



PERSONAL BANKING

COMMUNITY POINTS CHECKING

The checking account that allows you to Earn Points every time you use your United Community Bank VISA® Debit Card. Points can be redeemed for Merchandise, Travel, Gift Cards, and many other items available in our vast online catalog.

- Minimum to open: \$100
- No monthly service charge
- First order of Wallet checks free
- Unlimited check writing
- Earn Points for using your UCB VISA® Debit Card — Ask a representative for details.

REWARD CHECKING

Earn a premium interest rate* on your checking balance with Reward Checking.

- Minimum to open: \$100
 - No monthly service charge
 - Refunds on ATM fees nationwide+
 - Refunds on foreign ATM surcharges+
 - Unlimited check writing
 - Electronic Statements**
 - Must complete at least 15 United Community Bank VISA® Debit Card point of sale ("POS") purchase transactions (excluding ATM transactions and POS returns) of at least \$5.00 each in a qualifying statement cycle.
 - Must have, posted and settled, at least one ACH Debit or ACH Credit during a qualifying statement cycle.
- * Rate is subject to change.
** Paper statements may be mailed upon request at a cost of \$3.00 per statement.
+ Up to \$20.00 per statement cycle

PERSONAL NOW ACCOUNT

An interest-bearing checking account perfect for those needing availability of funds with the added benefit of competitive interest rates.

- Minimum to open: \$1,000
- Minimum daily balance less than \$1,500 \$10.00/cycle
- Minimum daily balance less than \$1,500 no interest/cycle

MONEY MARKET INVESTMENT ACCOUNT

- Minimum to open: \$2,500
- More than 6 debits per cycle \$11.00/debit
- Minimum daily balance less than \$2,500 \$10.00/cycle
- Minimum daily balance less than \$2,500 no interest/cycle

REGULAR SAVINGS ACCOUNTS

- Minimum to open: \$100
- Minimum daily balance less than \$200 \$9.00/cycle
- More than 6 withdrawals per quarter \$2.00/withdrawal

CLUB SAVINGS ACCOUNT

Let us help you save for Christmas or that Summer Vacation with our club savings accounts.

- Minimum to open: \$1.00
- Choose between Christmas Club Savings or Vacation Club Savings Account
- Requires an Automatic Debit from a United Community Bank Checking Account
- Funds Deposited at Maturity to designated United Community Bank Account.



COMMUNITY KIDS SAVINGS

- Minimum to open: \$50
- More than 6 withdrawals per quarter \$2.00/withdrawal

PERSONAL LOANS & LINES OF CREDIT

United Community Bank has affordable financing to fit your lifestyle. In addition, we offer options for Residential Construction and Home Equity Loans. Contact your local branch at 866.505.3736 to get started.

HOME LOANS

United Community Bank offers a variety of home loans to meet your needs. Whether you're a first time home buyer or looking to refinance your current home loan, we can help. Contact your local branch to speak with a Home Loan Specialist or visit www.ucbanking.com/homeloans to apply.

CREDIT CARDS

We offer a variety of Credit Card Options designed to fit your needs. For more information or to apply online, visit our website at www.UCBanking.com

RETAIL ONLINE BANKING & MOBILE BANKING

Retail Online from United Community Bank gives you a variety of services that help you use and manage your accounts virtually whenever and wherever you want. With Online Banking and Mobile Banking you can...

- View Account Balances
- Transfer Funds
- Make Payments
- Manage your Bills with Billpayer
- Review Statements and Sign up for eStatements and eNotices (Retail Online Only)
- Transfer Money to anyone with Zelle®
- Setup Account Alerts

- Make Deposits from your Mobile Device with Mobile Deposit
- Manage your VISA® Debit Card with our Mobile Banking App

UNITED COMMUNITY BANK VISA® DEBIT CARD

The better way to make all of your everyday purchases is with your United Community Bank VISA® Debit Card. VISA® Debit offers control, security and convenience. For your protection, we also offer around the clock fraud monitoring. For information on how you can earn points just for using your card, see our Community Points Checking information. In addition, you can manage your VISA® Debit through our Mobile Banking App.

ATM NETWORK

Visit our ATM locations ranging from Baton Rouge to Golden Meadow. For a complete listing of ATM locations, please visit our website at www.UCBanking.com

DIGITAL WALLET

Apple Pay®, Samsung Pay®, and Google Pay® allow you to make payments from your United Community Bank VISA® Debit Card using your Mobile Device with a single touch. It's available in-store with a variety of merchants and within apps.

