

## AGREEMENT FOR GOVERNMENT BANKING SERVICES

This agreement for the provision of government banking services ("Agreement") is made and entered in this 18<sup>th</sup> day of June, 2013, by and between the City of Redlands, a municipal corporation ("City") and Union Bank, N.A. ("Bank"). City and Bank are sometimes individually referred to herein as a "Party" and, together, as the "Parties." In consideration of the mutual promises contained herein, City and Bank agree as follows:

### ARTICLE 1 – ENGAGEMENT OF BANK

- 1.1 City hereby engages Bank to provide professional banking services for City as described in City's Request for Proposal to Provide Government Banking Services ("City Proposal"), dated February 26, 2013 (the "Services"). City's Proposal is incorporated herein by this reference and a copy is on file in the office of the Redlands City Clerk.
- 1.2 The Services shall be performed by Bank in a professional manner, and Bank represents that it is a qualified public depository and that Bank has the professional expertise necessary to provide the Services to City.
- 1.3 The term of this Agreement shall commence on July 1, 2013 ("Effective Date") and shall be for five (5) years, unless earlier terminated as provided for herein.

### ARTICLE 2 – SERVICES OF BANK

- 2.1 The Services shall commence on the Effective Date of this Agreement and shall be performed in accordance with Bank's proposal to City dated March 25, 2013, entitled "Best in Class Government Banking Services: A Strategic Representation for City of Redlands ("Bank's Proposal"). Bank's Proposal is incorporated herein by this reference and is on file in the office of the Redlands City Clerk.
- 2.2 Bank shall comply with applicable federal, state and local laws and regulations in connection with its performance of the Services.

### ARTICLE 3 – RESPONSIBILITIES OF CITY

- 3.1 City shall make available to Bank information in City's possession that may assist Bank in performing the Services.
- 3.2 City designates Tina Kundig, City's Finance Director, as City's representative with respect to performance of the Services, and such person shall have the authority to transmit instructions, receive information, interpret and define City's policies and decisions with respect to performance of the Services.

### ARTICLE 4– PAYMENTS TO BANK

- 4.1 The annual total compensation for Bank's performance of the Services for each City fiscal year during the term of this Agreement shall not exceed the amount of Thirty Thousand Dollars (\$30,000), based upon the rates and charges schedule which is attached hereto as Exhibit "A"

and incorporated herein by this reference. Bank shall charge City's main bank account monthly based on that month's transaction volume and cost per type of transaction as presented on Bank's monthly analysis statement to City.

- 4.2 All notices shall be given in writing by personal delivery or by mail. Notices sent by mail should be addressed as follows:

City  
Tina T. Kundig, Director  
Finance Department  
City of Redlands  
35 Cajon Street, Suite 10  
P.O. Box 3005 (mailing)  
Redlands, CA 92373

Bank  
Randy Ungersma, Vice President  
Local Governments Markets Division  
Union Bank  
530 "B" Street, Suite 535  
San Diego, CA 92101

When so addressed, such notices shall be deemed given upon deposit in the United States Mail. Changes may be made in the names and addresses of the person to whom notices and payments are to be given by giving notice pursuant to this section 4.2.

#### ARTICLE 5 – INDEMNIFICATION AND INSURANCE

- 5.1 Insurance required by this Agreement shall be maintained by Bank throughout the term of this Agreement. Bank shall not perform any Services unless and until the required insurance listed below is obtained by Bank. Bank shall provide City with certificates of insurance and endorsements evidencing such insurance prior to commencement of the Services.
- 5.2 Bank shall maintain throughout the term of this Agreement workers' compensation and employer's liability insurance in accordance with the laws of the State of California, with an insurance carrier acceptable to City as described in Exhibit "B," entitled "Workers' Compensation Insurance Certification," which is attached hereto and incorporated herein by this reference.
- 5.3 Bank shall maintain in force throughout the term of this Agreement comprehensive general liability insurance with carriers acceptable to City. Minimum coverage of One Million Dollars (\$1,000,000) per occurrence and Two Million Dollars (\$2,000,000) aggregate for public liability, property damage and personal injury is required. City shall be named as an additional insured and such insurance shall be primary and non-contributing to any insurance or self-insurance maintained by City.
- 5.4 Bank shall maintain in force throughout the term of this Agreement business auto liability coverage, with minimum limits of One Million Dollars (\$1,000,000) per occurrence, combined single limit for bodily injury liability and property damage liability. This coverage shall include all Bank-owned vehicles used in connection with Bank's provision of the Services, hired and non-owned vehicles, and employee non-ownership vehicles. City shall be named as an additional insured and such insurance shall be primary and non-contributing to any insurance or self insurance maintained by City.

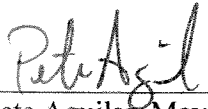
- 5.5 Bank shall defend, indemnify and hold harmless City and its elected officials, employees and agents from and against any and all claims, losses or liability, including attorneys' fees, occasioned by any negligent act or omission by, or the willful misconduct of, Bank, and its officers, employees and agents in performing the Services.

#### ARTICLE 6 – GENERAL CONSIDERATIONS

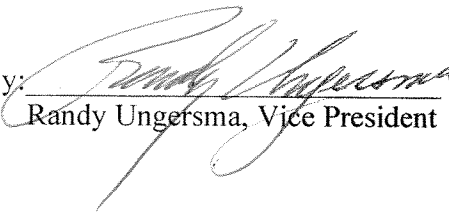
- 6.1 In the event any action is commenced to enforce or interpret any of the terms or conditions of this Agreement the prevailing Party shall, in addition to any costs and other relief, be entitled to the recovery of its reasonable attorneys' fees, including fees for the use of in-house counsel by a Party.
- 6.2 Bank shall not assign any of the Services, except with the prior written approval of City and in strict compliance with the terms and conditions of this Agreement.
- 6.3 Bank is for all purposes under this Agreement an independent contractor and shall perform the Services as an independent contractor. Neither City nor of its agents shall have control over the conduct of Bank or Bank's employees. Bank shall supply all necessary equipment and instrumentalities required to perform the Services. Assigned personnel employed by Bank are for its account only, and in no event shall Bank or personnel retained by it be deemed to have been employed by City or engaged by City for the account of, or on behalf of, City. Bank shall have no authority, express or implied, to act on behalf of City in any capacity whatsoever as an agent, nor shall Bank have any authority, express or implied, to bind City to any obligation.
- 6.4 Unless earlier terminated as provided for below, this Agreement shall terminate on June 30, 2018; provided, however this Agreement may be terminated by City, in its sole discretion, by providing ten (10) days prior written notice to Bank of City's intent to terminate. If this Agreement is terminated by City, an adjustment to Bank's compensation shall be made, but (1) no amount shall be allowed for anticipated profit or unperformed Services, and (2) any payment due Bank at the time of termination may be adjusted to the extent of any additional costs to City occasioned by any default by Bank. Upon receipt of a termination notice, Bank shall immediately discontinue its provision of the Services.
- 6.5 This Agreement represents the entire agreement and understanding between the Parties as to the matters contained herein, and any prior negotiations, written proposals or verbal agreements relating to such matters are superseded by this Agreement. Except as otherwise provided for herein, an amendment to this Agreement shall be in writing, approved by City and signed by City and Bank.
- 6.6 This Agreement shall be governed by and construed in accordance with the laws of the State of California.

IN WITNESS WHEREOF, duly authorizes representative of the City and Bank have signed in confirmation of this Agreement.

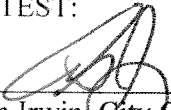
CITY OF REDLANDS

By:   
Pete Aguilar, Mayor

UNION BANK, N.A.

By:   
Randy Ungersma, Vice President

ATTEST:

  
Sam Irwin, City Clerk

**EXHIBIT A****RATES AND CHARGES SCHEDULE**

|                                        | ESTIMATED<br>AVG MONTHLY<br>VOLUMES | RATE  | MONTHLY<br>CHARGE |
|----------------------------------------|-------------------------------------|-------|-------------------|
| <b>BALANCE &amp; COMPENSATION INFO</b> |                                     |       |                   |
| FDIC Assessment                        | 810                                 | 0.00  | 0.00              |
| Dep Insurance-Bank Assessment          | 1,215                               | 0.09  | 108.62            |
| <b>GENERAL ACCOUNT SERVICES</b>        |                                     |       |                   |
| Account Maintenance                    | 7                                   | 5.00  | 35.00             |
| Remote Dep-Account Maint               | 1                                   | 50.00 | 50.00             |
| ZBA-Depository+Master Maint            | 1                                   | 0.00  | 0.00              |
| ZBA-Subsidiary Account Maint           | 3                                   | 5.00  | 15.00             |
| Debits Posted - Other                  | 41                                  | 0.12  | 4.92              |
| Credits Posted - Other                 | 171                                 | 0.06  | 10.26             |
| Direct DDA Stmt Per Acct               | 0                                   | 1.00  | 0.00              |
| Additional Statements                  | 0                                   | 1.00  | 0.00              |
| GCS Transaction History                | 1                                   | 0.00  | 0.00              |
| Paper Deposit Statement Mailed         | 5                                   | 1.00  | 5.00              |
| Photocopies                            | 2                                   | 0.00  | 0.00              |
| Facsimile Transmission                 | 1                                   | 0.00  | 0.00              |
| Remote Dep Ck Image Processing         | 6,646                               | N/A   |                   |
| <b>DEPOSITORY SERVICES</b>             |                                     |       |                   |
| Banking Center Deposit                 | 13                                  | 1.00  | 13.00             |
| Vault Deposit                          | 7                                   | 1.45  | 10.15             |
| QBD/Night Drop Deposit                 | 0                                   | 2.00  | 0.00              |
| Dep Conditioning-Surchg-Vault          | 3                                   | 0.00  | 0.00              |
| Curr/Coin Dep/\$100-QBD-ND             | 0                                   | 0.15  | 0.00              |
| Curr/Coin Dep/\$100-VLT                | 1,828                               | 0.06  | 109.68            |
| Vault Deposit-Extended Hours           | 12                                  | 1.45  | 17.40             |
| Cash Letter/Item Proc Deposits         | 1                                   | 1.50  | 1.50              |
| Image Deposit                          | 24                                  | 0.50  | 12.00             |
| CKS Dep Pre-Encoded Items              | 0                                   | 0.08  | 0.00              |
| CKS Dep Un-Encoded Items               | 142                                 | 0.08  | 11.36             |
| IRD Deposited Items-RDSO               | 7                                   | 0.05  | 0.35              |
| Image Deposited Items-RDSO             | 6,639                               | 0.05  | 331.95            |
| Cks Dep Foreign Item                   | 1                                   | 2.00  | 2.00              |
| CKS Dep Rejects                        | 0                                   | 0.00  | 0.00              |
| Returns-Chargeback                     | 18                                  | 3.00  | 54.00             |
| Returns-Reclear                        | 25                                  | 2.50  | 62.50             |
| Large Item Returned                    | 0                                   | 3.00  | 0.00              |
| Deposit Correction-Cash                | 1                                   | 7.00  | 7.00              |

|                                    | ESTIMATED<br>AVG MONTHLY<br>VOLUMES | RATE   | MONTHLY<br>CHARGE |
|------------------------------------|-------------------------------------|--------|-------------------|
| Deposit Correction-Non-Cash        | 1                                   | 4.00   | 4.00              |
| Deposit Correction-RDS             | 1                                   | N/A    |                   |
| <b>PAPER DISBURSEMENT SERVICES</b> |                                     |        |                   |
| Controlled Disb Maintenance        | 1                                   | 150.00 | 150.00            |
| General Checks Paid Truncated      | 248                                 | 0.12   | 29.76             |
| Gen Disb Cks Pd-IS FRT/BK IMG      | 0                                   | 0.12   | 0.00              |
| Controlled Disb Cks Pd-Truncated   | 849                                 | 0.15   | 127.35            |
| ARP Positive Pay Return-Other      | 0                                   | 5.00   | 0.00              |
| NSF Items Paid/Returned            | 0                                   | 34.00  | 0.00              |
| Positive Pay Exceptions            | 6                                   | 0.15   | 0.90              |
| Stop Pay Automated<= 12 months     | 0                                   | 4.00   | 0.00              |
| VRU Photocopy Request              | 1                                   | 0.00   | 0.00              |
| Image Retrieval BA Direct          | 3                                   | 0.00   | 0.00              |
| Image Maintenance-Direct           | 5                                   | 5.00   | 5.00              |
| CPO ARP Issue Posted Notif         | 9                                   | 0.50   | 4.50              |
| CPO ARP Issue Recd Notif           | 7                                   | 0.50   | 3.50              |
| ARP PPAY Input File-Trans          | 6                                   | 3.00   | 18.00             |
| <b>PAPER DISB RECON SERVICES</b>   |                                     |        |                   |
| ARP Full PPAY Maint-Auto           | 0                                   | 0.00   | 0.00              |
| ARP Full PPAY Maint-OnCall         | 0                                   | 0.00   | 0.00              |
| ARP Full Recon Maint-Add'l         | 0                                   | 0.00   | 0.00              |
| ARP Check Issue Input-Transm       | 0                                   | 3.00   | 0.00              |
| ARP Full PPAY Maint Paper Rpt      | 2                                   | 30.00  | 60.00             |
| ARP Full PPAY Input Per Item       | 1,125                               | 0.02   | 22.50             |
| ARP CKC Issue Input-File Rejects   | 0                                   | 0.00   | 0.00              |
| ARP Issue Input Per Item           | 0                                   | 0.02   | 0.00              |
| ARP Dup/Add'l Reports              | 0                                   | 0.00   | 0.00              |
| CPO ARP Online Reports             | 2                                   | 0.00   | 0.00              |
| <b>GENERAL ACH SERVICES</b>        |                                     |        |                   |
| ACH Monthly Maintenance            | 2                                   | 25.00  | 50.00             |
| PC Tax Payment                     | 12                                  | 1.00   | 12.00             |
| ACH Consumer On US Debits          | 579                                 | 0.02   | 11.58             |
| ACH Consumer Off US Debits         | 1,368                               | 0.02   | 27.36             |
| ACH Consumer On US Credits         | 245                                 | 0.02   | 4.90              |
| ACH Consumer Off US Credits        | 671                                 | 0.02   | 13.42             |
| ACH Blocks Auth Instructions       | 28                                  | 2.00   | 56.00             |
| ACH Debit Received Item            | 71                                  | 0.06   | 4.26              |
| ACH Credit Received Item           | 155                                 | 0.06   | 9.30              |
| ACH Return Item                    | 11                                  | 1.00   | 11.00             |
| Paymode Con Return                 | 2                                   | 1.00   | 2.00              |
| ACH Input-File                     | 18                                  | 4.00   | 72.00             |

