



UNITED COMMUNITY BANK
The Leader of Community Banking

WELCOME



CUSTOMERS

DO NOT DISCARD

Important account information enclosed

Effective October 7, 2013 Heartland Bank and Trust Company branches in Bushnell, Colchester, Macomb and Quincy, IL, and Palmyra, MO will become branches of United Community Bank.

The Leader of Community Banking

UCB: Auburn Bunker Hill Bushnell Carlinville Chatham Colchester Divernon Gillespie Greenfield
Loami Macomb Palmyra, MO Pawnee Pittsfield Quincy Roodhouse Springfield Winchester
UCB Marine: Augusta Carthage Hamilton | **UCB BCSB:** Golden Mt. Sterling

Auburn - UCB

790 E. Jackson St.
Auburn, IL 62615
217-438-6311
*ATM

720 W. Jackson St.
Auburn, IL 62615
217-438-6612

Augusta - Marine

507 Main St.
Augusta, IL 62311
217-392-2151

Bunker Hill - UCB

129 N. Washington
Bunker Hill, IL 62014
618-585-3591

805 S. Franklin
Bunker Hill, IL 62014
618-585-3569
*ATM

Bushnell - UCB

190 E. Hurst St.
Bushnell, IL 61422
309-772-2181
*ATM

Carlinville - UCB

404 N. Broad St.
Carlinville, IL 62626
217-854-4755
*ATM

Carthage - Marine

410 Buchanan
Carthage, IL 62321
217-357-3151
*ATM

Chatham - UCB

301 N. Main St.
Chatham, IL 62629
217-483-2491
*ATM

Colchester - UCB

109 E. Depot St.
Colchester, IL 62326
309-776-3225
*ATM

Divernon - UCB

200 Reichert Rd.
Divernon, IL 62530
217-628-3000
*ATM

Gillespie - UCB

301 S. Macoupin St.
Gillespie, IL 62033
217-839-4000
*ATM

Golden - BCSB

321 Quincy St.
Golden, IL 62339
217-696-4423
*ATM

Greenfield - UCB

402 Main
Greenfield, IL 62044
217-368-2171
*ATM

Hamilton - Marine

1111 Broadway
Hamilton, IL 62341
217-847-3341
*ATM

Loami - UCB

102 Church St.
Loami, IL 62661
217-624-6151

Macomb - UCB

430 West Jackson St.
Macomb, IL 61455
309-837-9988
*ATM

1700 East Jackson St.
Macomb, IL 61455
309-837-9988
*ATM

Mt. Sterling - BCSB

101 E. Main
Mount Sterling, IL 62353
217-773-3327
*ATM

Palmyra, MO - UCB

123 W Lafayette St.
Palmyra, MO 63461
573-769-2134
*ATM

Pawnee - UCB

619 5th St.
Pawnee, IL 62558
217-625-3000
*ATM

Pittsfield - UCB

1 Professional Plaza
Pittsfield, IL 62363
217-285-2176
*ATM

Quincy - UCB

2001 Maine St.
Quincy, IL 62301
217-224-8686
*ATM

101 N. 36th St.
Quincy, IL 62301
217-224-8787
*ATM

Roodhouse - UCB

215 S. Morse St.
Roodhouse, IL 62082
217-589-4331
*ATM

Springfield - UCB

1900 West Iles
Springfield, IL 62704
217-787-3000
*ATM

700 Stevenson Drive
Springfield, IL 62703
217-529-3000
*ATM

617 Bruns Lane
Springfield, IL 62702
217-787-3001
*ATM

Winchester - UCB

21 E. Market St.
Winchester, IL 62694
217-742-3121
*ATM

ATM-ONLY LOCATIONS**Augusta - Marine**

Suzy Q's
108 W. Main St.

Carlinville - UCB

Carlinville Area Hospital
20733 N. Broad St.

Blackburn College
700 College Avenue

Carthage - Marine

Carthage Memorial Hospital
1454 N CR 2050

Chatham - UCB

County Market
1099 Jason Place

Quincy - UCB

Quincy University
1800 College Avenue

Sherman - UCB

County Market
109 Illini Blvd.

