

United Southern Bank Products

Products and Fees			
Product Name	Description	Fees	Balance Requirements
Free Checking	With a USB Free Checking Account, you don't have to worry about a fixed monthly charge or maintaining a minimum balance. It's not required.	No Monthly Service Charge	No balance requirements
Choice Checking	Choice Checking offers a flexible interest-bearing checking package that includes free access to many important and useful banking products. You'll receive financial advantages as well as savings on related services.	Enjoy all the benefits of the USB Choice Checking for just \$10 per month.	avoid the fee when you maintain a minimum daily balance in your Choice account of \$1,000 or a \$2,500 minimum balance in any combination of USB deposit accounts.
Managed Business Account (MBA1) Checking	Designed for small businesses with less than 25 items per month.	\$7 monthly maintenance fee and Service charge: A per item charge of \$0.25 will be charged for every item in excess of 25 items in a statement cycle.	Avoid the \$7 monthly maintenance fee by maintaining a minimum daily balance of \$1,000 or average daily balance of \$2,000.
Managed Business Account (MBA 2) Checking	Specifically, for businesses that have between 25 and 100 items per month.	\$12 monthly maintenance fee and Service charge: A per item charge of \$0.25 will be charged for every item in excess of 100 items in a statement cycle.	Avoid the \$12 monthly maintenance fee by maintaining a minimum daily balance of \$2,500 or average daily balance of \$5,000.
Managed Business Account (MBA 3) Checking	Larger businesses with more transactions can pay as they go.	\$10 monthly maintenance fee and Service Charges: 15¢ for each item paid, 11¢ for each deposited item, and 20¢ for each deposit An earnings credit, based on the money market deposit account rate tier 5, on the average available balance will be deducted from the above charges.	Not applicable
Regular Savings*	Interest is compounded quarterly and automatically credited to your account. Rate may change after account is open.	\$6 quarterly service charge	\$300 average daily minimum balance to avoid a \$6 quarterly service charge
Minor Savings*	Interest is compounded quarterly and automatically credited to your account. Rate may change after account is open.	No Monthly Service Charge while the account holder is under 18.	No balance requirements
Holiday Club Savings*	Interest is compounded quarterly and automatically credited to your account. Rate may change after account is open. The balance in the account will be transferred back to the funding account annually on November 15th.	No Monthly Service Charge	No balance requirements
Personal Savings Tiered Money Market Account*	Interest is compounded daily and will credit to your account monthly. You must maintain a minimum balance of \$5000 in the account each day to obtain the disclosed annual percentage yield, Tiered interest structure. Rates on tiers may change after account opening	\$10 monthly service charge	\$5,000 average daily minimum balance to avoid a \$10 monthly service charge.
Business Savings Tiered Money Market Account*	Interest is compounded daily and will credit to your account monthly. You must maintain a minimum balance of \$5000 in the account each day to obtain the disclosed annual percentage yield, Tiered interest structure. Rates on tiers may change after account opening.	\$10 monthly service charge	\$5,000 average daily minimum balance to avoid a \$10 monthly service charge.
Certificate of Deposit (CDs)	A variety of timeframes and rates make our CDs right for you. Accounts automatically renew for similar term upon maturity Open with only a \$1,000.	No Monthly Service Charge	A penalty may be imposed for withdrawals made before maturity. Fees may reduce earnings.
Individual Retirement Accounts (IRA)	A variety of timeframes and rates make our IRAs right for you. Interest compounded quarterly and credited to account quarterly Open with only a \$1,000.	No Monthly Service Charge	Withdrawals from principal, before maturity, subject to approval. A penalty may be imposed for withdrawals made before maturity. Fees may reduce earnings.
Safe Deposit Boxes	Protect your valuables with the box just right for you.	Annual fee varies by size ranging from \$30.00 to \$95.00	Discounted rate for your Choice Checking customers.

*Savings and Money Market accounts are subject to transfer limitations, read your disclosures fully to properly understand your account(s).

