new account(s).
- Before you close your old account, confirm that you have enough funds available in your current account to cover any automatic payments or outstanding checks that have not yet cleared your old account.
- Your Personal Banker will monitor your new account until all automatic payments and deposits have transferred to your new account, and will help you follow-up with a company if necessary.
- You are now ready to close your old account. Call your former financial institution to determine your closing balance. Write a check from your old account, or obtain a cashier's check from for the final balance and deposit it into your new United Bank & Trust account(s).
- When you receive your final statement from your closed account, destroy all remaining blank checks and any ATM or debit cards tied to that account. If you prefer, bring them to United Bank & Trust and we will shred them for you.
- Questions? Contact us at 641-753-5900, or email us at info@bankubt.com.



UNITED BANK & TRUST

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Member FDIC

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