Springfield - UCB

BJ Grand Salon & Spa
3300 Robbins Rd.

BJ Grand Salon & Spa
3055 Professional Dr.

Lincoln Land Comm. College
5250 Shepherd Rd.

Orthopedic Center of IL
1301 S. Koke Mill Rd.



Mark A. Tyrpin
Senior Vice President & Market Manager



Robert A. Narmont
Chairman of the Board



Todd W. Wise
President & CEO



UNITED COMMUNITY BANK

Welcome to the UCB family! United Community Bank offers many innovative products, outstanding customer service and the latest in internet and cell phone technology to accommodate all of your banking needs. We have always believed in local decision making, delegated authority and giving back to the communities that we serve. We have maintained a hometown community banking philosophy since 1973.

UCB is 100% employee-owned. We answer to no outside group, allowing us to make smart decisions that provide the best possible services and products to our customers.

UCB's staff will work hard to make this transition as smooth and seamless as possible. We hope this book will be a valuable resource to help guide you through this process by providing information regarding changes to your current accounts, as well as outlining the features and benefits of additional products and services.

Inside this book you will find important information regarding:

- Changes to your checking and savings accounts
- Mailing of your new debit card and additional debit card options
- Set-up for Online Banking, Online BillPay and more

We appreciate your business and are pleased to have the opportunity to serve you. We invite you to stop by any of our locations and meet us. Please do not hesitate to contact any of our staff if you have any questions or need assistance.

Welcome to our family!

Sincerely,

Mark A. Tyrpin
Senior Vice President & Market Manager

Robert A. Narmont
Chairman of the Board

Todd W. Wise
President & CEO



Greenfield

Bunker Hill Main

Bunker Hill Drive

Pawnee

Chatham

Loomi

Gillespie

Gillespie Loan Serv.

UNITED COMMUNITY BANCORP, INC.

CORPORATE HISTORY

With its origin dating back to 1907, United Community Bank (UCB) has grown to an approximately \$1.5 billion dollar institution known as “The Leader of Community Banking” throughout downstate Illinois.

Our story began in 1973 when a local group, led by Robert Narmont, invested in Farmer’s State Bank in Greenfield, IL. Their goal was to deliver the ultimate in customer service and to continue to welcome other banks in central, southern and western Illinois into the United Community Bank group. United Community Bancorp, Inc. now operates in the nine Illinois counties of Adams, Brown, Greene, Hancock, McDonough, Macoupin, Marion, Pike, Sangamon and Scott; and Marion County in Missouri.

Contained in these two pages is information on the banks that have joined us, along with the year each became part of the United Community Bank family and the community in which each is located.

UCB is 100% EMPLOYEE OWNED – WE ANSWER ONLY TO OUR CUSTOMERS

Headquartered in Chatham, IL, UCB does not answer to any out-of-state management or shareholder group. We answer only to our customers.

United Community Bancorp, Inc. has a long tradition of local history and deep roots in the communities we serve. We take pride in offering the personal attention that you expect from a community bank along with the best banking products available. We look forward to serving you!



Carthage

Hamilton

Augusta

Mt. Sterling

Golden

Pittsfield

Roodhouse

Winchester



Auburn Plaza



Auburn 8th & Jackson



Springfield - Iles Ave



Springfield - Stevenson



Springfield - Bruns Ln.



Divernon



Carlinville

UNITED COMMUNITY BANCORP, INC.

FAMILY TREE

1973 **Greenfield**

Farmer's State Bank
(Chartered in 1907)

1978 **Bunker Hill**

First National Bank

1982 **Pawnee**

Bank of Pawnee

1985 **Chatham & Loami**

Chatham Community Bank

1989 **Gillespie**

People's State Bank

1996 **Auburn**

State Bank of Auburn

1999 **Springfield**

Iles Avenue

2004 **Springfield**

Stevenson Drive

2005 **Springfield**

Bruns Lane

2008 **Divernon**

Reichert Road

2009 **Carlinville & Bunker Hill**

Citizen's National Bank

2010 **Carthage, Hamilton & Augusta**

Marine Bank and Trust

2010 **Mt. Sterling & Golden**

Brown County State Bank

2011 **Pittsfield, Winchester & Roodhouse**

First Bank

2013 **Quincy, Macomb, Bushnell, Colchester, & Palmyra, MO**

Heartland Bank and Trust

Quincy Maine

Quincy 36th

Macomb East

Macomb West

Bushnell

Colchester

Palmyra, MO





FREQUENTLY ASKED QUESTIONS

Will my deposit account change?