\*

|                                          | ESTIMATED<br>AVG MONTHLY<br>VOLUMES | RATE  | MONTHLY<br>CHARGE |
|------------------------------------------|-------------------------------------|-------|-------------------|
| ACH Delete/Reversal                      | 1                                   | 15.00 | 15.00             |
| Delete/Reversal-Batch/File(W)            | 0                                   | 15.00 | 0.00              |
| ACH Optional Reports-Fax                 | 4                                   | N/A   |                   |
| Express Tax Fax Receipt                  | 3                                   | N/A   |                   |
| Paymode Con Transaction                  | 2,480                               | 0.06  | 148.80            |
| ACH Blocks Auth Maintenance              | 6                                   | 10.00 | 60.00             |
| ACH Blocks Auth Add-Change               | 0                                   | 2.00  | 0.00              |
| ACH Notif of Change (NOC)                | 9                                   | 1.00  | 9.00              |
| Paymode Con Mthly License                | 1                                   | 65.00 | 65.00             |
| ACH Optional Reports-Mail                | 7                                   | 0.50  | 3.50              |
| ACH Standard Reports - Fax               | 2                                   | 0.50  | 1.00              |
| ACH Standard Rpts-Electronic             | 8                                   | 1.00  | 8.00              |
| <b>EDI SERVICES</b>                      |                                     |       |                   |
| Med Volume Scanner Maint                 | 1                                   | 0.00  | 0.00              |
| <b>WIRE &amp; OTHER FUNDS TRNSF SVCS</b> |                                     |       |                   |
| CPO GP Mthly Maint Basic                 | 1                                   | 0.00  | 0.00              |
| Elec Wire Out-Domestic                   | 11                                  | 7.00  | 77.00             |
| Elec Wire Out-Book DB                    | 2                                   | 2.50  | 5.00              |
| Bank Assisted Domestic Wire              | 3                                   | 15.00 | 45.00             |
| Bank Assisted Wire-Book DB               | 1                                   | 15.00 | 15.00             |
| Incoming Domestic Wire                   | 9                                   | 5.00  | 45.00             |
| Intracompany Book Credit                 | 2                                   | 5.00  | 10.00             |
| Book Credit                              | 0                                   | 5.00  | 0.00              |
| Wire Advice-Mail                         | 2                                   | 2.00  | 4.00              |
| GCS-Bank Assisted Wire Trans             | 3                                   | 15.00 | 45.00             |
| Elec Wire Bk Mnt Temp Storage            | 15                                  | 0.00  | 0.00              |
| Wire Module Maintenance Svcs             | 1                                   | 20.00 | 20.00             |
| CPO GP Cust Mnt Temp Storage             | 13                                  | 0.00  | 0.00              |
| <b>INFORMATION SERVICES</b>              |                                     |       |                   |
| Direct Previous Day Max Item             | 0                                   | 0.00  | 0.00              |
| Direct Previous Day Acct                 | 0                                   | 0.00  | 0.00              |
| Direct Previous Day Ext item             | 0                                   | 0.00  | 0.00              |
| Direct Previous Day Std Item             | 0                                   | 0.00  | 0.00              |
| CPO Prem PDR Account                     | 4                                   | 10.00 | 40.00             |
| Direct Current Day Acct                  | 0                                   | 0.00  | 0.00              |
| Direct Current Day Std Item              | 0                                   | 0.00  | 0.00              |
| CPO Prem CDR Account                     | 2                                   | 10.00 | 20.00             |
| CPO Prem PDR Itm Stored 2 Mth            | 1,466                               | 0.02  | 29.32             |
| CPO Prem CDR Item Stored                 | 1,966                               | 0.02  | 39.32             |
| CPO Online Subscription                  | 1                                   | 0.00  | 0.00              |
| CPO Prem IR Maintenance                  | 1                                   | 0.00  | 0.00              |

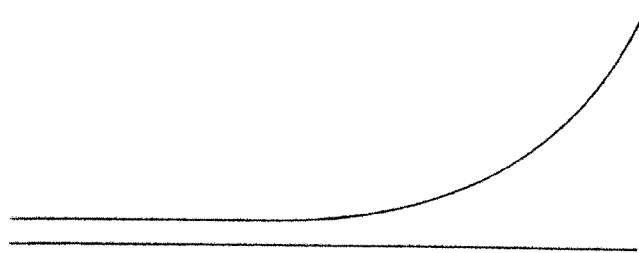
|                                          | ESTIMATED<br>AVG MONTHLY<br>VOLUMES | RATE | MONTHLY<br>CHARGE |
|------------------------------------------|-------------------------------------|------|-------------------|
| Web InstaTax Monthly Base Fee            | 1                                   | 5.00 | 5.00              |
| * This rate is monthly, not volume based |                                     |      |                   |
| TOTAL MONTHLY CHARGE                     |                                     |      | 2,270.96          |



EFFECTIVE JANUARY 1, 2013

# Government Services

Fee Schedule



### Look for these convenient online services.

Many products and services are available online through the Online Business Center. Conducting your transactions online can help provide convenience, cost savings, and efficiencies for your business. With a single sign-on through one point of entry, you can collect or disburse funds; obtain account information; view paid checks, deposit tickets, and statements; initiate wire transfers; and more.

|                                  |           |
|----------------------------------|-----------|
| Account Opening.....             | 1         |
| Account Transfers.....           | 1         |
| ACH.....                         | 9-11      |
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All pricing subject to change without notice, except as otherwise provided by applicable law. 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.

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The lowest-priced option for each service or channel is highlighted for your convenience.

## GENERAL SERVICES

### BASIC ACCOUNT SERVICES

#### Account Analysis

| Monthly Maintenance and Statement Delivery | Web   | Mail  | Both  |
|--------------------------------------------|-------|-------|-------|
| per account \$                             | 25.00 | 50.00 | 75.00 |

#### Statements (822 Format)

|                     |                     |       |
|---------------------|---------------------|-------|
| Monthly Maintenance | per relationship \$ | 30.00 |
| Transmission Output | each \$             | 20.00 |

#### Account Analysis Earnings Allowance

The rate is set each month based on current market conditions and is subject to change without prior notice. Charges for some services are offset by collected balances, and some may be subject to direct charges.

#### Account Analysis Late Fee

Earnings deficits remaining unpaid by the date specified on the Account Analysis statement will be assessed a late fee (compounded monthly). Deficit and late assessment amounts are subject to direct debit to the account.

|          |           |    |
|----------|-----------|----|
| Late Fee | per month | 4% |
|----------|-----------|----|

#### Deposit Administration Fee

The Deposit Administration Fee may include FDIC assessment charges, financing corporation (FICO) charges, and other charges provided by law and may also include administrative expense incurred by the Bank in providing depository services. The FDIC charges member Insured Depository Institutions risk-based assessments to cover the costs associated with providing deposit insurance under the Federal Deposit Insurance Act, as well as FICO assessments to cover the financing costs associated with the Federal Savings and Loan Crisis of 1987. The Deposit Administration Fee will be assessed monthly at a rate per \$1,000 of average monthly adjusted ledger balance. The charge is variable and is subject to change by the Bank at any time without notice.

#### Bank Account Services

| Bank Statements                                 | Web                     | Mail  | Both   |
|-------------------------------------------------|-------------------------|-------|--------|
| Paper Statements (without Check Images) each \$ | 5.00                    | 35.00 | 40.00  |
| Paper Statements (with Check Images) — Mailed   |                         |       |        |
| Front Image each \$                             |                         |       | 27.00  |
| Front and Back Images each \$                   |                         |       | 32.00  |
| Account Opening on the Web                      |                         |       | FREE   |
| Opening Transfer                                | per account \$          |       | 10.00  |
| CD of Check Images                              |                         |       |        |
| CD                                              | each \$                 |       | 30.00  |
| ATM Deposit                                     | per deposit \$          |       | 2.00   |
| Branch/Night Depository/Mail Deposit            | per deposit \$          |       | 2.00   |
| Checks Paid Against Account Per Month           | each \$                 |       | 18     |
| Vendor Services                                 | consult account manager |       |        |
| Vendor Bill Processing Fee                      |                         |       | 750    |
| Night Depository Rental                         | per month \$            |       | 2.00   |
| Foreign Currency Demand Account (FCDA)          |                         |       |        |
| Monthly Maintenance                             | per account \$          |       | 30.00  |
| Third-Party Control Account                     |                         |       |        |
| Setup                                           | per account \$          |       | 500.00 |
| Monthly Maintenance                             | per account \$          |       | 50.00  |
| Non-Standard Bank Agreement                     | each \$                 |       | 500.00 |

#### Business Savings and Business Money Market Transfers

|                                                                                             |                              |
|---------------------------------------------------------------------------------------------|------------------------------|
| In Excess of Six Per Month                                                                  |                              |
| Savings.....                                                                                | per excess transfer \$ 15.00 |
| Money Market.....                                                                           | per excess transfer \$ 15.00 |
| Checks/Deposit Slips Printed/Barcode Labels.....                                            | consult account manager      |
| Rejects of > 2% of Checks Written and Deposit Slips as the Result of Non-Standard MICR..... | per item \$ 25               |
| Deposit Receipt Mailed.....                                                                 | each \$ 1.50                 |

#### Nonsufficient Available or Uncollected Funds (NSF/UCF)

##### Nonsufficient Available Funds (NSF) Item Charges

Checks or other transactions presented against nonsufficient available funds, whether paid or unpaid:

|                              |          |
|------------------------------|----------|
| Rejected/Returned Items..... | \$ 34.00 |
| Paid/Processed.....          | \$ 34.00 |
| Daily Maximum.....           | 10 items |

##### Overdraft Balance Charges

Overdraft balances and related fees are charged the Union Bank Reference Rate plus 4.0% per annum, computed daily, with a minimum daily charge of \$10.00, assessed from the time such overdraft balances are created and related fees are incurred. The minimum daily charge and accrued interest are then added to the overdraft balance.

##### Uncollected Funds (UCF)

Customer usage of UCF is charged the Union Bank Reference Rate plus 4.0% per annum (10% minimum), computed on the average daily usage of uncollected funds for the month in question.

#### Other Services

##### ACH Blocked Account Monthly Maintenance

|                               |                |
|-------------------------------|----------------|
| ACH Blocked Debit/Credit..... | \$ 10.00       |
| First Account.....            | each \$ 4.00   |
| Accounts 2-5.....             | each \$ 2.00   |
| Accounts 6+.....              | per item \$ 15 |

##### ACH Debits and Credits

|                                                      |                               |
|------------------------------------------------------|-------------------------------|
| Alerts.....                                          | each \$ 50                    |
| Check Cashing.....                                   | per item \$ 2.75              |
| Clerical Work (Minimum \$50).....                    | per hour \$ 50.00             |
| Commercial Deposit Supplies.....                     | refer to unionbank.com/supply |
| Foreign Drafts Purchase.....                         | each \$ 45.00                 |
| Money Order Purchase.....                            | each \$ 5.00                  |
| Official Check Purchase (Cashier's Check).....       | each \$ 7.00                  |
| Online Business Center Security Tokens.....          | each \$ FREE                  |
| Special Handling and Special Processing Options..... | consult account manager       |
| Training and Implementation Services.....            | see page 8                    |

### CHECK PROCESSING SERVICES

Our Check Processing services provide flexible options and convenience for improved cash flow and easier transaction reporting.

The prices for all of the following customer service options are in addition to the basic returned item fee.