CD's & IRA's

In addition to our savings accounts we offer Certificate of Deposits (CDs) and Individual Retirement Accounts (IRAs). Our CD & IRA Terms range from 3 months to 60 months.

We offer:

- Auto Renewable, Fixed Rate Term Certificates
- Traditional Individual Retirement Accounts
- Roth Individual Retirement Accounts.



BUSINESS BANKING

SMALL BUSINESS CHECKING

- Minimum to open: \$100
- \$7.00 Monthly Service Charge.

Fee will be waived for accounts that maintain a daily balance of \$15,000 or greater during the statement cycle

- 300 transaction items‡ per cycle (Thereafter, \$0.45 each)

‡ A transaction item is any debit or credit posted to an account and any items deposited.

BUSINESS CHECKING

- Minimum to open: \$100
- Maintenance fee: \$10.00/cycle
- Debit transaction item: \$0.20/each
- Credit transaction item: \$0.15/each
- ACH item: \$0.15/each
- Earnings credit tied to current UCB interest rates

BUSINESS REWARDS CHECKING

- Minimum to open: \$3,000
- 200 transaction‡ items per cycle (thereafter \$0.50 each)
- Average balance less than \$10,000: \$10.00/cycle
- Must Complete 15 Posted and Cleared United Community Bank VISA® Debit Card Transactions With a Minimum Amount of \$5.00 each in a Qualifying Statement Cycle.
- Tiered interest rate
- Ask representative for details.

‡ A transaction item is any debit or credit posted to an account and any items deposited.

BUSINESS SAVINGS ACCOUNTS

- Minimum to open: \$100
- Minimum daily balance less than \$200 \$9.00/cycle
- More than 6 withdrawals per quarter \$2.00/withdrawal

CERTIFICATES OF DEPOSIT

In addition to our savings accounts we offer Business Certificate of Deposits (CD's) with competitive rates and terms ranging from 3 to 60 months.

BUSINESS LOAN SOLUTIONS

We offer a variety of solutions suitable for all types of businesses in South Louisiana. Contact a Business Banker today for more information on the following services.

- **Accounts Receivable Financing:** Allows you to save time by focusing on business growth, not customer invoice payments, and dramatically shortens the cash flow cycle.
- **Attorney/Client Loans:** Improves cash flow by allowing client expenses to be paid as incurred through line of credit advances.
- **Commercial Loans & Leases:** Flexible Terms and affordable rates to finance any business need.
- **Commercial and Residential Construction:** Whether you are purchasing or building, United Community Bank offers competitive rates and terms to help fund your project.
- **Lines of Credit:** Provides cash for short-term needs, seasonal inventory or small equipment purchases.
- **Credit Cards:** Business credit cards are a great way to help track expenses for your business. We offer a variety of Credit Card Options for Small and Large Businesses.



Schedule of Services

MERCHANT DEPOSIT SERVICES

Spend more time running your business and less time running to the bank with Merchant Deposit Services. This product allows you to deposit checks from your office using a desktop scanner and bank provided software. See a Retail Representative for qualifications and Software/Hardware requirements.

Bank approved Scanner required to utilize this service.

ACH SERVICES

We offer businesses the ability to make payments and collect funds electronically through the National ACH Network.

Typical ACH Services include:

- Direct Deposit of Payroll
- Monthly Payments or Monthly Payment Collections
- Federal and State Tax Payments

Ask a Retail Representative for qualification details.

MERCHANT SERVICE SOLUTIONS

Get the custom payment solutions and support services you need to manage, grow and protect your business. Accept cash, checks, debit and credit cards, online payments and contactless payments like Applepay®, Android Pay® and other mobile wallet apps. Plus, sync apps across all of your Clover devices in real time with customers solutions from the Clover App Market

BUSINESS ONLINE BANKING & MOBILE BANKING

Business Online from United Community Bank gives you a variety of services that help you use and manage your business on the go. With Business Online you can...