Your account number will remain the same and, in many cases, your account Terms & Conditions will also remain the same as those of your Heartland Bank and Trust Co. account. Please refer to Pages 17-20 for more information.

Will there be any changes to my Direct Deposit or ACH Transactions?

YES. You will need to provide the appropriate UCB routing number and your account number to any company that is currently providing these services to you within 90 days. UCB has forms available at any of our locations and our bankers are always happy to help you complete this process. If you are a customer at Bushnell, Colchester or Macomb locations, your UCB routing number is 071108407. If you are a customer at Quincy or Palmyra, MO locations, your UCB routing number is 081227129.

Can I use my current checks until they are gone, or will I receive new checks?

You will automatically receive your first order of UCB checks free of charge for personal accounts. Your checks should arrive in the mail the week of September 23, 2013. In the event that you need name and address changes to your new checks, please contact your local branch immediately and we will make your requested changes at no cost to you. Please begin using your new checks on October 5, 2013 and destroy your old checks at that time.

Will I receive a new ATM/Debit card?

YES. You will automatically receive UCB's Everyday Points ATM/Debit card. Your daily cash withdrawal limit for PIN-based transactions will be \$500.00 and the daily limit for signature-based transactions will be \$2,000.00.

Will there be changes on my statement?

YES. All customers with either a checking or savings account will receive a cut-off statement through Sunday, October 6, 2013. Interest-bearing accounts (other than Certificates of Deposit and IRAs) will be paid interest through that date. There will be no monthly service or maintenance fees assessed on this statement. After October 6, 2013, interest-bearing accounts will receive the balance of their October interest on their new UCB statement. Savings statements are printed quarterly unless required more frequently, based on transaction activity, or if the account is combined with a monthly checking statement. UCB also offers E-statements (electronic or "paperless" statements) free of charge to all customers. Please contact a banker to have your checking and savings statements combined, or to sign up for E-statements.

Will I receive two different year-end tax reporting forms?

If your account was transferred to UCB, you will receive a 1099-INT form from UCB. Please note that any account closed on or before October 5, 2013 will receive tax reporting documents only from Heartland Bank and Trust Co..

What happens to my IRA?

UCB will become the new custodian of all IRA plans as of October 5, 2013. These plans include Traditional, Roth and Simplified Employee Pension accounts.

Can I access my accounts by telephone?

YES. UCB's Telephone Banking number is 1-888-226-5822. In order to use UCB's Telephone Banking service, simply call this number and use the last 4 digits of your social security number as your password. Should you need assistance using this service, please contact your local branch and our bankers will be happy to assist you.



FREQUENTLY ASKED QUESTIONS

Can I access my accounts via the internet and use Online BillPay?

YES. You will be receiving information by mail regarding the details of your Online Banking and Online BillPay options. This information will also be available online at UCBbank.com/Heartland.

Will I still have overdraft protection?

YES. Depending on the type of overdraft account you had with Heartland, you will be transferred to a similar account with UCB. Your debit card "opt-in" election with Heartland Bank and Trust Co. will carry over to UCB. UCB's overdraft fees are lower than your previous fees (see Page 20 for complete fee details). Your current election with Heartland Bank and Trust Co. for overdraft coverage on your ATM and everyday debit card transactions will be honored by UCB. You may change your election at any time by contacting your local UCB branch, or online at www.UCBbank.com/ODP.