**United Southern Bank
Loan Products**

Loan Products		
Product Types	Description	Contact
Personal Loans	Personal Loans Boats Vehicle Recreational Vehicle (RV) Personal Lines of Credit	Contact your local USB lender at any of our Full Service Branch locations.
Residential Loans	Conventional Mortgage Construction Construction/Perm Adjustable Rate Mortgage (ARM) Fixed Rate Mortgages Residential Lots Manufactured Homes Condominiums Jumbo Home Equity Lines of Credit (HELOC) Other loan products may be available through our Secondary Market Lender to meet your credit needs.	Contact one of our Residential Lenders: Janet Noack @ 352-589-4663 NMLS# 514772 Kelly Guzman @ 352-483-5892 NMLS# 1363256 Carrie Cribb @ 352-572-4986 NMLS# 1234308 Jeanne Lazo @ 352-771-2404 NMLS# 514769
Commercial Loans	Commercial Real Estate Purchase New Equipment Purchases Commercial Construction Inventory Purchases Refinance your Real Estate Business Lines of Credit	Contact one of our Commercial Lenders: Rob Adrid @ 352-483-5897 Mike Stephens @ 352-483-5899 Bill Wonus @ 352-771-5706 Michael Bucher @ 352-771-5731 Tom Popieski @ 352-483-5904 Shari Kaiser @ 352-483-5927 Jordan Hawkins @ 352-483-5891 Michael Bakich @ 352-483-4501

United Southern Bank
Other Services

Other Services	
Product Types	Additional Services Available
Personal Accounts	Scheduled Transfers Fraud Monitoring Zelle Telephone Banking Notary Public Services Medallion Signature Guarantee Apple and Google Pay Mobile Deposit Capture Online Banking (Online Statements, Bill Pay, transfer, payment) Personal Mobile Banking Cashiers Checks Wire Transfers Direct Deposit Visa Debit Chip Cards
Business Accounts	Scheduled Transfers Fraud Monitoring Remote Deposit Capture Notary Public Service Medallion Signature Guarantee Telephone Banking ACH Origination Business Online Banking (Online Statements, Bill Pay, transfer, payment) Business Mobile Banking Cashiers Checks Wire Transfers Direct Deposit Visa Debit Chip Cards
Trust and Investments	USB has a wide variety of Trust, Estate, and Financial Planning Options.

COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.
Check printing (fee depends on style and quantity of check ordered)
Cashier's checks Customer..... \$8.00
Deposited checks (and other items) returned unpaid - each... \$10.00
Telephone transfers \$5.00
* Dormant Checking account service charge per month \$10.00
** Dormant Savings account service charge per month \$10.00
*** Dormant Money Market service charge per month \$10.00

The categories of transactions for which an overdraft (OD) or returned item (NSF) fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Overdraft (OD) paid each \$35.00
Returned item - Nonsufficient funds (NSF) each \$35.00

Stop payment fee (each) \$35.00
Account activity printout \$1.00
Account research \$20.00 per hour
Account balancing assistance \$20.00 per hour
Statement copies \$2.00
Domestic wire transfers
Outgoing \$25.00
Incoming \$15.00
Foreign wire transfers
Outgoing \$45.00
Incoming \$25.00

Safe deposit box:
**** 3 X 5 \$30.00
**** 3 X 10 \$50.00
**** 5 X 10 \$70.00
**** 10 X 10 \$95.00

Tax Levy/Garnishment \$100.00
Instant Issue custom card (printed in branch).....\$5.00
ATM Withdrawal Fee\$1.00
(This fee is only applicable when using an ATM that we do not own or operate, with the exception of Publix Presto or Allpoint ATMs)

* A Checking account is dormant if for one year you have made no deposits or withdrawals to the account.
** A Savings account is dormant if for two years you have made no deposits or withdrawals to the account.
*** A Money Market account is dormant if for three years you have made no deposits or withdrawals to the account.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

**** Choice Checking customers can receive a 10% discount on safe deposit box rentals.

Visa Debit Card - Currency Conversion and International Transactions.

(a) For point-of-sale (merchant) transactions. When you use your Visa Check Card for this type of transaction and it settles in a currency other than US Dollars, the charge will be converted into the US Dollar amount. The currency conversion rate used to determine the transaction amount in US Dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions if there is no currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. As a result, we will charge you a 0.8% international transaction fee on all international transactions if there is no currency conversion. If there is a currency conversion, we will charge you an international transaction fee of 1% of the transaction. An international transaction is a transaction where the country of the merchant is outside the USA.

(b) For ATM transactions using Cirrus network. When you use your Visa, Check Card for this type of transaction and it settles in a currency other than US Dollars, MasterCard/Cirrus will convert the charge into a US Dollar amount. The MasterCard/Cirrus currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard/Cirrus. The exchange rate MasterCard/Cirrus uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

MasterCard/Cirrus charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, MasterCard/Cirrus charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we will charge you a currency conversion fee of .2% of the transaction if there is a currency conversion and a cross-border transaction fee of .9% of the transaction. The cross-border transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.
Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN. The non-Visa debit network(s) for which such transactions are enabled are: PRESTO and Accel* Networks (- 2013 Fiserv, Inc. or its affiliates. Accel and the Accel logo are trademarks of Fiserv, Inc.).

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN. The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.