#### Check Processing

|                                           |                     |
|-------------------------------------------|---------------------|
| Check-Only Deposits                       |                     |
| Service Center — Un-Encoded.....          | per deposit \$ 2.00 |
| Service Center — Pre-Encoded.....         | per deposit \$ 2.00 |
| ATM.....                                  | per deposit \$ 2.00 |
| Branch/Night Depository/Mail Deposit..... | per deposit \$ 2.00 |

| Checks Deposited            | Branch           | ATM  | Service Center |
|-----------------------------|------------------|------|----------------|
| Union Bank Items.....       | per item \$ 09   | 08   | 05             |
| Local Clearing House.....   | per item \$ 10   | 08   | 08             |
| Local Fed. District 12..... | per item \$ 14   | 09   | 08             |
| Other Fed.....              | per item \$ 15   | 125  | 10             |
| Canadian Checks in USD..... | per item \$ 2.25 | 2.25 | 2.25           |
| Encoding Fee.....           | per item \$ N/A  | N/A  | 0325           |

|                                        |                            |
|----------------------------------------|----------------------------|
| Subventions (Customer).....            | each \$ 5.00               |
| Subventions (Non-Customer).....        | each \$ 35.00              |
| Pre-Sort/Co-Endorsed Service           |                            |
| Per Deposit — Equity Participant.....  | per bank, per day \$ 9.50  |
| Per Deposit — Regular Participant..... | per bank, per day \$ 25.00 |

#### Exception Processing

|                                     |                     |
|-------------------------------------|---------------------|
| Reject Processing                   |                     |
| Check Processing Rejects > .7%..... | per item \$ 65      |
| Non-Machinable Deposit.....         | per deposit \$ 2.00 |
| Non-Machinable Items.....           | per item \$ 60      |

##### Reject Reporting

|                            |                             |
|----------------------------|-----------------------------|
| Daily Faxed Report.....    | per month/per acct \$ 50.00 |
| Monthly Faxed Report.....  | per month/per acct \$ 40.00 |
| Monthly Mailed Report..... | per month/per acct \$ 90.00 |

##### Deposit Corrections

|                                                           |                      |
|-----------------------------------------------------------|----------------------|
| Deposit Correction Notice.....                            | per item \$ 7.00     |
| Documentation for Deposit Corrections Less Than \$50..... | per document \$ 6.00 |

##### Deposit Correction Reporting — Fax

|                                   |                             |
|-----------------------------------|-----------------------------|
| Daily Reconciliation.....         | per month/per acct \$ 75.00 |
| Daily Reconciliation Summary..... | per month/per acct \$ 25.00 |
| Daily Location Detail.....        | per month/per acct \$ 50.00 |

##### Adjustments

|                                |                         |
|--------------------------------|-------------------------|
| Pre-Encoded Errors.....        | per adjustment \$ 3.00  |
| Pre-Sort Encoding Errors.....  | per adjustment \$ 16.00 |
| Check Sent for Collection..... | \$ 30.00                |

#### Deposited Items Returned

|                                             |                  |
|---------------------------------------------|------------------|
| Deposited Items Returned                    |                  |
| Returned Item — Charge Back to Account..... | per item \$ 9.00 |
| Re-Cleared Item — Re-Deposited.....         | per item \$ 4.00 |

##### Charge Back and Re-Clear Reporting

|                                                   |                           |
|---------------------------------------------------|---------------------------|
| Copy/Image or Deposited Items Returned on the Web |                           |
| Web Returned Item Location Setup.....             | per location \$ 15.00     |
| Items Made Available for Inquiry.....             | each \$ 1.50              |
| Items Made Available for Decisioning.....         | each \$ 2.50              |
| CSV Text File Download.....                       | each \$ 5.00              |
| Total Volume up to 250 Items.....                 | each \$ 15                |
| Total Volume from 251 to 500 Items.....           | each \$ 10                |
| Total Volume Greater Than 500 Items.....          | each \$ 05                |
| Daily Data Transmission.....                      | per transmission \$ 20.00 |
|                                                   | per item \$ 25            |

|                             |                   |
|-----------------------------|-------------------|
| Fax — Image                 |                   |
| Image Fax Notification..... | per item \$ 10.00 |
| Duplicate Advice.....       | per item \$ 10.50 |

| Returned Item Large Dollar Early Warning Report | Web              | Info Reporting* |
|-------------------------------------------------|------------------|-----------------|
| Warnings Reported.....                          | per item \$ 5.00 | 6.00            |

\*Additional fees may apply. Please see Information Reporting Service.

#### Custom Instruction Options

|                              |               |         |
|------------------------------|---------------|---------|
| Alternate Account Number     | per account   | \$ 5.00 |
| Alternate Mailing Address    |               | \$ FREE |
| Data Entry for Custom Fields | per keystroke | \$ .01  |
| Disposition Change           | per item      | \$ 7.50 |
| Endorsement Guaranteed       | per item      | \$ 5.00 |

#### Alternate Bank of First Deposit

|                           |             |          |
|---------------------------|-------------|----------|
| Monthly Maintenance       | per account | \$ 30.00 |
| Requalified Returned Item | per item    | \$ 6.00  |

### Endpoint Analysis Reports

These reports provide deposit profile information based on an individual deposit or a daily or cycle summary. Each report contains the item count and dollar value associated with each endpoint, indicates the percentage breakdown of item and dollar amount by Federal Reserve District, and provides the receipt time by deposit and availability assigned by item.

| Float Analysis                               |            | Relationship | Account | Location |
|----------------------------------------------|------------|--------------|---------|----------|
| Individual Deposits                          | per report | \$ N/A       | 100.00  | N/A      |
| Single Day Report                            | per report | \$ 300.00    | 200.00  | N/A      |
| Multiple Day Report<br>(Up to One (1) Month) | per report | \$ 500.00    | 300.00  | 150.00   |
| File Output                                  | per report | \$ 500.00    | 500.00  | 500.00   |

### COMMERCIAL CASH SERVICES (CENTRALIZED CASH VAULTS)

Union Bank offers Commercial Cash services with state-of-the-art high-speed currency verification systems for your cash deposits and cash order needs. Commercial cash vaults are located in major cities in California and throughout the United States.

#### Deposit Services

##### Cash Vault Deposits

|                                             |              |         |
|---------------------------------------------|--------------|---------|
| Cash and Coin Only                          | per deposit  | \$ 1.45 |
| Mixed Deposits (Cash and Checks Combined)   | per deposit  | \$ 3.00 |
| Envelope Deposits                           | per envelope | \$ 1.75 |
| Currency Deposited—Strapped (Per \$1,000)   |              | \$ .95  |
| Currency Deposited—Unstrapped (Per \$1,000) |              | \$ 1.20 |

##### Coin Deposited

|                                             |                        |         |
|---------------------------------------------|------------------------|---------|
| Standard Bag/Bulk Coin (FRB Specifications) | each                   | \$ 2.75 |
| Non-Standard                                | per equivalent roll    | \$ 12   |
|                                             | per bag minimum charge | \$ 7.00 |

|                               |         |         |
|-------------------------------|---------|---------|
| Rollfed Coin in Bag Surcharge | per bag | \$ 5.00 |
| Deposit Adjustments           | each    | \$ 7.00 |

#### Cash Order Services

##### Cash Vault Orders

|                                             |      |          |
|---------------------------------------------|------|----------|
| Prearranged Standing Orders                 | each | \$ 2.50  |
| Batch Cash Order                            | each | \$ 2.00  |
| Touchtone Cash Orders                       | each | \$ 3.25  |
| Cash Order—Web                              | each | \$ 2.50  |
| Telephone/Customer Service Associate Orders | each | \$ 12.00 |
| Late Order (After 11:00 a.m. PT)            | each | \$ 14.50 |
| Emergency Order                             | each | \$ 50.00 |
| Currency Orders (Per \$1,000)               |      | \$ 1.00  |

|                                            |                    |           |
|--------------------------------------------|--------------------|-----------|
| New Currency (When Available, Per \$1,000) |                    | \$ 1.20   |
| ATM Fine-Sort Currency (Per \$1,000)       |                    | \$ 2.00   |
| Coin Orders                                |                    |           |
| Per Box                                    |                    | \$ 4.25   |
| Per Half-Box (\$ .05, \$ .25, and \$1)     |                    | \$ 2.50   |
| Per Roll (Individual Rolls)                |                    | \$ .15    |
| Per Bag (Bulk)                             |                    | \$ 2.00   |
| Changed/Cancelled Cash Order               |                    | \$ 8.00   |
| Daily Cash Order Report                    | per month          | \$ 100.00 |
| Service Allocation Reporting               | per month          | \$ 100.00 |
| Cash Vault Reporting                       | per location/month | \$ 5.00   |
| Partial Strap Surcharge                    | per strap          | \$ 2.00   |

### Branch Office

#### Cash Services—Night Depository/ATM/Branch

|                                     |          |          |
|-------------------------------------|----------|----------|
| Cash Deposit Verified (Per \$1,000) |          | \$ 1.50  |
| Coin Deposited                      |          |          |
| Standard Bags (FRB Specifications)  | per bag  | \$ 10.00 |
| Loose Coin Bagged                   | per bag  | \$ 7.00  |
| Cash Orders (Per \$1,000)           |          | \$ 1.30  |
| Coin Orders                         | per roll | \$ .25   |
|                                     | per box  | \$ 5.00  |

### CONTRACTOR RETENTION FUNDS SERVICE

Union Bank's contractor retention escrow focuses exclusively on helping contractors keep their retention funds working for them. Retention funds can be a source of revenue for your business.

|                                                                                               |             |             |
|-----------------------------------------------------------------------------------------------|-------------|-------------|
| Setup Interest-Earning Retention Accounts (One Time)                                          |             | \$ FREE     |
| Setup Pledged Securities Escrow<br>and Standby Letters of Credit (One Time)                   | per account | \$ 1,250.00 |
| Disbursement Fee for Pledged Securities Escrow<br>and Standby Letters of Credit Accounts Only | each        | \$ 125.00   |

### CORPORATE TRUST SERVICES

|                                                                                           |                         |           |
|-------------------------------------------------------------------------------------------|-------------------------|-----------|
| Acceptance Fee                                                                            | consult account manager |           |
| Annual Administration                                                                     | consult account manager |           |
| Service to Holders                                                                        |                         |           |
| Original Issuance of Bonds Transfers Between Holders                                      |                         | \$ 5.00   |
| Preparation and Reporting Payment to Holders<br>on Form 1099 and Form 599 (Minimum \$150) |                         | \$ 1.50   |
| Calls/Redemptions (Minimum \$350)                                                         |                         | \$ 5.00   |
| Transaction Charges                                                                       |                         |           |
| Investment Agreements (Purchase and Setup)                                                |                         | \$ 500.00 |
| Dissemination Agent (If Applicable)                                                       | per event               | \$ 225.00 |
| Disbursement                                                                              |                         | \$ 35.00  |
| Investment                                                                                |                         | \$ 60.00  |
| Check or Wire Transfer                                                                    |                         | \$ 35.00  |

Charges for out-of-pocket expenses such as stationery, postage, insurance, telecommunication, and publication of notices and fees of such outside professionals as attorneys, accountants, or other agents will be billed at 6% of the annual administration fee.

## CUSTODY SERVICES

Union Bank provides a comprehensive range of custody and securities lending services for public and nonprofit agencies, including asset safekeeping, trade settlement, principal and income collection, daily cash management, monthly cash and asset statements, and Internet account access. Depending on unique portfolio holdings, transaction activities, and reporting requirements, customized fee schedules will typically include the following components:

### Monthly Administration Fees

|                                    |                         |
|------------------------------------|-------------------------|
| Transactions.....                  | consult account manager |
| Holdings.....                      | consult account manager |
| Disbursements.....                 | consult account manager |
| Pay Downs.....                     | consult account manager |
| Minimum Annual Aggregated Fee..... | consult account manager |

## FOREIGN EXCHANGE SERVICES

Improve international trade profitability using Union Bank's competitively priced Foreign Exchange services—from basic spot purchases to hedging strategies, and from wire payment services to foreign currency demand accounts and foreign currency time deposits.

In addition to the wire fees,\* the Bank charges an exchange rate markup, subject to transaction size, market conditions, and other factors. For additional information, contact Global Markets Foreign Exchange at (800) 325-9422.

\*Please see Wire Transfer Services.

## GOVERNMENT CUSTOMER SERVICE

Receive fast, efficient service from the convenience of your computer or telephone. Government customer service offers online and touchtone access, 24 hours a day, 7 days a week. Customer service associates are available between 7:00 a.m. and 6:00 p.m. PT, Monday through Friday.

### Information Services

Provides ledger balance and status of checks and deposits.

| Inquiries                                      | Touchtone | Cust. Service |
|------------------------------------------------|-----------|---------------|
| Balance Inquiry..... each \$                   | 7.00      | 25.00         |
| Status of Specific Check..... per inquiry \$   | 7.00      | 25.00         |
| Status of Specific Deposit..... per inquiry \$ | 7.00      | 25.00         |
| Last Four Checks..... per inquiry \$           | 7.00      | 25.00         |
| Last Four Deposits..... per inquiry \$         | 7.00      | 25.00         |

|                                   |      |
|-----------------------------------|------|
|                                   | Web  |
| Single Check Inquiry..... each \$ | 2.00 |
| Range Check Inquiry..... each \$  | 3.00 |

\*Additional fees may apply. Please see Information Reporting Service.