If you had Heartland Bank and Trust Co.'s Overdraft Transfer Service, you will now have a UCB Savings Link Account. Account guidelines are as follows:

- Automatic transfers from Savings will be made in the amount of the overdraft
- A \$2.00 transfer fee will apply for each transfer
- There is no annual fee for this type of overdraft protection

Overdraft Privilege will remain the same. Account guidelines are as follows:

- For customers with up to \$500.00 in coverage, your coverage will be increased to \$750.00
- For customers with up to \$100.00 in coverage, this amount will remain the same
- Non-sufficient funds fees for each item will apply
- Assessed non-sufficient funds fees are limited to four (4) per day
- A daily overdraft fee will be assessed after the fourth consecutive day that your account is overdrawn
- If the account is overdrawn by less than \$10.00 at end-of-day processing, no overdraft fee will be charged

What are the daily cut-off times for receiving same-day credit on my deposits or payments?

UCB's cut-off time is 5:00 p.m., Monday – Friday, for everything except Mobile Deposit. The daily cut-off time for Mobile Deposit is 2:00 p.m., Monday – Friday. Transactions conducted after daily cut-off times will be credited on the next business day.

Will my accounts continue to be FDIC insured?

YES. Deposits in both banks are currently insured for up to \$250,000.00 or more, depending on how the account's ownership is structured. If you have savings or checking accounts with both Heartland Bank and Trust Co. and UCB, each account in each bank will remain fully insured for a 6-month grace period following the merger. Time Deposits (Certificates of Deposit) will be fully insured until the first maturity date after the 6-month grace period. If maturity occurs within the 6-month grace period, the certificate will continue to be covered until the next maturity if renewed for the same dollar amount and the same terms as the original deposit. For more information, please contact a UCB banker or call the FDIC toll-free at 1-877-ASK-FDIC (1-877-275-3342), or visit www.fdic.gov/deposit.

Will my loans remain the same?

YES. This transition does not affect the financing terms of your loan. Your loan number will remain the same and you will now have the added convenience of a local loan servicing center. You may contact our Loan Servicing Center toll-free at 1-888-822-4087.



Will my PERSONAL CHECKING ACCOUNT change?

In order to make this transition easy on customers, the Terms & Conditions of the following accounts will remain the same:

- VIP Free Interest Checking
- 50+ Free Interest
- Heritage Drive Checking
- Totally Free Checking
- NOW Easy Street Checking
- SuperNOW Checking
- Capital Interest Checking

Will my HEALTH SAVINGS ACCOUNT (HSA) change?

HSAs will no longer be charged a monthly fee.

What kind of SAVINGS ACCOUNT do I have?

United Community Bank offers a variety of Savings Accounts designed to help you reach your financial goals. Please read below to learn which kind of Savings Account you now have with UCB based on your previous Heartland Bank and Trust Co. account, and to learn about the features and benefits of all of UCB's Savings Accounts.

If you had a Heartland Bank and Trust Co. Statement Savings or Regular Savings Account and were born before October 7, 1995, you will now have the following UCB account:

REGULAR SAVINGS ACCOUNT

- \$100.00 to open account
- \$1.00 monthly maintenance fee (only if balance falls below \$100.00)
- Interest earned on all balances
- Six (6) free withdrawals allowed per month (a \$2.00 per transaction fee will apply if you make more than 6 withdrawals per month)
- Automatic Transfers from UCB Checking Account
- Combined monthly statement
- Free E-statement delivery
- Free Online Banking
- Phone Link with 24/7 access
- ATM card

Transaction Limitations: Federal regulations require banks to limit the number of withdrawals and transfers made from a savings or money-market account. You may not make more than six (6) restricted withdrawals and/or transfers per month. Withdrawals and/or transfers in excess of these limits may result in fees or account closure. Please contact a banker if you have any questions regarding the limitations.



PERSONAL CHECKING & SAVINGS

If you had a **Heartland Bank and Trust Co. Statement Savings or Regular Savings Account** and were born after October 7, 1995, you will now have the following UCB account:

MINOR SAVINGS ACCOUNT

- \$50.00 to open account
- NO monthly maintenance fees
- NO minimum balance
- Interest earned on all balances
- Six (6) free withdrawals allowed per month (a \$2.00 per transaction fee will apply if you make more than 6 withdrawals per month)

Transaction Limitations: Federal regulations require banks to limit the number of withdrawals and transfers made from a savings or money-market account. You may not make more than six (6) restricted withdrawals and/or transfers per month. Withdrawals and/or transfers in excess of these limits may result in fees or account closure. Please contact a banker if you have any questions regarding these limitations.

