



United Bank Personal Fee Schedule

Checking Accounts

United Free Checking

Minimum deposit to open.....	\$50
Minimum balance	\$0
Monthly maintenance fee.....	FREE

Customer purchases checks. Standard overdraft fees apply.

Platinum Checking

Minimum deposit to open.....	\$50
Minimum balance	\$2,500
Monthly maintenance fee if balance falls below required minimum:	
With paper statements selected.....	\$10
With eStatements selected.....	\$8

United Rewards Checking

Minimum deposit to open.....	\$50
Minimum balance	\$0
Monthly maintenance fee per statement cycle:	
With paper statements selected.....	\$10
With eStatements selected.....	\$8
15 qualifying debit card purchases.....	FREE
\$500 monthly direct deposit.....	FREE

If you use your United Debit Card for 15 purchase transactions in a statement cycle, or have a minimum \$500 monthly direct deposit, there will be no monthly fee. Otherwise, you will be charged \$10 per month. Email Address is required for certain benefits.

Veterans Checking

Minimum deposit to open.....	\$50
Minimum balance	\$0
Monthly maintenance fee per statement cycle:	
eStatements or paper statements.....	\$0
Debit Card Transactions	FREE*
Any style wallet or duplicate checks.....	FREE
Official Checks.....	FREE
Any size Safe Deposit Box	50% OFF

*Third party fees will apply.

Money Market Accounts

Money Market Investment

Minimum deposit to open.....	\$1,000
Minimum balance requirements	
\$1,000 daily ledger balance OR	
\$2,000 average monthly balance	
Monthly maintenance fee if balance falls below required minimum	\$10
Excessive withdrawal fee per item if over 6 per month	\$15

Limited items include transfers by telephone, computer, ACH, wire transfer, checks or any pre-authorized or automatic transfers.

Super Money Market

Minimum deposit to open.....	\$15,000
Minimum balance requirements~	
\$15,000 daily ledger balance	
Monthly maintenance fee if balance falls below required minimum	\$10
Excessive withdrawal fee per item if over 6 per month	\$15

Limited items include transfers by telephone, computer, ACH, wire transfer, checks or any pre-authorized or automatic transfers.

Savings Accounts

Platinum Savings

Minimum deposit to open.....	\$50
Minimum balance	\$0
Monthly maintenance fee.....	FREE
Excessive withdrawal fee per item if over 6 per month	\$5

Limited items include transfers by telephone, computer, ACH, wire transfer, or any preauthorized or automatic transfers.

Savings Accounts - Continued

IRA Savings

Minimum deposit to open.....	\$50
Minimum balance	\$0
Monthly maintenance fee.....	FREE
Early closing or transfer outside bank	\$50

IRAs are subject to limitations and/or penalties imposed by the IRS. See your IRA agreement or tax advisor for additional information.

Health Savings Account (HSA)

Minimum deposit to open.....	\$50
Minimum balance	\$0
Monthly maintenance fee.....	FREE

HSA's are subject to limitations and/or penalties imposed by the IRS. See HSA agreement or tax advisor for additional information.

WV Jumpstart Savings

Minimum deposit to open.....	\$25
Minimum balance	\$0
Monthly maintenance fee.....	FREE
Excessive Withdrawal Fee.....	\$0
Debit Card Transactions.....	FREE*
Dormant Fee after 3 years.....	\$0

*Third party fees will apply.

Other Fees & Services

Wire Transfers (per wire charge)

Plus any additional correspondent bank charges	
Incoming	\$15
Outgoing domestic	\$25
Outgoing foreign	\$50
International wire investigation.....	\$75

Account Fees

Account charge-off fee.....	\$25
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Checks

Check reject fee (per item).....	\$5
Check printout (each)	\$2
Counter Check (per item).....	\$1
Official Check (Cashier's Check)	\$8
Sight drafts	\$10

Collection Items

Bond coupon, per envelope charge	\$20
Bond redemption (US Savings Bonds exempt).....	\$75
Bond return items	\$35
Check collection	\$20
Foreign check/FRB draft collection	\$20
International check exchange.....	\$75

Dormant Account Fee† (per month)

Checking accounts after 12 months.....	\$10
Money Market accounts after 12 months.....	\$10
Savings accounts after 12 months.....	\$5

If account has no deposits or withdrawals and the customer has had no communication with the Bank about the account.