### Retrieval Services

Provides images and copies of checks, deposit slips, deposited items, and statements. Also available through Information Reporting Service.

| View Image of Check and Deposit Slip | Online Statements | Touchtone* | Mail or Fax |
|--------------------------------------|-------------------|------------|-------------|
| Up to 120 Days                       |                   |            |             |
| Images 1-20..... each \$             | FREE              | 7.00       | 35.00       |
| Images 21-50..... each \$            | .10               | 7.00       | 35.00       |
| Images 51+..... each \$              | .25               | 7.00       | 35.00       |

\*Not available for deposit slips.

| View Image of Deposited Items (Non-Union Bank Items) | Online Statements | Touchtone | Mail or Fax |
|------------------------------------------------------|-------------------|-----------|-------------|
| Less Than 30 Days..... per item \$                   | .50               | N/A       | 35.00       |
| 31-60 Days..... per item \$                          | .75               | N/A       | 35.00       |
| 61-90 Days..... per item \$                          | 1.00              | N/A       | 35.00       |
| 91-120 Days..... per item \$                         | 1.25              | N/A       | 35.00       |
| 121+ Days..... per item \$                           | 2.00              | N/A       | 35.00       |

### Image on Demand

Web Image Inquiry for checks, deposit slips, and deposited items

|                               |         |
|-------------------------------|---------|
| Monthly Maintenance.....      | \$ 5.00 |
| Per-Image Fee                 |         |
| Images 0-100.....             | FREE    |
| Images 101+..... per image \$ | .25     |

| View Image of Deposited Items Returned  | Web   | Touchtone | Mail  | Fax   |
|-----------------------------------------|-------|-----------|-------|-------|
| Web Returned Item Location Setup        |       |           |       |       |
| ..... per location \$                   | 15.00 | N/A       | N/A   | N/A   |
| Items Made Available for Inquiry        |       |           |       |       |
| ..... per item \$                       | 1.50  | N/A       | 30.00 | 33.00 |
| Items Made Available for Decisioning    |       |           |       |       |
| ..... per item \$                       | 2.50  | N/A       | 30.00 | 33.00 |
| CSV Text File Download..... per file \$ | 5.00  | N/A       | N/A   | N/A   |
| Total Volume                            |       |           |       |       |
| Up to 250 Items..... each \$            | .15   | N/A       | N/A   | N/A   |
| Total Volume                            |       |           |       |       |
| From 251 to 500 Items..... each \$      | .10   | N/A       | N/A   | N/A   |
| Total Volume                            |       |           |       |       |
| Greater Than 500 Items..... each \$     | .05   | N/A       | N/A   | N/A   |

| Copy of Statement*                 | Web  | Touchtone | Mail  | Fax   |
|------------------------------------|------|-----------|-------|-------|
| Previous Month(s)..... per copy \$ | 5.00 | 5.00      | 35.00 | N/A   |
| ..... per page \$                  | N/A  | N/A       | N/A   | 35.00 |
| Snapshot..... per copy \$          | N/A  | 12.00     | 35.00 | N/A   |
| ..... per page \$                  | N/A  | N/A       | N/A   | 35.00 |

\*Statement copies do not include checks or images of checks.

### Deposit Reconstruction — Per Occurrence

|                                                |                   |
|------------------------------------------------|-------------------|
| Customer Service Associate (Minimum \$50)..... | per hour \$ 50.00 |
|------------------------------------------------|-------------------|

| Internal Bank Transfers                      | Web  | Touchtone | Branch/Direct Access | Cust. Service |
|----------------------------------------------|------|-----------|----------------------|---------------|
| Book Transfer..... per transfer \$           | 5.00 | N/A       | N/A                  | 30.00         |
| Account Transfer..... per transfer \$        | 2.50 | 5.00      | 6.00                 | 30.00         |
| Mailed Confirmation of Transfer..... each \$ | N/A  | 2.00      | 5.00                 | 5.00          |

#### Miscellaneous Services—Customer Service Associate

|                                                    |                |       |
|----------------------------------------------------|----------------|-------|
| Endorsement Verification.....                      | per inquiry \$ | 15.00 |
| Wire Transfer Research.....                        | per inquiry \$ | 6.00  |
| Standard Bank Confirmations.....                   | each \$        | 15.00 |
| Miscellaneous Special Handling (Minimum \$50)..... | per hour \$    | 50.00 |
| Legal Processing Fee.....                          | per item \$    | 50.00 |

#### LAIF Activity

|                          |         |       |
|--------------------------|---------|-------|
| LAIF (Customer).....     | each \$ | 20.00 |
| LAIF (Non-Customer)..... | each \$ | 25.00 |

#### Research Services

|                              |             |       |
|------------------------------|-------------|-------|
| Research (Minimum \$50)..... | per hour \$ | 50.00 |
|------------------------------|-------------|-------|

| Stop Payments*                         | Web   | Touchtone | Cust. Serv. |
|----------------------------------------|-------|-----------|-------------|
| Stop Payment..... each \$              | 10.00 | 15.00     | 32.00       |
| Automatic 6-Month Renewal..... each \$ | 10.00 | 10.00     | 0.00        |
| Range Stop..... each \$                | 15.00 | N/A       | 26.00       |

\*Stop payment orders for bank accounts and Full and Partial Reconciliation plans

|                                       |         |       |
|---------------------------------------|---------|-------|
| Official Check (Cashier's Check)..... | each \$ | 10.00 |
| Money Orders.....                     | each \$ | 10.00 |

### TRAINING AND IMPLEMENTATION SERVICES

Union Bank offers convenient and cost-effective Web-based training sessions several times per week for many of our products. Telephone and on-site training are also available.

|                                               |                            |        |
|-----------------------------------------------|----------------------------|--------|
| Web-Based Training.....                       | per hour \$                | FREE   |
| Telephone Training (Minimum \$25).....        | per 30-minute increment \$ | 25.00  |
| On-Site Training (Including Travel Time)..... | per hour \$                | 100.00 |

### TRANSPORTATION SERVICES

Our Transportation Services Group coordinates the safe, convenient, and efficient transportation of banking materials between Union Bank and its customers using armored car and courier services. Armored car and courier services are the direct agents of the customer; however, Union Bank will recommend the service that best satisfies customer needs and requirements. Negotiable items (currency, coin, bearer bonds, etc.) are transported in dual custody by armored cars, while courier services accommodate checks, bookkeeping material, and other non-negotiable items.

|                                          |            |
|------------------------------------------|------------|
| Armored Car and/or Courier Services..... | cost + 50% |
|------------------------------------------|------------|

### ZERO BALANCE ACCOUNT (ZBA) SERVICE

The Zero Balance Account (ZBA) service provides consolidation of funds within Union Bank into one concentration account in order to reduce borrowing, maximize cash control, and reduce the costs of multiple account transfers. Account balances are automatically offset on a daily basis from the concentration account, thereby maintaining a constant balance of zero.

#### Monthly Maintenance

|                    |         |       |
|--------------------|---------|-------|
| First Account..... | \$      | 35.00 |
| Accounts 2-5.....  | each \$ | 30.00 |
| Accounts 6-10..... | each \$ | 25.00 |
| Accounts 11+.....  | each \$ | 15.00 |

### GLOBAL TREASURY MANAGEMENT SERVICES

#### AUTOMATED CLEARING HOUSE (ACH) ORIGINATION SERVICES

ACH Origination services provide a variety of payment services that electronically make and collect payments. Funds disbursement facilitates direct deposit and vendor payments. Funds collections, such as loan payments, dues, and contributions, can be made using a variety of electronic payment options, such as recurring payments, Web- or telephone-initiated payments, and business payments with remittance information. ACH Origination services also enable collection of truncated checks.

#### Web Delivery

Provides complete ACH file formatting, database management, and transmission capabilities.

|                                            |                |        |
|--------------------------------------------|----------------|--------|
| Setup (One Time).....                      | per service \$ | 200.00 |
| Monthly Maintenance                        |                |        |
| Per Account.....                           | \$             | 100.00 |
| Transaction Fees (Debit and/or Credit)     |                |        |
| Items 1-100.....                           | \$             | FREE   |
| Items 101+.....                            | each \$        | 25     |
| Internet Batch Release (Maximum \$60)..... | each \$        | 6.00   |

#### Electronic Receivables Services

Provides Online Bill Pay, Telephone Pay, and Check Conversion services.

|                                                 |              |        |
|-------------------------------------------------|--------------|--------|
| Setup (One Time).....                           | per setup \$ | 200.00 |
| Monthly Maintenance (Per Service)               |              |        |
| First Account.....                              | \$           | 125.00 |
| Additional Accounts (Maximum \$400).....        | each \$      | 75.00  |
| Transaction Fees (ACH Debit)                    |              |        |
| All Volume up to 5,000 Transactions.....        | each \$      | .17    |
| All Volume Greater Than 5,000 Transactions..... | each \$      | .15    |
| Credit Card Authorization.....                  | each \$      | .17    |
| ON US (Remote Deposit Checks Only).....         | each \$      | .08    |
| Transit (Remote Deposit Checks Only).....       | each \$      | .10    |
| Returns (Returns/Total Volume %)                |              |        |
| Returns (0-0.99%).....                          | each \$      | .50    |
| Returns (1-1.49%).....                          | each \$      | .75    |
| Returns (1.5-1.99%).....                        | each \$      | 1.00   |
| Returns (2-2.49%).....                          | each \$      | 1.50   |
| Returns (2.5%+).....                            | each \$      | 2.50   |
| Standard ACH Return/File.....                   | each \$      | 2.00   |
| Batch Release.....                              | each \$      | 1.00   |

#### Direct Send and Vendor Delivery

Customers can automate disbursements and collections by using ACH to electronically originate direct deposits and payments.

|                                                   |              |        |
|---------------------------------------------------|--------------|--------|
| Setup (One Time).....                             | per setup \$ | 250.00 |
| Monthly Maintenance.....                          | \$           | 125.00 |
| Transaction Fees (Debit and/or Credit)            |              |        |
| All Volume up to 500 Transactions.....            | each \$      | .105   |
| All Volume from 501 to 5,000 Transactions.....    | each \$      | .095   |
| All Volume from 5,001 to 10,000 Transactions..... | each \$      | .085   |
| All Volume Greater Than 10,000 Transactions.....  | each \$      | .065   |
| Transmissions (Maximum \$220).....                | each \$      | 20.00  |
| Vendor (ADP and/or Ceridian).....                 | each \$      | 10.00  |

## ACH Standard Charges

|                             |                |        |
|-----------------------------|----------------|--------|
| ACH Suspended File          | each \$        | 75.00  |
| ACH Over the Limit          | per batch/file | 50.00  |
| Addenda Records             | each \$        | 05     |
| Additional Testing          | per test       | 100.00 |
| Composite File              | per month      | 20.00  |
| Dishonored/Disputed Entries | each \$        | 15.00  |
| Manual Maintenance          | per account    | 75.00  |
| NACHA Rule Book             | each \$        | 45.00  |

| Notification of Change/Return | Web/Transmission* | Fax  | Mail  |
|-------------------------------|-------------------|------|-------|
| per item \$                   | 5.00              | 7.00 | 15.00 |

\* Transmission fees apply.

|                                               |                |        |
|-----------------------------------------------|----------------|--------|
| Premium Window Surcharge                      | per item \$    | 10     |
| Redistribution                                | each \$        | 10     |
| Rejects/Reversals/Deletions                   | per item/batch | 25.00  |
| Tracers                                       | each \$        | 25.00  |
| Optional Output Reports                       | per month      | 125.00 |
|                                               | per item \$    | 15     |
| ACH Acknowledgment Report                     | each \$        | 5.00   |
| Custom Reports/Programming (Minimum \$130)    | per hour       | 130.00 |
| Automatic 2-Day Account Prefunding            | per month      | 25.00  |
| Automatic 2-Day Account Prefunding NSF        | per month      | 50.00  |
| Manual Account Prefunding                     | per batch/file | 125.00 |
| Fines                                         | cost + 35%     |        |
| Research (Minimum \$50)                       | per hour \$    | 50.00  |
| ACH International                             |                |        |
| Credit (North America)                        | each \$        | 5.00   |
| Return/Notification of Change (North America) | each \$        | 10.00  |
| Credit (Europe)                               | each \$        | 5.00   |
| Return/Notification of Change (Europe)        | each \$        | 10.00  |
| Training and Implementation Services          | see page 8     |        |

## ACH RECEIPT SERVICES

ACH Receipt services facilitate the secure receipt of payments and remittance data while protecting your accounts against fraud.

