

Unique solutions to help you manage your reserve balances

As a financial leader with a consistent and disciplined banking philosophy, Union Bank® can help you manage your reserve balances, maximize your earnings, and optimize your use of funds. With over 25 years of experience, our Homeowners Association Services team can deliver the solutions and support to meet your unique needs.

Union Bank offers two options for your reserve funds with special limited time rates:

New money market accounts¹

- Premium yields for new deposits \$100,000 and over through December 31, 2018.²

Deposit Amount	Annual Percentage Yield
\$100,000 to \$499,999	1.45%
\$500,000 and over	1.65%

Certificates of Deposit³

- Increase yields by investing for longer terms. Minimum investment of \$10,000 through December 31, 2018.

Deposit Term	Annual Percentage Yield
30 Days	1.45%
3 Months	1.70%
6 Months	1.90%
9 Months	2.05%
12 Months	2.15%
18 Months	2.35%

- Combine both investment options to create maximum flexibility and earnings.

Surety Bonding where required for balances in excess of FDIC insurance limits is included at rates listed above.

What we offer:

- Easy access to your funds
- Superior asset quality and strong capital position
- In-depth industry experience with a suite of product solutions to meet the needs of homeowner associations
- Integration with Union Bank products and services



To learn more and to take advantage of this offer, contact your Regional Account Executive or **Paul Dolfi**, HOA Sales Manager, 678-405-1701, paul.dolfi@unionbank.com



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¹ Federal regulation limits certain types of withdrawals or transfers from your savings or money market account (including online/telephone transfers and Deposit Overdraft Protection transfers) to a maximum of 6 each monthly statement period (money market accounts) or calendar month (savings accounts or money market accounts when the statement period date was requested on a specific day). Union Bank will charge a \$15 Excess Activity Charge for each transfer exceeding the limits. If you exceed these limits, the Bank is required to close your account or convert your account to one not subject to transfer limitations. If your account is closed or converted due to excessive activity, you will not be able to open another Union Bank savings and/or money market account for 12 months from the time the account is closed or converted.

² Limited-time special offer on yield is available to new Business Money Market Accounts with a minimum deposit of \$100,000 opened by December 31, 2018. Rates will be honored for 12 months. After 12 months, rates will become variable and adjusted at our discretion. The rates may change without notice to you. Interest rates and APYs for different balance ranges are available upon request. For more account information, please see *All About Business Accounts & Services and Transaction Banking Services Disclosure and Agreement*.

³ Penalty for early withdrawal may reduce account earnings. Annual Percentage Yield assumes interest remains on deposit until maturity date.



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