Duplicate 1099 and 1098	\$5
Garnishments, attachments, levies, liens	\$100
IRA transfer or closing fee	
Per occurrence	\$50
Loan or deposit verification letter	\$20
Medallion Signature Guarantee	\$3
Notary fee (non-Bank related)	\$2
Research of records (per hour).....	\$25
Individual items (per copy) \$1+research fee	

Safe Deposit Box

Drilling, if both keys are lost	\$165
Drilling No Show	\$100
Late Pay	\$5
Lost Key	\$25

Customer is responsible for any additional costs that involve a third-party vendor.

Statements

Account/statement printout	\$5
eStatements	FREE
Mail Hold Fee (per month)	\$5
Undeliverable Statement Fee	\$5

Stop payment

Telephone Requests.....\$5

Online Banking & Bill Pay

All United Bank personal checking plans offer FREE online banking and FREE unlimited bill payment

Online eBanking	FREE
Online Bill Pay	FREE
Expedited Bill Pay by check.....	\$20

Online banking and bill pay are free unless stated otherwise in your contract with us.

Mobile Banking & Mobile Deposit

All United Bank personal checking plans offer FREE mobile banking and FREE mobile deposit.

Mobile Banking	FREE
Mobile Deposit.....	FREE

United Bank does not charge a fee for Mobile Banking. However, third party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the Mobile Banking App. Certain other restrictions may apply. See the mobile banking terms and conditions in the United Bank Online Banking service agreement.

Debit Cards / ATM Cards

ATM Transactions

United Bank ATMs	FREE
Sheetz ATMs	FREE
Any non-designated ATMs	\$2

International Transactions

ATM withdrawals.....	\$2 + up to 2.5% of transaction
Point of sale transactions	up to 2.5% of transaction

Debit Card & ATM Card Purchases (each)

PIN-based purchase	FREE
Signature-based transaction.....	FREE
Purchase with cash back*	\$2

* Exclude former Essex Bank cards

Replacement ATM/Debit Card.....\$10

Overdraft & Returned Items

Overdrafts (per item)

Overdraft fee	\$36
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Return Items (per item)

Deposit return item	\$10
Reprocessing of deposit return item	\$10

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Member FDIC

† Assessed under applicable state law. United Bank reserves the right to amend the terms and conditions contained herein. Products/services may be available only in certain markets.



ADDITIONAL TRUTH-IN-SAVINGS DISCLOSURES

Minimum Balance and Rate Information

- **United Free Checking**
Minimum Balance Requirement: \$50.00 to open this account.
- **United Rewards Checking**
Minimum Balance Requirement: \$50.00 to open this account.
- **Platinum Checking**
Minimum Balance Requirement: \$50.00 to open this account.
Rate Information: Tier 1 – If your daily balance is less than \$2,500.00, the interest rate for this account is 0.05% with an annual percentage yield of 0.05%. Tier 2 – If your daily balance is \$2,500.00 or more, the interest rate paid on the entire balance in your account will be 0.10% with an annual percentage yield of 0.10%.
- **Platinum Savings**
Minimum Balance Requirement: \$50.00 to open this account.
Rate Information: Tier 1 – If your daily balance is less than \$2,500.00, the interest rate for this account is 0.05% with an annual percentage yield of 0.05%. Tier 2 – If your daily balance is \$2,500.00 or more, the interest rate paid on the entire balance in your account will be 0.10% with an annual percentage yield of 0.10%.
- **Super Money Market Account**
Minimum Balance Requirement: \$15,000.00 to open this account.
Rate Information: Tier 1 – If your daily balance is less than \$15,000.00, the interest rate for this account is 0.10% with an annual percentage yield of 0.10%. Tier 2 – If your daily balance is \$15,000.00 or more but less than \$50,000, the interest rate paid on the entire balance in your account will be 0.20% with an annual percentage yield of 0.20%. Tier 3 – If your daily balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be 0.25% with an annual percentage yield of 0.25%.

Rates are set at our discretion and can change at any time. Please visit our website at www.BankWithUnited.com for information on our online services and additional products that we offer at our branch locations.