- View Account Balances
- Set up multiple employees with a variety of abilities based on security settings
- Transfer Funds
- Make Payments
- Initiate Wire Transfers at a reduced rate+
- Manage your Bills with Business Billpayer
- Review Statements and Sign up for eStatements and eNotices
- Business Mobile Banking

+ See a Representative for Business Online Wire Transfer Qualifications

UNITED COMMUNITY BANK VISA® BUSINESS DEBIT CARD

The better way to make all of your everyday purchases is with your United Community Bank Business VISA® Debit Card. VISA® Debit offers control, security and convenience. For your protection, we also offer around the clock fraud monitoring. There is a \$12 annual fee for all Business Debit Cards.

POSITIVE PAY

Positive Pay Technology from UCB is used to monitor each and every check for hard-to-catch irregularities. Get Positive Pay and protect what matters most to you by reducing your risk and exposure to check fraud.



Schedule of Services

OTHER SERVICES AND FEES

NSF (Non-Sufficient Funds)

- Items Paid (Overdraft Fee) \$32.00/item
- Items Returned (NSF Fee) No Charge

Return Items/Chargebacks

- Consumer No Charge
- Business \$5.00 per item

Stop Payment Request

\$29.00/item

Research/Reconciliation

\$10.00/hour

Transfer Request By Telephone

\$2.00

One Time Payment By Telephone (ACH)

\$10.00

Interim Statement

\$6.00/each

Special Signature Verification

\$5.00/cycle

Overdraft Sweep

\$2.00/sweep

Counter Checks (first 10 free)

\$2.00/10

Wire Transfers (In/Out)

- Domestic \$25.00
- Foreign (Outgoing) \$55.00
- Foreign (Incoming) \$25.00

Cashier's Check

\$10.00

Money Orders

\$2.00/each

Coin Counting (Non-Customer)

10% of total

Deposit Lock Bags

\$20.00/each

Small Zipper Bags

\$5.00/each

Large Zipper Bags

\$10.00/each

UCB VISA® Debit Card (replacement)

\$5.00/each

Money Service Business Fee

\$350.00/monthly

Positive Pay Service

No Charge

Coin & Currency Exchange (Commercial Customers)

- Per Currency Strap \$1.00
- Per Roll of Coin \$0.20

Bonds/Collections

\$5.00 + S/H

Zelle® for Consumers

- Send/Request Money \$0.00
- Stop Payment \$10.00

*stop payments are requested through the Zelle® network

TransferNow® Transfers

- Standard 3 Day Free
- Express Next Day Delivery \$2.50

Mobile Deposits for Consumers

Free

(Deposit Limit of \$5,000 per Day)

Mobile Deposit for Business

Free

(Deposit Limit of \$25,000 per Day)

Business ACH Services

- Monthly Service Fee: \$15.00
- File Submission Fee: \$5.00 per file
- Per ACH Debit/Credit: \$.20
- Pre-note fee: \$.20
- Initial Setup Fee: \$35.00

Merchant Deposit Services

- Monthly Service Fee: \$29.99
- Per Item Fee: \$ 0.08
- Initial Setup Fee: \$65.00



SAFE DEPOSIT BOXES

Safe deposit boxes provide protection for valuables and important documents. The contents of safe deposit boxes are not FDIC insured. Safe deposit boxes are available at most United Community Bank Offices. Pricing varies by box size.

<u>Size</u>	<u>Annual Rent</u>
3x5	\$30.00
3x10	\$40.00
5x5	\$30.00
5x10	\$60.00
7x10	\$65.00
10x10	\$75.00



Schedule of Services



Phone: 866.505.3736
E-Mail: CustomerService@UCBanking.com
Website: www.ucbanking.com

Main Office 4626 Hwy 1 Raceland, LA 70394

Bluebonnet 9817 Bluebonnet Blvd Baton Rouge, LA 70810

Coursey Office 11280 Coursey Blvd Baton Rouge, LA 70816

Golden Meadow Office 605 N Alex Plaisance Blvd Golden Meadow, LA 70357

Gonzales Office 12328 Hwy 44 Gonzales, LA 70737

Houma Office 1227 St. Charles Street Houma, LA 70360

Laplace Office 590 Belle Terre Blvd Laplace, LA 70068

Larose Office 13386 West Main Street Larose, LA 70373

Main Street at Pelican Point Office 6473 Hwy 44 Ste 106 Gonzales, LA 70737

Prairieville Office 17257 Airline Hwy Prairieville, LA 70769

Thibodaux Office 200 East Bayou Rd Thibodaux, LA 70301