

# Truth in Savings



## SAVINGS ACCOUNTS

**Your Current Product: United Money Market**    **Your New Apex Bank Product: Smart MMA**

**Rate Information:** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield
1	Below \$1,000	0.00%	0.00%
2	Equal to or greater than \$1,000	0.45%	0.45%

*Your interest rate and annual percentage yield may change.*

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**Compounding and Crediting.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**Minimum Balance Requirements.** You must deposit \$1,000.00 to open this account. A maintenance fee of \$9.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**Dormant Account Information.** A dormant account fee of \$4.99 per month will be charged after 24 months of inactivity.

**Balance Computation Method.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual on Non-Cash Deposits.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Transactions Limitations.** You may make 6 withdrawals from your account every month. Withdrawals made in person, transactions completed by mail, and transactions completed via an Apex Bank ATM are excluded from the (6) withdrawals per month. A fee of \$3.00 will be assessed for each withdrawal over the six (6) allowed per month.

**Current Rate Information.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days and were accurate as of 06/27/2023. To obtain the current rate(s) and annual percentage yield information, please call **(888) 8MY-APEX**.

**Fees and Charges.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Your Current Product: United Savings, United Student Savings**    **Your New Apex Bank Product: Summit Savings**

**Rate Information:** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield
1	Below \$25	0.00%	0.00%
2	Equal to or greater than \$25 but less than \$2,500	0.10%	0.10%
3	Equal to or greater than \$2,500	0.13%	0.13%

*Your interest rate and annual percentage yield may change.*

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**Compounding and Crediting.** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

**Minimum Balance Requirements.** You must deposit \$25.00 to open this account. You must maintain a minimum daily balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**Dormant Account Information.** A dormant account fee of \$4.99 per month will be charged after 24 months of inactivity.

**Balance Computation Method.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual on Non-Cash Deposits.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Transactions Limitations.** You may make 6 withdrawals from your account every month. Withdrawals made in person, transactions completed by mail, and transactions completed via an Apex Bank ATM are excluded from the (6) withdrawals per month. A fee of \$3.00 will be assessed for each withdrawal over the six (6) allowed per month.

**Current Rate Information.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days and were accurate as of 06/27/2023. To obtain the current rate(s) and annual percentage yield information, please call **(888) 8MY-APEX**.

**Fees and Charges.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Your Current Product: Health Savings Account**    **Your New Apex Bank Product: Health Savings Account**

**Eligibility Requirements.** Qualifying high deductible health insurance plan. It is the responsibility of the account owner to determine whether they have the proper high-deductible plan to qualify for a Health Savings Account.

**Rate Information.** The interest rate on your account is 0.100% with an annual percentage yield of 0.10%. Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**Compounding and Crediting.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**Minimum Balance Requirements.** You must deposit \$100.00 to open this account. You must maintain a minimum daily balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**Dormant Account Information.** A dormant account fee of \$4.99 per month will be charged after 24 months of inactivity.

**Balance Computation Method.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual on Non-Cash Deposits.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Transactions Limitations.** Distributions from this HSA are to be used exclusively to pay or reimburse qualified medical expenses of the account owner, his or her spouse, or dependents. Distributions of funds are made upon the discretion of the account owner. Contributions are limited based upon the type of Health Savings Account. Limits are based upon IRS eligibility.

**Health Savings Account.** Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

**Current Rate Information.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days and were accurate as of 06/27/2023. To obtain the current rate(s) and annual percentage yield information, please call **(888) 8MY-APEX**.

**Fees and Charges.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.



## PERSONAL CHECKING

**Your Current Product:** [United Signature Checking](#)    **Your New Apex Bank Product:** [Summit Checking](#)

**Rate Information.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$1,000.00	0.000%	0.00%
2	Equal to or greater than \$1,000.00 but less than \$100,000.00	0.100%	0.10%
3	Equal to or greater than \$100,000.00 but less than \$250,000.00	0.150%	0.15%
4	Equal to or greater than \$250,000.00	0.200%	0.20%

*Your interest rate and annual percentage yield may change.*

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**Compounding and Crediting.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited you will receive the accrued interest.

**Minimum Balance Requirements.** You must deposit \$50.00 to open this account. A maintenance fee of \$5.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**Dormant Account Information.** A dormant account fee of \$4.99 per month will be charged after 12 months of inactivity.

**Balance Computation Method.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual on Non-Cash Deposits.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Transactions Limitations.** No transaction limitations apply to this account.

**Current Rate Information.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days and were accurate as of 06/27/2023. To obtain the current rate(s) and annual percentage yield information, please call **(888) 8MY-APEX**.

**Fees and Charges.** You will be charged a paper statement fee of \$2.00 for each statement cycle. To avoid this fee, enroll for Online Banking and sign up to get eStatements at no charge. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Your Current Product:** [United Checking](#), [United Checking for Students](#)    **Your New Apex Bank Product:** [Pinnacle Checking](#)

**Minimum Balance Requirements.** You must deposit \$50.00 to open this account. A maintenance fee of \$5.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$500.00.

**Dormant Account Information.** A dormant account fee of \$4.99 per month will be charged after 12 months of inactivity.

**Transactions Limitations.** No transaction limitations apply to this account.

**Additional Information Regarding Your Account.** Student Checking Option: This account is available for students ages 14-24. Monthly maintenance fees will be waived until age 25 at which time all fees and service charges disclosed will go into effect. Minors, under the age of 18, must have a parent or guardian as a co-owner of the account.

**Fees and Charges.** You will be charged a paper statement fee of \$2.00 for each statement cycle. To avoid this fee, enroll for Online Banking and sign up to get eStatements at no charge. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Your Current Product:** [United Checking for 55+](#)    **Your New Apex Bank Product:** [Peak Checking](#)

**Eligibility Requirements.** This account is available for customers 62 and older.

**Minimum Balance Requirements.** You must deposit \$50.00 to open this account.

**Dormant Account Information.** A dormant account fee of \$4.99 per month will be charged after 12 months of inactivity.

**Transaction Limitations.** No transaction limitations apply to this account.

**Additional Information Regarding Your Account.** Waived \$2.00 paper statement fee.

**Fees and Charges.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

### In What Order Do Transactions Post?

All Credits post to your account first.

Debits are posted in the following transaction type order: DDA Withdrawals conducted in the branch, in lowest to highest amount order; Wire Transfers, in lowest to highest amount order; Force Pay Debits, in lowest to highest amount order; Over-the-Counter Cashed Checks, in lowest to highest amount order; Transfers between Apex Bank accounts, in lowest to highest amount order; ATM Withdrawals, in lowest to highest amount order; Point of Sale, in lowest to highest amount order; Debit Card Transactions, in lowest to highest amount order; Transit Checks, in lowest to highest amount order; ACHs, in lowest to highest amount order; Fees that are imposed against your account are posted as they are assessed.

## BUSINESS ACCOUNTS

**Your Current Product:** [Business Freedom Checking](#), [Business Select Checking](#), [Business Analysis Checking](#)    **Your New Apex Bank Product:** [Pinnacle Business Checking](#)

**Your Current Product:** [Business Interest Checking](#), [Business Money Market](#)    **Your New Apex Bank Product:** [Summit Business Checking](#)

**Your Current Product:** [United Business Savings](#)    **Your New Apex Bank Product:** [Summit Savings](#)