Basic Account Fees and Features

Account Opening and Usage Service Fees			
Minimum Deposit to Open Account	\$50 – United Free Checking, United Rewards Checking, United Platinum Checking, Veterans Checking and United Platinum Savings \$25 WV Jumpstart Savings \$1,000 – United Money Market Investment \$15,000 – United Super Money Market		
Monthly Service Fee	\$0 – United Free Checking and United Platinum Savings, Veterans Checking, and WV Jumpstart Savings \$10 or \$8 with eStatements – United Rewards Checking and United Platinum Checking \$10 – United Money Market Investment and United Super Money Market		
Requirements to Waive Monthly Service Fee	United Rewards Checking: No monthly service fee for each statement cycle you have 15 purchase transactions with your United Debit Card, or you have a minimum \$500 in monthly direct deposits. United Platinum Checking: No monthly service fee for each statement cycle you have a minimum daily ledger balance of \$2,500. United Money Market Investment: No monthly service fee for each statement cycle you have a minimum daily ledger balance of \$1,000 or a minimum average monthly balance of \$2,000. Waived for the first month after account opening. United Super Money Market: No monthly service fee for each statement cycle you have a minimum daily ledger balance of \$15,000. Waived for the first month after account opening.		
Excessive Withdrawal Fee	\$0 – United Free Checking, United Rewards Checking, United Platinum Checking, Veterans Checking, and WV Jumpstart Savings \$5 – United Platinum Savings and \$15 – United Money Market Investment and United Super Money Market – Your account will be assessed each time you withdraw from the account in excess of 6 per month. Limited items include transfers by telephone, computer, ACH, wire transfer, or any pre-authorized or automatic transfers.		
Interest Rate	Interest rates are set at our discretion and subject to change at any time. Please see rate sheet.		
Monthly Dormant Account Fee	\$5 for United Platinum Savings and \$0 for WV Jumpstart Savings \$10 for United Free Checking, United Rewards Checking, United Platinum Checking, Veterans Checking, United Money Market Investment and United Super Money Market Your account will be assessed each month after there has been no deposit or withdrawal activity and you have not communicated with the Bank about the account for a period of 12 months or more.		
No Activity Fee	N/A	Account Charge-off Fee	\$25
Monthly Statement Fee	\$0	Deposit Return Item	\$10 – Per item.
Undeliverable Statement Fee	\$5 – Per month.	Reprocessing of Deposit Return Item	\$10 – Per item.
Account Closure Fee	N/A	Check Reject Fee	\$5 – Per item.

Overdraft Fees and Services	
Overdraft Fee	\$36 – For each item that we pay (maximum 3 Overdraft fees per day) that overdraws your account per business day. If your account is overdrawn, you will not be charged if your ending account balance is overdrawn by \$50 or less.
Account Balance	<p>We use the “available balance” method to determine whether your account is overdrawn. If your account is overdrawn, there is not enough money in your account to pay for a transaction. Your “available” balance may not be the same as your account’s “actual” balance, which means that an overdraft could occur despite your account’s actual balance.</p> <p>Your account’s actual balance (sometimes referred to as the ledger balance) only includes transactions (deposits and payments) that have settled up (or posted to your account) to that point in time. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending because they have not yet been presented for payment). The balance on your periodic statement is the ledger balance for your account as of the statement date.</p> <p>As the names implies, your available balance is calculated based on the money “available” in your account to make payments. That is, the available balance takes transactions that have been authorized, but not yet settled (or been presented for final payment), and subtracts them from the actual balance. In addition, when calculating your available balance, any “holds” placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, please refer to the “Terms and Conditions of Your Account” Agreement.</p>
Debit/ATM Overdraft Coverage	In order for United to authorize payment of ATM and one-time debit card transactions that would overdraw your account, you must affirmatively authorize us to do so. Under certain limited circumstances, we reserve the right to authorize an ATM or one-time debit card transaction even if you have not authorized us to do so. Such circumstance could arise if your account had sufficient funds at the time we receive preliminary authorization for payment and reduced prior to the receipt of final authorization. If that occurs, the debit card transaction will overdraw your account because we must honor our promise to pay the merchant. You may incur an overdraft fee when this happens. Please refer to the “Terms and Conditions of Your Account” Agreement for additional details.
Overdraft Protection	<p>United Courtesy Overdraft Protection: You will be assessed the normal overdraft fees if United elects to pay any item that would result in an overdraft. Please refer to the “Terms and Conditions of your Account” Agreement for additional details. This service may be withdrawn by the Bank at any time.</p> <p>To avoid overdraft fees, you may link your checking account with another United deposit product. This service will automatically transfer funds from your other United deposit account on the day an overdraft occurs. You must enroll for this service and there must be sufficient funds in the second account in order for the transfer to occur.</p>