MONEY MARKET SAVINGS ACCOUNT

If you had a **FedRate, Money Market, Super Money Market, Mega Money Market, Mega Money Market (FFB) or Money Market Special Account**, you will be charged a \$7.50 fee for exceeding six (6) transactions per statement cycle. All other account Terms & Conditions will remain the same.

Transaction Limitations: Federal regulations require banks to limit the number of withdrawals and transfers made from a savings or money-market account. You may not make more than six (6) restricted withdrawals and/or transfers per month. Withdrawals and/or transfers in excess of these limits may result in fees or account closure. Please contact a banker if you have any questions regarding these limitations.

SUPER SAVERS CLUB SAVINGS ACCOUNT

The Terms & Conditions will remain the same.

Online BillPay... **IN A FLASH!**

with UCB's MOBILE BANKING:

- Stay on top of your due dates!
- Set up automatic payments
- Schedule payments in advance
- Manage recurring payments
- Pay multiple bills quickly
- Make changes anytime



UNITED
COMMUNITY
BANK

Member
FDIC



BUSINESS CHECKING ACCOUNTS

Will my BUSINESS CHECKING ACCOUNT change?

In order to make this transition as easy as possible for our customers, the Terms & Conditions of the following accounts will remain the same: **Totally Free Business Checking, Fast Lane Checking, Economy Checking, Basic Business Checking, Checking with Interest, IOLTA NOW Checking, Commercial Checking and Non-Profit Organization Checking.**

You should have already received a letter regarding information about ordering your new UCB business checks, along with a \$50.00 coupon good toward your first order. If you have not received this letter, please contact your nearest branch so we may assist you in ordering your business checks.

COMMERCE LANE BUSINESS CHECKING

If you had a Small Business Checking or a Commerce Lane Business Checking Account, a \$0.20 fee will be charged for each debit or credit over 500 items.

If you had a Heartland Bank and Trust Co. Business Checking Account, you will now have the following UCB account:

BUSINESS CHECKING

- \$5.00 monthly maintenance fee (service charge can be offset by earnings credit)
- \$0.10 per each debit (check paid), ACH Debit and ACH Credit
- \$100.00 minimum deposit to open
- No limit on check writing

Qualifying Parties: Corporations, partnerships, sole proprietorships, LLCs and Not-for-Profits

If you had a Heartland Bank and Trust Co. Business Interest Checking Account, you will now have the following UCB account:

BUSINESS INTEREST CHECKING

This account is designed for the small business with basic checking needs, a high transaction volume and the desire to earn interest.

- \$3.00 monthly maintenance fee (to avoid this fee, a minimum average daily collected balance of \$5,000.00 must be maintained)
- \$0.10 each per debit (check paid) and \$0.07 per each item deposited
- \$100.00 minimum deposit to open
- No limit on check writing
- Interest earning account

Qualifying Parties: Sole Proprietorships, LLCs, Not-for-Profits



BUSINESS SERVICES

E-DEPOSIT

With E-Deposit, you can make your deposits without leaving the office. Your banking just got easier!

- No more driving to the bank to make a deposit
- Ongoing on-site training provided
- Checks are scanned on-site
- Deposits are sent electronically to the bank
- Combine with other UCB Online Services and conduct all of your daily banking without leaving your desk
- Data is instantly accessible via your computer
- Deposits can be collected from other offices
- Friendly, fast and simple to use

CASH MANAGEMENT

Good cash management is vital in running a successful business. UCB offers a variety of cash management services to help improve your financial operations, and our bankers will work with you to help determine the most effective tools to meet your business goals. Our Cash Management Services include the following:

- Online account access:
 - Review account activity and balances
 - Transfer funds between accounts
 - Pay loans and taxes
 - Stop payment on checks
 - Reconcile accounts
- CD-Rom with check images and account information
- Account reconciliation services
- Account analysis
- Positive pay
- Wire transfer services
- Direct deposit services
- ACH services, including payroll, corporate payments and consumer credits/debits

ADDITIONAL BUSINESS AND COMMERCIAL SERVICES AND FINANCING

We also offer a wide variety of business financing options, including term loans, lines of credit, letters of credit, commercial mortgage refinancing, construction loans, agricultural loans, physician and professional service loans and SBA loans. For additional information, please see one of our UCB lenders.