### Electronic Payment Authorization

Our Electronic Payment Authorization service allows you to restrict incoming ACH activity, which safeguards your accounts against the posting of unauthorized ACH transactions.

|                                                         |                |       |
|---------------------------------------------------------|----------------|-------|
| Setup (One Time)                                        | per account \$ | 25.00 |
| Monthly Maintenance                                     |                |       |
| First Account                                           | \$             | 15.00 |
| Accounts 2-10                                           | each \$        | 10.00 |
| Accounts 11+                                            | each \$        | 8.00  |
| Manual Maintenance                                      | per account \$ | 75.00 |
| Trading Partner Setup (Account Filters)                 |                |       |
| Partner and Instruction                                 | each \$        | 15.00 |
| Change to Existing Authorization (Purge, Revoke, Reset) | each \$        | 5.00  |
| Tracers                                                 | each \$        | 20.00 |
| Reporting and Decisioning                               | per month \$   | 10.00 |
| Training and Implementation Services                    | see page 8     |       |

### Government Electronic Payments

|                                        |                |        |
|----------------------------------------|----------------|--------|
| Setup (One Time)                       | per setup \$   | 200.00 |
| Monthly Maintenance                    | per account \$ | 125.00 |
| Transaction Fees (Debit and/or Credit) | per item \$    | 15     |

## Universal Payment Identification Code (UPIC)

Universal Payment Identification Codes (UPICs) are permanent and secure bank account identifiers that allow companies to receive electronic credit payments without divulging sensitive bank information. UPICs enable you to openly share your account information (e.g., print on invoices) to promote the receipt of electronic payments. Debits initiated with UPICs are blocked, reducing the risk of unauthorized debits to your accounts.

|                     |                |       |
|---------------------|----------------|-------|
| Setup (One Time)    | per setup \$   | 25.00 |
| Monthly Maintenance | per account \$ | 15.00 |

## BILL CONCENTRATION SERVICE

Our Bill Concentration service expedites the receipt and reporting of payments from electronic bill payment services such as online banking and consumer payments originated online. The biller electronically receives a concentrated lump sum credit to a designated checking account. Remittance detail is transmitted in standard or custom format to be uploaded to the biller's accounts receivable system.

|                                            |                |        |
|--------------------------------------------|----------------|--------|
| Setup (One Time)                           | per setup \$   | 150.00 |
| Custom Programming (Optional)—Minimum \$75 | per hour \$    | 75.00  |
| Monthly Maintenance                        | per account \$ | 150.00 |
| Transmissions                              | per file       | 10.00  |
| Items 1-250                                | each \$        | 10     |
| Items 251-1,000                            | each \$        | 09     |
| Items 1,001+                               | each \$        | 08     |
| Returned Items                             |                |        |
| Manual Fax                                 | per item \$    | 25.00  |
| Reversals                                  | per item \$    | 15.00  |
| Remake of Transmission                     | each \$        | 20.00  |
| Tracers                                    | each \$        | 20.00  |
| Detail Report                              | each \$        | 5.00   |
| Research (Minimum \$50)                    | per hour \$    | 50.00  |
| Training and Implementation Services       | see page 8     |        |

## CASH CONCENTRATION SERVICE

Our Cash Concentration service is a tool for customers with decentralized operations to consolidate idle cash at other banks into a concentration account at Union Bank. The ACH network is used to move your funds electronically.

|                                            |                 |           |
|--------------------------------------------|-----------------|-----------|
| Setup                                      | per location \$ | 5.00      |
| Monthly Maintenance                        |                 | \$ 100.00 |
| Input Charges—Dial-Up                      |                 |           |
| Deposits 1-25 Reported                     | each \$         | 50        |
| Deposits 26-100 Reported                   | each \$         | 40        |
| Deposits 101+ Reported                     | each \$         | 30        |
| Output Charges—Dial-Up                     |                 |           |
| Output Report                              | each \$         | 1.00      |
| Standard Report Field                      | per field \$    | 18        |
| Connect Time                               | per hour        | 12.00     |
| Cash Concentration Deposit                 | per deposit \$  | 75        |
| Deposited Items Returned                   | each \$         | 25.00     |
| Location Maintenance (Add, Change, Delete) | each \$         | 5.00      |
| Master File Report                         | per request \$  | 25.00     |
| Vendor Fees                                | cost + 35%      |           |
| Monthly Minimum                            | \$              | 125.00    |
| Training and Implementation Services       | see page 8      |           |



## CONTROLLED DISBURSEMENT SERVICE

The Controlled Disbursement service provides early-morning dollar totals of checks presented for payment at the disbursing bank. Daily presentments are funded from your Union Bank accounts. The service provides maximum control over daily disbursements and eliminates the uncertainty of when checks will be presented for payment.

|                            |                |
|----------------------------|----------------|
| <b>Monthly Maintenance</b> |                |
| 1 Account.....             | \$ 225.00      |
| 2 Accounts.....            | each \$ 150.00 |
| 3 Accounts.....            | each \$ 125.00 |
| 4 Accounts.....            | each \$ 100.00 |
| 5-9 Accounts.....          | each \$ 85.00  |
| 10+ Accounts.....          | each \$ 75.00  |
| Zero Balance Accounts..... | \$ FREE        |
| Account Analysis.....      | \$ FREE        |
| Statements.....            | \$ FREE        |

|                         |                  |
|-------------------------|------------------|
| <b>Paid Checks</b>      | <b>Truncated</b> |
| Items 1-5,000.....      | each \$ 15       |
| Items 5,001-10,000..... | each \$ 14       |
| Items 10,001+.....      | each \$ 13       |

|                                            |                    |
|--------------------------------------------|--------------------|
| Check Verification—Missing Signatures..... | per check \$ 50.00 |
| Check Processing Rejects > 2%.....         | per item \$ 75     |
| Returned Items.....                        | per check \$ 10.00 |

### Copy/Image Services

|                                  |                     |
|----------------------------------|---------------------|
| Web Image Inquiry/Copy of Checks |                     |
| Monthly Maintenance.....         | per account \$ FREE |

### Image on Demand

|                                                                  |                   |
|------------------------------------------------------------------|-------------------|
| Web Image Inquiry for checks, deposit slips, and deposited items |                   |
| Monthly Maintenance.....                                         | \$ 5.00           |
| Per-Image Fee                                                    |                   |
| Images 0-100.....                                                | \$ FREE           |
| Images 101+.....                                                 | per image \$ 0.25 |

|                             |                   |
|-----------------------------|-------------------|
| Fax of Non-Check Items..... | per item \$ 12.00 |
| CD.....                     | each \$ 20.00     |
| Reproduced CD.....          | per image \$ 03   |
|                             | each \$ 35.00     |

Fees supersede Analyzed Checking Account and Account Reconciliation per-item charges.

### Activity Notification Using Information Reporting Service\*

\*Additional fees may apply. Please see Information Reporting Service.

Training and Implementation Services..... see page 8

## ELECTRONIC DATA INTERCHANGE (EDI) SERVICES

EDI services include Origination and Receipt capabilities. EDI Origination provides the ability to collect and disburse funds with associated payment information. Funds can be disbursed by ACH or check. EDI Receipt provides access to electronic payments with remittance information in electronic or paper format. We offer a variety of formats, such as 820—Payment, 827—Return, 824—Acknowledgment Detail, 997—Acknowledgment Summary, 823—Lockbox, and 822—Account Analysis.

### Origination

|                                              |                       |
|----------------------------------------------|-----------------------|
| Setup.....                                   | per account \$ 150.00 |
| Monthly Maintenance.....                     | per account \$ 150.00 |
| Transactions.....                            | each \$ 10            |
| <b>Addendum</b>                              |                       |
| Addenda 1-1,000.....                         | each \$ 10            |
| Addenda 1,001-5,000.....                     | each \$ 05            |
| Addenda 5,001+.....                          | each \$ 04            |
| Balancing.....                               | per transaction \$ 01 |
| ROFI Account Validation.....                 | per transaction \$ 01 |
| Transmissions (Maximum \$220 Per Month)..... | each \$ 20.00         |
| Transmission Remake.....                     | each \$ 20.00         |
| Custom Programming (Minimum \$150).....      | per hour \$ 150.00    |
| Research (Minimum \$50).....                 | per hour \$ 50.00     |
| Return—File.....                             | per item \$ 2.00      |
| Return—Transmission (Maximum \$220).....     | each \$ 20.00         |

### Receipt

|                          |                       |
|--------------------------|-----------------------|
| Setup.....               | per account \$ 150.00 |
| Monthly Maintenance..... | per account \$ 70.00  |
| Transactions             |                       |
| Transactions 1-4.....    | each \$ 5.00          |
| Transactions 5+.....     |                       |
| Paper Format.....        | each \$ 40            |
| Electronic.....          | each \$ 10            |

### Addendum

|                                              |                    |
|----------------------------------------------|--------------------|
| Paper.....                                   | each \$ 12         |
| Electronic.....                              | each \$ 07         |
| Transmissions (Maximum \$220 Per Month)..... | each \$ 20.00      |
| File Remake.....                             | each \$ 25.00      |
| Custom Programming (Minimum \$150).....      | per hour \$ 150.00 |
| Fax Retransmission.....                      | each \$ 5.00       |
| Research (Minimum \$50).....                 | per hour \$ 50.00  |
| Training and Implementation Services.....    | see page 8         |

## INFORMATION REPORTING SERVICE

Our Information Reporting service is designed to assist you in the management of cash by providing information on activity posted to accounts at Union Bank and on accounts maintained at other institutions. Consolidated reports provide details of transaction activity across all bank accounts, enabling you to monitor your overall cash position.

### Previous Day Reporting

Includes Positive Pay transactions in Summary/Detail, Controlled Disbursement posted transactions, and incoming domestic and international data exchange transactions.

### Balance Summary/Detail Reports

(Includes U.S. Dollar and Foreign Currency Accounts)

### Web

|                                      |                            |
|--------------------------------------|----------------------------|
| First Account.....                   | per month \$ 90.00         |
| Additional Accounts.....             | each \$ 80.00              |
| Transaction Charge.....              | per item reported \$ 15    |
| Consolidation Account.....           | per month \$ 100.00        |
| <b>Automated Report of Deposit</b>   |                            |
| Per Month.....                       | per account \$ 60.00       |
| Transaction Charge.....              | per deposit reported \$ 20 |
| Consolidated Receivables Report..... | per month \$ 50.00         |
| EDI Receipt Report.....              | per month \$ 50.00         |
| Entry Collection Details (ACH).....  | per month \$ 100.00        |
| Transaction Charge.....              | per detail item \$ 15      |
| Sweep Account Report.....            | per month \$ 20.00         |

### Intra-Day Reporting

Includes Controlled Disbursement transactions in Summary/Detail and Float Adjustments

Consolidated Summary/Detail Reports **Web**  
(Includes U.S. Dollar and Foreign Currency Accounts)

First Account.....per month \$ 75.00  
Additional Accounts.....each \$ 65.00  
Transaction Charge.....per item reported \$ 20  
Consolidated Payables Report.....per month \$ 50.00

### Wholesale Lockbox Detail Reports

First Account.....per month \$ 65.00  
Additional Accounts.....each \$ 45.00  
Transaction Charge.....per deposit \$ 20

### Pooling Report

Setup.....\$ 250.00  
Monthly Maintenance.....per account \$ 50.00  
Returned Item Large Dollar Early Warning Report.....per month \$ 20.00

### Data Exchange—Outgoing Balance Reporting

Domestic Monthly Maintenance.....per account \$ 120.00  
Domestic Transaction Charge.....per item reported \$ 25  
SWIFT940 Monthly Maintenance.....per account \$ 120.00  
SWIFT942 Monthly Maintenance.....per account \$ 100.00

### View Image of Check or Deposit Slip up to 120 Days

Images 1-20.....each \$ FREE  
Images 21-50.....each \$ 10  
Images 51+.....each \$ 25  
Transmissions.....each \$ 10.00  
.....per item \$ .18  
Research/Handling (Minimum \$50).....per hour \$ 50.00  
Custom Programming (Minimum \$130).....per hour \$ 130.00  
Training and Implementation Services.....see page 8

## INTERNATIONAL REQUEST FOR TRANSFER SERVICE

Initiate transfer requests for your accounts overseas through Union Bank's Online Business Center. Using our Wire and Internal Transfer application, send transfer instructions to your foreign bank and conveniently repatriate funds, make local and/or third-party payments, or concentrate funds from multiple accounts.

### Setup Fees—One-Time Only

Setup (Existing Partner Bank).....\$ 50.00  
Setup (New Partner Bank).....\$ 500.00

### Maintenance Fee

Monthly Maintenance.....\$ 25.00

### Payment Fees

Local Currency—Payment.....each \$ 7.50  
Cross Border Currency—Payment.....each \$ 10.00  
Local Currency—Transmission File.....per file \$ 7.50  
Cross Border Currency—Transmission File.....per file \$ 10.00  
Cross Border Currency—SCORE File.....per file \$ 10.00  
Per File (via Transmission).....per file \$ 10.00  
Per File (SCORE).....per file \$ 10.00

### Returns/Rejects/Repairs

MT101 Returned—Union Bank Fee.....each \$ 50.00  
MT101 Returned—Foreign Bank Fee.....each \$ 5.00

MT101 Rejected—Union Bank Fee.....each \$ 10.00  
MT101 Rejected—Foreign Bank Fee.....each \$ 5.00  
MT101 Repaired—Union Bank Fee.....each \$ 35.00  
MT101 Repaired—Foreign Bank Fee.....each \$ 5.00

Your foreign bank will charge fees in addition to the fees listed above

## INVESTMENT SERVICES

Investments available through UnionBank Investment Services LLC (UBIS), a registered broker-dealer, investment advisor, member FINRA/SIPC, and subsidiary of Union Bank, N.A.:

Are NOT insured by the FDIC or by any other federal government agency

- Are NOT Bank deposits
- Are NOT guaranteed by the Bank or any Bank Affiliate
- MAY lose value

## LOCKBOX SERVICES

Lockbox services provide the ability to speed collections, streamline remittance processing, and improve audit trails. You can view images of checks and correspondence online, providing convenience and potential savings for your business.