Electronic Banking

United ATM Card	\$0 – When using a United ATM to complete any transaction. \$0 – When using a Sheetz ATM to complete any transaction. (Fees charged by the ATM owner still apply.) \$2 – For any transaction including inquiries, transfers, or withdrawals at any non-designated ATM. (Fees charged by the ATM will also apply.)
United Debit Card	\$0 – When using a United Debit Card to complete any transaction. \$2 – For each purchase made with cash back.
Debit/ATM Card Replacement Fee	\$10 – For each additional card requested.
Online eBanking	\$0 – Unless stated otherwise in your contract with us.
Online Bill Pay	\$0 – Unless stated otherwise in your contract with us. \$6 – Expedited Electronic Bill Pay \$20 – Expedited Bill Pay by Check
International Transactions/Currency Conversions	ATM Withdrawals - \$2 + 2.5% of the transaction. (Excludes Veterans Checking and WV Jumpstart Savings) Point of Sale (POS) Transactions – Up to 2.5% of the transaction. (Excludes Veterans Checking and WV Jumpstart Savings)

Dispute Resolution	
Binding Arbitration	In the event a dispute between you and United cannot be resolved after attempting to do so informally, those disputes will be resolved through binding arbitration or small claims court. You and United waive the right to a trial by jury or to participate in a class action suit. For more information, refer to the “Resolution of Disputes Between You and United” section of the “Terms and Conditions of Your Account” Agreement.

Processing Policies	
Posting Order – The order in which withdrawals and deposits are processed.	Our policy is to generally post checks, recurring and one-time debit card transactions, automated clearing house (ACH) transactions, automated teller machine (ATM) transactions, “bill pay” transactions, and other items to your account at the end of each business day following the posting of deposits that were received on the same business day. The order in which we post will depend on several factors including processing items based on their inclusion within various categories and the established payment rules applicable to each of these categories. We reserve the right to choose the order in which the items are posted and the right to change any of the factors at any time without notice. Transactions may not post on the day that you use your ATM /United Debit Card. Until the items receive final posting, you may not have access to the funds and overdrafts can occur. For more information, refer to the “Posting Order” section of the “Terms and Conditions of Your Account” Agreement.
Deposit Hold Policy – When funds deposited to your account are available.	Cash deposit with teller or at ATM – Same business day Direct Deposit/Wire Transfer – Same business day Check Deposit with Teller or at ATM – Usually the next business day, but sometimes longer: <ul style="list-style-type: none"> • Unless we place a longer hold on your account, the first \$225 will be available by the next business day. The full amount may be held for some exception holds we may place. • The date the funds will be available will be provided on the notice. • In some situations, we may notify you after your deposit is made that your funds will not be available for up to 7 business days. A “business day” is Monday through Friday, except for legal federal holidays, up to the close of business for the location receiving the deposit. For more information, refer to the “Your Ability to Withdraw Funds” section of the “Terms and Conditions of Your Account” Agreement.

Other Common Service Fees	
Telephone Transfer Request Fee	\$5 – Per request.
Balance Inquires	\$2 – Per request.
Mail Hold Fee	\$5 – Per month.
Checks	You are responsible for the cost of checks. Fee varies.
Check Printout	\$2 – Per item.
Counter Check	\$1 – Per item.
Official Checks (Cashier’s Checks)	\$8 – Per check.
Stop Payment Fee	\$36 – Per item. An additional \$3 fee will be assessed if the stop payment request is received by telephone.
Incoming Wire Transfer	\$15 – Per wire.
Outgoing Domestic Wire Transfer	\$25 – Per wire.
Outgoing Foreign Wire Transfer	\$50 – Per wire.

This guide is a summary of the fees and features of your account. For the terms and conditions governing your account, please consult the “Terms and Conditions of Your Account” Agreement.
Questions or Concerns? Please call us at 1.800.327.9862 or visit your nearest branch.