

Take Advantage of the Checking, Savings or Investment Plan That's Best for You!

	Opening Deposit	Balance Required to Avoid Monthly Service Charge	Features & Benefits	Monthly Service Charge
Community Checking	\$50.00	N/A	Free Visa® Check Card with no transaction fees at Universal Bank & Allpoint® ATM's. Unlimited check writing. Non-interest bearing. 24/7 TouchTone Teller. Online Banking w/Bill Pay. Direct Deposit.	NONE
VIP Checking	\$500.00	\$1,500.00 or compensating balance of \$10,000.00 in any other Universal Bank account.	Free Visa® Check Card with no transaction fees at Universal Bank & Allpoint® ATM's. Unlimited check writing. Interest compounded daily and paid monthly. No interest earned if daily balance drops below \$2,500.00. 24/7 TouchTone Teller. Online Banking w/Bill Pay. Direct Deposit.	\$25.00
Money Market Checking	\$100.00	\$2,500.00 or compensating balance of \$10,000.00 in any other Universal Bank account.	ATM card with no transaction fees at Universal Bank & Allpoint® ATM's. 6 pre-authorized transfers permitted per statement cycle. Interest compounded daily and paid monthly. No interest earned if balance drops below \$1,000.00. 24/7 TouchTone Teller. Direct Deposit.	\$15.00†
ATM Savings	\$100.00	\$100.00 or compensating balance of \$10,000.00 in any other Universal Bank account.	Interest is compounded daily and paid monthly. Interest paid on balances of \$100.00 or more. Tiered interest rate. <i>Ask about our current rates.</i> Unlimited withdrawals at Universal Bank ATM's. Easy Access ATM card deposits and withdrawals without qualifying checking account.* 6 pre-authorized transfers permitted per statement cycle. Must maintain min. \$25.00 to use ATM card. 24/7 TouchTone Teller. Direct Deposit, Online Banking.	\$5.00†
Money Market Savings	\$100.00	\$200.00 or compensating balance of \$10,000.00 in any other Universal Bank account.	Interest is compounded daily and paid monthly. Interest paid on balances of \$1,000.00 or more. Tiered interest rate. <i>Ask about our current rates.</i> Limited Transactions. 6 pre-authorized transfers permitted per statement cycle. 24/7 TouchTone Teller. Direct Deposit, Online Banking.	\$1.50†
Young Savers	\$1.00	N/A	For those 17 and under. Interest is compounded daily and paid monthly. Interest paid on balances of \$1.00 or more. Unlimited deposits & withdrawals at Universal Bank. Minor may open with any adult as joint signer. 24/7 TouchTone Teller. Direct Deposit.	NONE†
Certificate of Deposit	\$1,000.00	N/A	Interest is compounded daily and paid monthly or quarterly. Rate is fixed based upon specific tier. <i>Ask about our current CD rates.</i> Penalty free withdrawal at maturity. Early withdrawal penalty may apply. CD's may qualify as an IRA. Terms range from 30 days to 3 years. 24/7 TouchTone Teller.	NONE

Watch Your Money Grow!

Universal Bank offers a variety of ways to help you save for retirement – Traditional IRA's, Roth IRA's and IRA Rollover Accounts.

Our specialists can help you select a plan to best meet your savings and retirement goals.

*See account disclosure for further details.

† In addition, a per item fee of \$10 will apply when more than 6 pre-authorized transfers are presented per statement cycle. See the Schedule of Fees and Charges for further details.