### Wholesale Lockbox

Wholesale Lockbox service automates the collection and reporting of low-volume/high-dollar payments by mail. Remittance processing is performed according to customized instructions. Checks are deposited directly to the checking account for same-day ledger credit. The service provides several options, including specialized processing, reporting, data entry, and data transmissions.

|                                            | Web    | Paper  | Both   |
|--------------------------------------------|--------|--------|--------|
| Monthly Maintenance.....per box \$         | 160.00 | 160.00 | 160.00 |
| Image Delivery                             |        |        |        |
| Monthly Maintenance.....per box \$         | 100.00 | N/A    | N/A    |
| Item Processed.....each \$                 | .38    | .48    | .48    |
| CD Produced.....each \$                    | 35.00  | N/A    | N/A    |
| Web Access.....per image \$                | .03    | N/A    | N/A    |
| Check Image (Black/White).....each \$      | .05    | N/A    | N/A    |
| Document Image (Black/White).....each \$   | .10    | N/A    | N/A    |
| Document Image (Color).....each \$         | .12    | N/A    | N/A    |
| Exception Decisioning.....per item \$      | 1.00   | N/A    | N/A    |
| Image Transmission.....per image \$        | .03    | N/A    | N/A    |
| Rejects/Correspondence.....per item \$     | .25    | .50    | .50    |
| Photocopies.....per copy \$                | N/A    | 1.44   | N/A    |
| Copy Request—                              |        |        |        |
| Customer Service Associate.....per item \$ | 11.50  | 11.50  | 11.50  |
| Reassociate Invoice/Copies.....per item \$ | N/A    | .15    | N/A    |
| Image System Reports.....per month \$      | N/A    | 50.00  | N/A    |
| Custom System Reports.....per month \$     | N/A    | 200.00 | N/A    |
| Special Stapling.....per item \$           | N/A    | .06    | N/A    |
| Additional Mailing.....per month \$        | N/A    | 50.00  | N/A    |
| Shipping/Handling.....per month \$         | N/A    | 100.00 | N/A    |

|                                                                   |                               |
|-------------------------------------------------------------------|-------------------------------|
| Forwarding Address Notification                                   | cost + 20%                    |
| <b>Account Maintenance</b>                                        |                               |
| First Account/Deposit Group                                       | \$ FREE                       |
| Accounts 2-10/Deposit Group                                       | each \$ 15.00                 |
| Accounts 11-25/Deposit Group                                      | each \$ 20.00                 |
| Accounts 26+/Deposit Group                                        | consult account manager       |
| Wholesale Lockbox Deposit                                         | \$ 160                        |
| <b>Payee Verification</b>                                         |                               |
| Payees 1-10                                                       | \$ FREE                       |
| Payees 11-20                                                      | per item \$ .08               |
| Payees 21-30                                                      | per item \$ .12               |
| Payees 31+                                                        | per item \$ .15               |
| <b>Postal Box Rental</b>                                          | cost                          |
| New Client Setup                                                  | \$ 125.00                     |
| <b>Sorting Options</b>                                            |                               |
| Group Sort (2 Batches)                                            | per item \$ .10               |
| Fine Sort (3+ Batches)                                            | per item \$ .22               |
| Invoice Sort                                                      | per item \$ .22               |
| <b>Reporting Options</b>                                          |                               |
| Data Entry                                                        | per keystroke \$ .02          |
| Data Transmission                                                 | per month \$ 210.00           |
| Data Transmission/Media                                           | per item \$ FREE              |
| <b>Deposit Notification</b>                                       |                               |
| Summary                                                           | per month \$ 125.00           |
| With Subtotals                                                    | per month \$ 200.00           |
| With Detail                                                       | per month \$ 175.00           |
| Out-of-State                                                      | additional per month \$ 30.00 |
| Returned Items                                                    | per call \$ 5.00              |
| <b>Additional Service Options</b>                                 |                               |
| Early-Morning Release                                             | per month \$ 65.00            |
| Multiple Daily Deposits                                           | per month \$ 55.00            |
| Stamping Invoice                                                  | per item \$ .10               |
| Written Notation                                                  | per item \$ .12               |
| Date Lookup                                                       | per item \$ .10               |
| Stop List                                                         | per month \$ 150.00           |
| Payment Reversal                                                  | per item \$ .05               |
| Balance Invoice(s) to Check                                       | per item \$ 10.00             |
| Open Envelope by Hand                                             | per item \$ .05               |
| Foreign Item Processing*                                          | per item \$ .20               |
|                                                                   | per item \$ 8.50              |
| *Additional fees may apply. Please see Foreign Exchange Services. |                               |
| Cash Item                                                         | per envelope \$ 12.50         |
| Telephone Inquiry                                                 | per call \$ 10.00             |
| Unidentifiable Item                                               | per item \$ 5.00              |
| Fax                                                               | per page \$ 7.00              |
| Custom Programming (Minimum \$130)                                | per hour \$ 130.00            |
| Special Handling (Minimum \$100)                                  | per hour \$ 50.00             |
| Batch Preparation                                                 | per batch \$ 1.25             |
| Incoming Certified/Express Mail                                   | per envelope \$ 5.00          |
| Training and Implementation Services                              | see page 8                    |

### Wholesale Lockbox

Wholesale Lockbox service automates the collection and reporting of high-volume/moderate-dollar payments by mail. Optical Character Recognition (OCR) scanlines containing remitter account number and payment due are read from the remittance coupons, compared to the actual payment amounts, and transmitted to you. Select from a wide range of processing options to customize processing instructions, view images of checks and scanned documents, and make online annotations to payments. Checks are deposited directly to your Union

Bank account for same-day ledger credit. Specialized options, such as custom reports, data transmissions, check-only payments with copies, and other popular service options are available.

|                                                                   |                               |
|-------------------------------------------------------------------|-------------------------------|
| New Client Setup                                                  | per box \$ 350.00             |
| Monthly Maintenance                                               | per box \$ 175.00             |
| <b>Account Maintenance</b>                                        |                               |
| Maximum of One Account Per Deposit Group                          | \$ FREE                       |
| Wholesale Lockbox Deposit                                         | \$ 160                        |
| <b>Image Delivery</b>                                             |                               |
| Image Delivery Monthly Maintenance                                | per box \$ 100.00             |
| Web Access                                                        | per image \$ .03              |
| CD Produced                                                       | each \$ 35.00                 |
| Check Image (Black/White)                                         | each \$ .05                   |
| Document Image (Black/White)                                      | each \$ .05                   |
| Image Transmission                                                | each \$ .03                   |
| <b>Items Processed</b>                                            |                               |
| Items 5,000-25,000                                                | per item \$ .265              |
| Items 25,001-40,000                                               | per item \$ .242              |
| Items 40,001+                                                     | per item \$ .215              |
| Check-Only Remittances                                            | additional per check \$ .21   |
| Low-Volume Surcharge (< 5,000 Items Per Month)                    | per item \$ .13               |
| <b>Payee Verification (Simple Names)</b>                          |                               |
| Up to 5 Payees Only                                               | per item \$ .50               |
| Rejects/Correspondence                                            | per item \$ .25               |
| Non-Matched Items                                                 | per item \$ .35               |
| OCR Scanline Repair                                               | per keystroke \$ .02          |
| <b>Item Options</b>                                               |                               |
| Coupon Copy/Image                                                 | per copy \$ 1377              |
| Check Copy/Image                                                  | per item \$ 1377              |
| <b>Postal Box Rental</b>                                          | cost                          |
| Manual Sort (Up to (4) Batches Only)                              | per item \$ .20               |
| <b>Reporting Options</b>                                          |                               |
| Data Entry                                                        | per keystroke \$ .02          |
| Summary System Report                                             | per month \$ FREE             |
| Custom System Reports                                             | per month \$ 200.00           |
| Data Transmission                                                 | per month \$ 200.00           |
| Magnetic Media                                                    | per month \$ 250.00           |
| Data Transmission/Media                                           | per item \$ .005              |
| Additional Transmissions                                          | each \$ 25.00                 |
| <b>Deposit Notification</b>                                       |                               |
| Summary                                                           | per month \$ 125.00           |
| Out-of-State                                                      | additional per month \$ 30.00 |
| <b>Additional Service Options</b>                                 |                               |
| Multiple Daily Deposits                                           | per month \$ 55.00            |
| Stop List                                                         | per month \$ 150.00           |
| Payment Reversal                                                  | per item \$ .005              |
| Foreign Item Processing*                                          | per item \$ 10.00             |
|                                                                   | per item \$ 8.50              |
| *Additional fees may apply. Please see Foreign Exchange Services. |                               |
| Cash Item                                                         | per envelope \$ 12.50         |
| Telephone Inquiry                                                 | per call \$ 10.00             |
| Fax                                                               | per page \$ 7.00              |
| Additional Mailing                                                | per month \$ 50.00            |
| Shipping/Handling                                                 | per month \$ 100.00           |
| Custom Programming (Minimum \$130)                                | per hour \$ 130.00            |
| Special Handling (Minimum \$50)                                   | per hour \$ 50.00             |
| Copy Request—Customer Service Associate                           | per item \$ 11.50             |
| Remittance Designated Deposit Distribution                        | per month \$ 600.00           |
| Incoming Certified/Express Mail                                   | per envelope \$ 5.00          |
| Training and Implementation Services                              | see page 8                    |

## ONLINE BANKING SERVICES

|                                                    |         |       |
|----------------------------------------------------|---------|-------|
| Online Business Center Add/Change/Delete a User ID | each \$ | FREE  |
| Self-Service                                       | each \$ | \$ 00 |
| Bank                                               | each \$ | \$ 00 |

## ONLINE SERVICES @ unlonbank.com

Access many products and services online through the Online Business Center. Conducting your transactions online can help provide convenience, cost savings, and efficiencies for your business. With a single sign-on through one point of entry, you can collect or disburse funds; obtain account information; view paid checks; deposit tickets; and statements; initiate wire transfers, and more.

These services are now available online (see pages below):

|                                     |                                     |
|-------------------------------------|-------------------------------------|
| • Account Opening.....1             | • Online Statements.....1           |
| • Account Transfers.....1           | • Positive Pay.....19-20            |
| • ACH.....9-11                      | • Remote Deposit.....22             |
| • Commercial Deposit Supplies.....2 | • Stop Payments.....8               |
| • Deposited Items Returned.....3-4  | • Tax Payment with InstaTax®.....23 |
| • Electronic Receivables.....9      | • Trade Services.....25-27          |
| • Image on Demand.....7, 12, 21     | • Wire Transfers.....23-24          |
| • Information Reporting.....13-14   |                                     |
| • Lockbox.....15-17                 |                                     |

## INTEGRATED PAYABLES SERVICES

Outsourcing your payment processing allows you to streamline operations and reduce the cost and security risks associated with account payables-related payments.

|                                                                                                                                          |                         |        |
|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|--------|
| Monthly Maintenance.....                                                                                                                 | per account \$          | 100.00 |
| Payroll Site Monthly Maintenance.....                                                                                                    | per site \$             | 300.00 |
| ACH, Check, Wires, Document Print, VCard, Convert Paper to Electronic,<br>Online Payroll Access, Payroll 1099, Payroll W2, Payroll 1042S |                         |        |
| Setup of Each.....                                                                                                                       | consult account manager |        |

| Checks                                      | Domestic Checks | Canada Checks | Overflow        |
|---------------------------------------------|-----------------|---------------|-----------------|
| Check Printing                              |                 |               |                 |
| Items 1-9,999.....each \$                   | 40              | 60            | 11              |
| Items 10,000-49,999.....each \$             | 35              | 53            | 09              |
| Items 50,000-99,999.....each \$             | 30              | 48            | 08              |
| Items 100,000+.....each \$                  | 25              | 42            | 07              |
| Check Reprinting.....                       |                 |               | each \$ 4.00    |
| Manual Check Pull                           |                 |               |                 |
| Items 1-100.....                            |                 |               | each \$ 2.75    |
| Items 101+.....                             |                 |               | each \$ 2.50    |
| Check Extra Logo or Signature.....          |                 |               | each \$ 250.00  |
| ACH and Paper to Electronic                 |                 |               |                 |
| ACH Converted Check.....                    |                 |               | each \$ 35      |
| ACH Converted Check Overflow Page.....      |                 |               | each \$ 08      |
| ACH Reformatted Transactions and Canada EFT |                 |               |                 |
| Items 1-9,999.....                          |                 |               | each \$ 20      |
| Items 10,000-49,999.....                    |                 |               | each \$ 15      |
| Items 50,000-99,999.....                    |                 |               | each \$ 14      |
| Items 100,000+.....                         |                 |               | each \$ 13      |
| ACH Overflow Addenda Line.....              |                 |               | per page \$ 007 |

|                                                                         |                         |        |
|-------------------------------------------------------------------------|-------------------------|--------|
| Wires.....                                                              | each \$                 | 10.00  |
| Virtual Card Payments.....                                              | each \$                 | 25     |
| Set Up or Remove Customer Account.....                                  | per account \$          | 115.00 |
| Other Print Charges                                                     |                         |        |
| Invoice Printing                                                        |                         |        |
| Items 1-9,999.....                                                      | each \$                 | 40     |
| Items 10,000-49,999.....                                                | each \$                 | 35     |
| Items 50,000-99,999.....                                                | each \$                 | 30     |
| Items 100,000+.....                                                     | each \$                 | 25     |
| Oversized Mailing.....                                                  | each \$                 | 1.75   |
| Payroll Mailing of 1099, W2, 1042S Forms                                |                         |        |
| Items 1-20,000.....                                                     | each \$                 | 44     |
| Items 20,001+.....                                                      | each \$                 | 40     |
| Mail Advertis                                                           |                         |        |
| Items 1-1,000.....                                                      | each \$                 | 15     |
| Items 1,001-2,500.....                                                  | each \$                 | 14     |
| Items 2,501-5,000.....                                                  | each \$                 | 13     |
| Items 5,001-10,000.....                                                 | each \$                 | 11     |
| Items 10,001+.....                                                      | each \$                 | 10     |
| Conversion Inserts (Our Custom) with Check.....                         | each \$                 | 13     |
| Conversion Inserts (Customer Doc) with Check.....                       | each \$                 | 06     |
| Conversion Inserts (Our Custom) Exclusive Mailing, Postage Extra.....   | each \$                 | 13     |
| Conversion Inserts (Customer Doc) Exclusive Mailing, Postage Extra..... | each \$                 | 06     |
| Overnight Handling Charges                                              |                         |        |
| Items 1-50.....                                                         | each \$                 | 2.70   |
| Items 51-500.....                                                       | each \$                 | 5.40   |
| Items 501+.....                                                         | consult account manager |        |
| Overnight Mail.....                                                     | cost                    |        |
| Postage.....                                                            | cost                    |        |
| Training and Implementation Services.....                               | see page 8              |        |

## PAYROLL SERVICES

Our Payroll services automate the payroll process. Data may be input by telephone, transmitted forms, or personal computer. The services are offered through third-party vendors and are distinguished by the use of official checks for employee disbursements—eliminating customer expenses associated with a separate payroll account.

|                          |                |
|--------------------------|----------------|
| Official Bank Check      |                |
| Monthly Maintenance..... | \$ 135.00      |
| Checks Issued.....       | per item \$ 29 |

If payroll vendor fees are paid by the Bank and applied to Account Analysis, a markup of 35% will be added.

For Direct Deposit, see ACH Origination Services.

|                                           |            |
|-------------------------------------------|------------|
| Training and Implementation Services..... | see page 8 |
|-------------------------------------------|------------|

## POSITIVE PAY SERVICES

Positive Pay services provide early fraud detection and prevention by assisting in the review of suspicious or unauthorized checks before they are paid. Two plans are offered to meet your disbursement needs: Positive Pay with Account Reconciliation and Reverse Positive Pay with Account Reconciliation.

|                            | Pos. Pay            | Reverse Pos. Pay |
|----------------------------|---------------------|------------------|
| Monthly Maintenance.....   | per account \$ FREE | FREE             |
| Payee Name Validation..... | each \$             | 035              |

#### Activity Notification Using Information Reporting Service\*

\*Additional fees may apply. Please see Information Reporting Service.

#### Handling\*

|                                |                         |       |
|--------------------------------|-------------------------|-------|
| Exceptions Items Returned..... | each \$                 | 12.50 |
| Special Handling.....          | per account, per day \$ | 25.00 |
| Paid No Issue Exceptions       |                         |       |
| Exceptions 1-24.....           | \$                      | FREE  |
| Exceptions 25+.....            | each \$                 | 25    |

\*Additional fees may apply. Please see Reconciliation Services.

Holiday Scheduling..... per day \$ 25.00

| Web Delivery               | Pos. Pay     | Reverse Pos. Pay |
|----------------------------|--------------|------------------|
| Exceptions Reported.....   | each \$ 1.25 | 20               |
| View Exceptions Items..... | each \$ 50   | 50               |
| View Duplicate Items.....  | each \$ FREE | FREE             |
| View History Image.....    | each \$ 50   | 50               |
| Upload.....                | each \$ .18  | N/A              |
| Manual Issue.....          | each \$ 25   | N/A              |

All standard reconciliation reports will be provided at no additional charge.

#### Basic Positive Pay

Without Account Reconciliation

Account Base..... per account \$ 50.00

#### Per Paid Check

|                    |         |     |
|--------------------|---------|-----|
| Items 1-250.....   | each \$ | .04 |
| Items 251-500..... | each \$ | .06 |
| Items 501+.....    | each \$ | .20 |

Returned Item..... per item \$ 12.50

#### Web Delivery

|                                   |         |      |
|-----------------------------------|---------|------|
| Exceptions Reported.....          | each \$ | 1.25 |
| View Exceptions Items.....        | each \$ | 50   |
| View Duplicate Items.....         | each \$ | FREE |
| View History Image.....           | each \$ | 50   |
| View Duplicate History Image..... | each \$ | FREE |

#### PPW Upload

|                    |         |      |
|--------------------|---------|------|
| Items 1-250.....   | \$      | FREE |
| Items 251-500..... | each \$ | .30  |
| Items 501-750..... | each \$ | .45  |
| Items 751+.....    | each \$ | .60  |

#### PPW Manual Issue

|                    |         |      |
|--------------------|---------|------|
| Items 1-250.....   | \$      | FREE |
| Items 251-500..... | each \$ | .30  |
| Items 501-750..... | each \$ | .45  |
| Items 751+.....    | each \$ | .60  |

Training and Implementation Services..... see page 8

### PROPERTY TAX PAYMENTS VIA ELECTRONIC FUNDS TRANSFER SERVICES

#### ACH Debit

|                                |    |        |
|--------------------------------|----|--------|
| Setup.....                     | \$ | 750.00 |
| Monthly Maintenance.....       | \$ | 400.00 |
| Touchtone Transaction Fee..... | \$ | 15.00  |
| Fax Mailed Receipts.....       | \$ | 15.00  |

#### Output Options—CCD + TYP Format

|                                          |         |       |
|------------------------------------------|---------|-------|
| Consolidation of Debits and Credits..... | \$      | FREE  |
| Data Transmission.....                   | each \$ | 55.00 |

#### Information Reporting Options

|                            |               |        |
|----------------------------|---------------|--------|
| Database Enrollment.....   | per report \$ | 250.00 |
| Daily Summary Reports..... | per report \$ | 50.00  |
| Faxed/Mailed Receipt.....  | \$            | 15.00  |
| Electronic Credits.....    | \$            | 2.50   |

### RECONCILEMENT SERVICES

Our Account Reconciliation services provide better control and increased productivity over manual reconciliation of bank statements. The service has three options: Full Account Reconciliation, Partial Account Reconciliation, and Deposit Reconciliation.

**Full Account Reconciliation:** Reports and reconciles check activity and requires check issue input from the customer.

**Partial Account Reconciliation:** Reports check activity and requires no additional input from the customer.

**Deposit Reconciliation:** Reports deposit activity by deposit location and type.

|                                                      | Full   | Partial | Deposit* |
|------------------------------------------------------|--------|---------|----------|
| Monthly Maintenance..... per box \$                  | 110.00 | 65.00   | 60.00    |
| Deposit Reconciliation..... per deposit \$           | N/A    | N/A     | 15       |
| Issue Input                                          |        |         |          |
| Transmissions..... each \$                           | 10.00  | N/A     | N/A      |
| (Minimum \$25)..... per issue \$                     | .065   | N/A     | N/A      |
| MICR Copy (with \$100 Maintenance)..... per issue \$ | 2.00   | N/A     | N/A      |
| Issue Input—Additional Data..... per issue \$        | .11    | N/A     | N/A      |
| Rejected Issue Re-Entry..... per issue \$            | .15    | N/A     | N/A      |
| File Maintenance..... per transaction \$             | .15    | N/A     | N/A      |
| Record Maintenance..... per issue \$                 | 150    | N/A     | N/A      |
| ..... per range \$                                   | 25.00  | N/A     | N/A      |
| Checks Paid Per Month with Truncation                |        |         |          |
| Checks 1-5,000..... each \$                          | .12    | .14     | N/A      |
| Checks 5,001+..... each \$                           | .095   | .12     | N/A      |

\*Additional fees may apply. Please see Basic Account Services.

### Reconciliation Services—Optional Features

#### Online Reporting

PDF Reports..... \$ FREE

(Additional fee may apply for Optional Reports)

#### CSV Format Reports

Per Month..... per account \$ 20.00

#### Reports Downloaded

|                     |         |      |
|---------------------|---------|------|
| 0-10,000 items..... | each \$ | .015 |
| 10,001+ items.....  | each \$ | .008 |

#### Copy/Image Services

Web Image Inquiry/Copy of Checks

Monthly Maintenance..... per account \$ FREE

#### Image on Demand

Web Image Inquiry for checks, deposit slips, and deposited items

Monthly Maintenance..... \$ 5.00

#### Per-Image Fee

Images 0-100..... \$ FREE

Images 101+..... per image \$ 25

CD..... each \$ 30.00

Check Capture..... per item \$ .05

|                                                              |                           |            |
|--------------------------------------------------------------|---------------------------|------------|
| CD Reproduction (> 45 Days Following Original Production)    | per CD \$                 | 90.00      |
| Transmission Output                                          | each \$                   | 12.50      |
|                                                              | per item \$               | .025       |
| <b>State Data Feature (Includes Reports)</b>                 |                           |            |
| Monthly Maintenance                                          |                           | \$ 10.00   |
| State Data Listing (Minimum \$15)                            | per item \$               | .006       |
| <b>Delivery</b>                                              |                           |            |
| Paper Report Printing and Shipping                           | per package \$            | 75.00      |
| Special Handling                                             | additional per package \$ | 5.00       |
| Snapshot Reconciliation (Does Not Include Statement Charge)  | each \$                   | 25.00      |
| Additional Cutoff (Demand)—Does Not Include Statement Charge | each \$                   | 50.00      |
| Returned Items                                               | each \$                   | 10.00      |
| Stop Payments                                                | each \$                   | 25.00      |
| Stop Payment Renewal                                         | each \$                   | 8.00       |
| <b>Optional Reports</b>                                      |                           |            |
| Outstanding Only                                             | per report \$             | 10.00      |
| Paid No Issue                                                | per report \$             | 10.00      |
| Cancel Check                                                 | per report \$             | 7.50       |
| Additional Copies                                            | per report \$             | 10.00      |
| Other (Non-Standard)                                         | per report \$             | 10.00      |
| Clerical Services (Minimum \$50)                             | per hour \$               | 50.00      |
| Custom Reports/Programming                                   | per hour \$               | 130.00     |
| Training and Implementation Services                         |                           | see page 8 |

## REMOTE DEPOSIT SERVICES

Our Remote Deposit services automate check deposits, increase funds availability, and improve efficiencies. No matter where your operations are or how many locations you have, you can electronically scan and deposit all of your checks directly into your account at Union Bank.

### Web Software Delivery

Customers can use our Web-based software and certified scanner to submit deposits. See your deposit manager for current scanner options and pricing.

|                                     |               |
|-------------------------------------|---------------|
| Setup (One Time)                    | \$ 200.00     |
| <b>Monthly Maintenance</b>          |               |
| First Account                       | \$ 125.00     |
| Additional Accounts (Maximum \$400) | each \$ 75.00 |
| Transaction Fees—ON US              | each \$ .08   |
| Transaction Fees—Transit            | each \$ .10   |
| Deposit Submitted                   | each \$ 1.00  |

### Image Cash Letter/Direct Send Delivery

Customers can submit deposits using an industry standard image deposit file.

|                                  |               |
|----------------------------------|---------------|
| Setup (One Time)                 | \$ 250.00     |
| <b>Monthly Maintenance</b>       |               |
| First Account                    | \$ 125.00     |
| Additional Accounts              | each \$ 40.00 |
| Transaction Fees                 | each \$ .06   |
| File Transmitted (Maximum \$220) | each \$ 20.00 |

### Vendor Delivery

Customers can submit deposits via payment-processing vendor using an industry standard image deposit file.

|                                   |               |
|-----------------------------------|---------------|
| Setup (One Time)                  | \$ 250.00     |
| <b>Monthly Maintenance</b>        |               |
| First Account                     | \$ 125.00     |
| Additional Accounts               | each \$ 40.00 |
| Transaction Fees                  | each \$ .06   |
| Deposit Submitted (Maximum \$100) | each \$ 5.00  |

## SWEEP SERVICE

The Sweep service can make your daily treasury management more efficient and less time consuming. End-of-day collected balances are used to determine daily investment/loan transaction amounts so that you do not have to estimate your end-of-day excess cash position.

|                     |           |
|---------------------|-----------|
| Monthly Maintenance | \$ 250.00 |
|---------------------|-----------|

## TAX PAYMENT WITH INSTATAX® SERVICE

Our InstaTax service provides for the deposit of business taxes electronically online or by touchtone telephone. Experience speed, convenience, and reliability, since the InstaTax service eliminates the need for check writing, mailing, and coupon completion.

|                                        |                    | Web   | Touchtone |
|----------------------------------------|--------------------|-------|-----------|
| Setup                                  | per access code \$ | 15.00 | 15.00     |
| Monthly Maintenance                    | per access code \$ | 5.00  | 15.00     |
| <b>Transaction Processing</b>          |                    |       |           |
| Payments, Cancellations, and Deletions | each \$            | 1.50  | 5.00      |
| Payment Reversal                       | each \$            | 10.00 | 10.00     |

### Receipts/Statements

|                                      |         |            |
|--------------------------------------|---------|------------|
| Fax Receipt                          | each \$ | 1.00       |
| Mail Receipt                         | each \$ | 5.00       |
| Monthly Statement                    | each \$ | 15.00      |
| Quarterly Statement                  | each \$ | 15.00      |
| Training and Implementation Services |         | see page 8 |

## WIRE TRANSFER SERVICES

Our Wire Transfer services provide flexible features for securely initiating wires and receiving notification of wire activity.

### Incoming Wire Transfers

|                                             |             |       |
|---------------------------------------------|-------------|-------|
| Domestic                                    | per wire \$ | 10.00 |
| International (USD and Foreign)             | per wire \$ | 11.00 |
| Domestic with Repair                        | per wire \$ | 12.00 |
| International (USD and Foreign) with Repair | per wire \$ | 13.00 |

|                                       | Web      | Branch/<br>Direct<br>Access | Cust.<br>Service |
|---------------------------------------|----------|-----------------------------|------------------|
| Monthly Maintenance                   | \$ 50.00 | N/A                         | N/A              |
| <b>Domestic Wires—Outgoing (Each)</b> |          |                             |                  |
| Wires 1-100                           | \$ 9.50  | N/A                         | N/A              |
| Wires 101+                            | \$ 7.50  | N/A                         | N/A              |
| Repetitive                            | \$ 11/A  | 20.00                       | 75.00            |
| Non-Repetitive                        | \$ 11/A  | 25.00                       | 75.00            |
| EFTPS (Tax Payment)                   | \$ 8.50  | 12.00                       | 75.00            |

|                                                                                       | Web      | Branch/<br>Direct<br>Access | Cust.<br>Service |
|---------------------------------------------------------------------------------------|----------|-----------------------------|------------------|
| <b>International Wires* (Each)</b>                                                    |          |                             |                  |
| Repetitive (USD).....                                                                 | \$ 15.00 | 40.00                       | 75.00            |
| Repetitive (Foreign).....                                                             | \$ 15.00 | 35.00                       | 65.00            |
| Non-Repetitive (USD).....                                                             | \$ 16.00 | 40.00                       | 75.00            |
| Non-Repetitive (Foreign).....                                                         | \$ 16.00 | 35.00                       | 65.00            |
| <b>Drawdown/Reverse Wire (Each)</b>                                                   |          |                             |                  |
| Third-Party Drawdown Request<br>(with Outgoing Wire).....                             | \$ N/A   | 16.00                       | N/A              |
| Domestic Outgoing Drawdown<br>(Incoming Wire).....                                    | \$ 8.50  | 20.00                       | 30.00            |
| Wire Template Maintenance<br>(Add, Modify, or Delete Template) .... per occurrence \$ | 5.00     | N/A                         | N/A              |
| Wire Template Storage..... per template \$                                            | 50       | N/A                         | N/A              |

\*Additional correspondent fees may apply. Please see Foreign Exchange Services.

Transmission EDI Format (Monthly)..... \$ 220.00

| Outgoing EDI Format      | Domestic | Int'l |
|--------------------------|----------|-------|
| Wires 1-100..... each \$ | 8.50     | 8.50  |
| Wires 101+..... each \$  | 7.50     | 7.50  |

Charges to Sender—Pay-In-Full\*..... each \$ 45.00

\*Additional fees apply for Pay-In-Full wires generated outside of Web Wires.

Wire Exception Repair..... each \$ 10.00

| Investigations                      | Domestic | Int'l |
|-------------------------------------|----------|-------|
| ..... each \$                       | 50.00    | 50.00 |
| ..... additional per telex/phone \$ | 15.00    | 15.00 |

Payments by Cash or Check..... each \$ 10.00

#### Standing Instructions

Domestic..... each \$ 10.00

International (USD and Foreign)..... each \$ 15.00

| Wire Notification                  | Fax  | Mail  | Phone |
|------------------------------------|------|-------|-------|
| Incoming/Outgoing..... per wire \$ | 8.00 | 15.00 | 22.00 |

Fast Fax Report..... per month \$ 45.00

Security Tokens..... \$ FREE

| Internal Bank Transfers               | Web  | Touch-<br>tone | Branch/<br>Direct<br>Access | Cust.<br>Service |
|---------------------------------------|------|----------------|-----------------------------|------------------|
| Book Transfer..... per transfer \$    | 5.00 | N/A            | 8.00                        | 30.00            |
| Account Transfer..... per transfer \$ | 2.50 | 5.00           | 8.00                        | 30.00            |

| Foreign Currency Demand Account (FCDA)* | Incoming | Outgoing |
|-----------------------------------------|----------|----------|
| Wire Transfer Payment..... per wire \$  | 12.00    | 30.00    |
| Web Wire Transfer..... per wire \$      | N/A      | 17.00    |
| Internal Bank Transfer..... each \$     | N/A      | 15.00    |
| Fax Confirmation..... each \$           | 15.00    | 15.00    |

\*Additional correspondent fees may apply. Please see Foreign Exchange Services.

Training and Implementation Services..... see page 8

Other Intermediary Bank fees may apply. See your All About Business Accounts & Services and Global Treasury Management Services Disclosure and Agreement as well as your Master Funds Transfer Agreement.

## TRADE SERVICES

Our comprehensive trade services provide importers and exporters with the ability to handle most transactions from beginning to end, eliminating the need for documents to be processed through third-party banks.

## COLLECTIONS—INCOMING AND OUTGOING

|                                                       |                 |
|-------------------------------------------------------|-----------------|
| <b>Documentary</b>                                    |                 |
| Sight.....                                            | \$ 110.00       |
| Usance (Time).....                                    | \$ 125.00       |
| Direct Collection—Web-Initiated.....                  | \$ 75.00        |
| Direct Collection.....                                | \$ 90.00        |
| Clean Collections.....                                | \$ 85.00        |
| <b>Other Collection Services</b>                      |                 |
| Amend Instructions.....                               | \$ 90.00        |
| Partial Payments.....                                 | \$ 75.00        |
| Dishonored.....                                       | cost + \$ 75.00 |
| Maintenance—Items Unpaid from Due Date..... per month | \$ 65.00        |

## EXPORT LETTERS OF CREDIT

|                                                                  |           |
|------------------------------------------------------------------|-----------|
| <b>Advice</b>                                                    |           |
| Original.....                                                    |           |
| Union Bank Client—Web-Initiated.....                             | \$ 100.00 |
| Union Bank Client.....                                           | \$ 125.00 |
| Add Confirmation..... by arrangement, minimum                    | \$ 250.00 |
| <b>Amendment</b>                                                 |           |
| Advice of Amendment—Web-Initiated.....                           | \$ 75.00  |
| Advice of Amendment.....                                         | \$ 90.00  |
| <b>Examination/Payment</b>                                       |           |
| Export Letter of Credit..... 1/8% per set of documents, minimum  | \$ 150.00 |
| Reimbursement with Another Bank..... by arrangement, minimum     | \$ 150.00 |
| Government Credit..... by arrangement, minimum                   | \$ 350.00 |
| Documents Sent Unexamined..... per set of documents              | \$ 135.00 |
| Payment on Reserve..... by arrangement, minimum                  | \$ 125.00 |
| Acceptance..... 2% p.a./draft, minimum                           | \$ 150.00 |
| ..... or as arranged                                             |           |
| Discount Interest..... by arrangement, minimum                   | \$ 100.00 |
| Prepayment Penalty If Paid Before Maturity.....                  | \$ 100.00 |
| Deferred Payment..... 2% p.a./draft, minimum                     | \$ 150.00 |
| Discrepancy..... per set of documents                            | \$ 80.00  |
| Re-Examination and Pre-Examination Fee..... per set of documents | \$ 75.00  |
| Expired, Unutilized, or Cancelled.....                           | \$ 125.00 |
| Transfer Letter of Credit..... by arrangement, minimum           | \$ 250.00 |
| Direction to Pay Proceeds..... minimum                           | \$ 250.00 |

## IMPORT LETTERS OF CREDIT

|                                                                      |           |
|----------------------------------------------------------------------|-----------|
| <b>Issuance</b>                                                      |           |
| Import Letter of Credit—Web-Initiated..... 1/8% per quarter, minimum | \$ 125.00 |
| Import Letter of Credit..... 1/8% per quarter, minimum               | \$ 150.00 |
| Government Letter of Credit..... by arrangement                      |           |
| <b>Amendment</b>                                                     |           |
| Increase Amount or Extension—Web-Initiated.....                      |           |
| ..... 1/8% per quarter, minimum                                      | \$ 100.00 |
| Increase Amount or Extension..... 1/8% per quarter, minimum          | \$ 150.00 |

|                                                        |                                              |
|--------------------------------------------------------|----------------------------------------------|
| Narrative or Other — Web-Initiated                     | \$ 100.00                                    |
| Narrative or Other                                     | \$ 150.00                                    |
| <b>Examination/Payment</b>                             |                                              |
| Import Letter of Credit                                | 1/4% per set of documents, minimum \$ 135.00 |
| Government Letter of Credit                            | by arrangement                               |
| Acceptance                                             | 2% p.a./draft, minimum \$ 150.00             |
|                                                        | or as arranged                               |
| Prepayment Penalty If Paid Before Maturity             | \$ 100.00                                    |
| Discount Interest                                      | by arrangement, minimum \$ 100.00            |
| Deferred Payment                                       | 2% p.a./draft, minimum \$ 150.00             |
| <b>Shipside Bond/Air Cargo Release — Web-Initiated</b> |                                              |
| Shipside Bond/Air Cargo Release                        | 1/4% per quarter, minimum \$ 200.00          |
| Shipside Bond/Air Cargo Release                        | 1/4% per quarter, minimum \$ 200.00          |
| Discrepancy — Web-Initiated                            | per set of documents \$ 100.00               |
| Discrepancy                                            | per set of documents \$ 100.00               |
| Expired, Unutilized, or Cancelled                      | \$ 125.00                                    |
| Transfer Letter of Credit                              | by arrangement, minimum \$ 250.00            |
| Direction to Pay Proceeds                              | minimum \$ 250.00                            |
| Purchase Order Processing                              | by arrangement                               |

#### STANDBY LETTERS OF CREDIT

|                                   |                                                  |
|-----------------------------------|--------------------------------------------------|
| <b>Issuance</b>                   |                                                  |
| Opening Commission                | 2% p.a., minimum \$ 500.00                       |
|                                   | plus processing fee if paid by invoice \$ 150.00 |
| Auto-Renewal/Evergreen            | per renewal period \$ 250.00                     |
| <b>Amendment</b>                  |                                                  |
| Increase or Extension             | 2% p.a., minimum \$ 500.00                       |
| Narrative                         | \$ 150.00                                        |
| <b>Advice</b>                     |                                                  |
| Advising Fee                      | \$ 150.00                                        |
| Amendment                         | \$ 150.00                                        |
| Add Confirmation                  | by arrangement, minimum \$ 250.00                |
| <b>Examination/Payment</b>        |                                                  |
| Standby Letter of Credit          | 1/4% per drawing, minimum \$ 200.00              |
| Direct Pay Examination/Payment    | \$ 150.00                                        |
| Discrepancy                       | per examination \$ 400.00                        |
| Expired, Unutilized, or Cancelled | \$ 150.00                                        |
| Drafted but Not Issued            | per draft \$ 250.00                              |
| Transfer Letter of Credit         | by arrangement, minimum \$ 250.00                |
| Direction to Pay Proceeds         | minimum \$ 250.00                                |

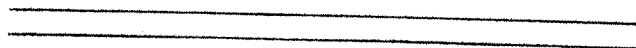
#### OTHER TRADE SERVICES

|                                      |          |
|--------------------------------------|----------|
| Domestic Postage                     | \$ 5.00  |
| Registered/Certified Mail            | \$ 25.00 |
| <b>Courier</b>                       |          |
| Domestic                             | \$ 30.00 |
| International                        | \$ 65.00 |
| Handling Charge (Customer's Courier) | \$ 10.00 |
| Scan Shipping Documents              | \$ 10.00 |
| <b>Fax/Email Messages</b>            |          |
| Domestic                             | \$ 10.00 |
| International                        | \$ 20.00 |
| <b>SWIFT or Telex</b>                |          |
| Short (1 Page)                       | \$ 35.00 |
| Long (2+ Pages)                      | \$ 75.00 |
| Payment                              |          |
| Fedwire or CHIPS                     | \$ 35.00 |

|                                                           |                                   |
|-----------------------------------------------------------|-----------------------------------|
| Cashier's Check                                           | \$ 45.00                          |
| Foreign Currency Processing                               | \$ 65.00                          |
| <b>International Services Activity Statement — Mailed</b> |                                   |
|                                                           | account charge/quarter \$ 45.00   |
|                                                           | payment by invoice/year \$ 180.00 |
| Special Handling—Excess Detail                            | by arrangement, minimum \$ 125.00 |
| Consultation Fee (Applies to Drafting Only)—Minimum \$250 | per hour \$ 250.00                |
| Credit Reports                                            | by arrangement, minimum \$ 100.00 |
| Tracers                                                   | \$ 35.00                          |
| Trade Finance Investigations                              | per hour \$ 75.00                 |
|                                                           | plus cable charges                |
| Training and Implementation Services                      | see page 8                        |

Note: Fees assessed by other banks will be additional. This fee schedule may not apply to all customers. Transactions that are not standard may be subject to different charges. Union Bank reserves the right to charge for services not covered by this fee schedule and to effect any alterations or amendments as we may consider necessary. All pricing subject to change without notice, except as otherwise provided by applicable law.





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Member  
**FDIC**

9/10/12 11:00:00 AM

## EXHIBIT "B"

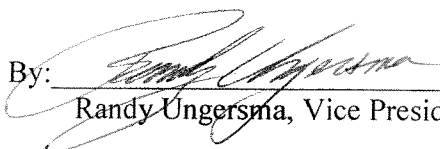
### WORKERS' COMPENSATION INSURANCE CERTIFICATION TO PERFORM GOVERNMENT BAKING SERVICES

Every employer except the State, shall secure the payment of compensation in one or more of the following ways:

- (a) By being insured against liability to pay compensation in one or more insurer duly authorized to write compensation insurance in this State.
- (b) By securing from the Director of Industrial Relations, a certificate of consent to self-insure, either as an individual employer or as one employer in a group of employers, which may be given upon furnishing proof satisfactory to the Director of Industrial Relations of ability to self-insure and to pay any compensation that may become due to his or her employees.

I am aware of the provisions of Section 3700 of the Labor Code which requires every employer to be insured against liability for Workers' Compensation or to undertake self-insurance in accordance with the provisions of that Code, and I will comply with such provisions before commencing the performance of the work of this Agreement. (Labor Code §1861).

UNION BANK, N.A.

By:   
Randy Ungersma, Vice President

  
Date: \_\_\_\_\_