DOWNSTATE'S LEADING MORTGAGE LENDER

- **First-time Home Buyers Program**
- **Fixed and Adjustable**
- **Rate Mortgages**
- **Lot Loans**
- **Construction Loans**
- **Home Equity Loans**



UNITED
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Member
FDIC



ELECTRONIC "E-SERVICES"

United Community Bank offers a variety of electronic services designed to be environmentally friendly and provide the ultimate in convenience for our customers. Now you can conduct your banking from anywhere via computer, tablet or smart phone!

E-STATEMENTS

UCB offers electronic statements (E-Statements) for your personal and business deposit statement accounts. E-Statements are available in the Online Banking portal by logging into your account, clicking your account number, then clicking the "Statements/Notices" tab. You may "opt in" to receive your statement by email instead of receiving a paper copy in the mail. E-Statements include all the same information that you receive with a paper statement including your check images and any notices or important information from UCB.

E-Statements are:

- **FREE:** There is no cost to enroll for E-Statement service
- **SECURE:** E-Statements are located within our secure Online Banking Portal
- **CONVENIENT:** You can view, print or download your E-Statements at any time
- **EASY:** Just click the Options tab within Online Banking to enroll
- **FAST:** Your E-Statement will be available one or two days earlier than you would normally receive your paper statement

ONLINE BANKING

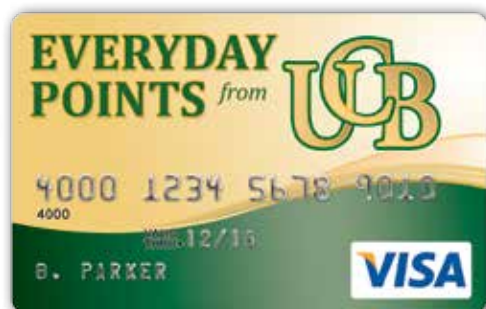
United Community Bank's Online Banking gives you 24/7 real-time access to do the following:

- View account balances, including Checking, Savings, loans and lines of credit
- View & print statements online
- Transfer funds between deposit accounts and make payments to loans
- View account transaction history
- Download transactions into financial management software
- Get your account balance delivered via email or wireless device, with free Account Alerts
- View, search for, print or save copies of posted checks

Online Banking is:

- **FREE:** There is no charge to use Online Banking
- **FAST:** There is no software to download or learn – just register online at UCBbank.com to set up your account
- **SECURE:** Bank online at UCBbank.com with confidence – our security features are designed to guard your personal information

DEBIT CARD OPTIONS

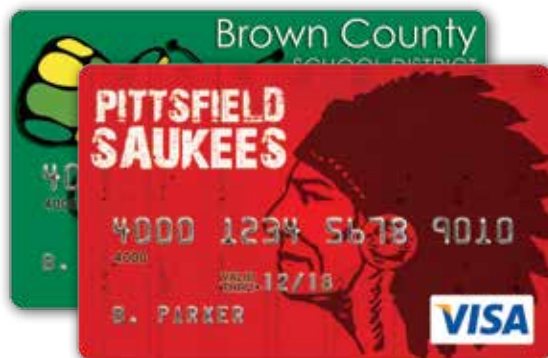


EVERYDAY POINTS CARD

The "Everyday Points" debit card allows you to earn Rewards Points for things you do every day, such as making purchases or paying bills. You can earn points toward travel, merchandise or gift cards.

LOYALTY CARD — SUPPORT YOUR LOCAL SCHOOL!

"Loyalty" debit cards are available for a variety of schools in the communities we serve. Loyalty cards allow you to show your school spirit by earning money for your school.





ELECTRONIC "E-SERVICES"

ONLINE BILLPAY

Pay bills online for free and without any fees! When you use our Online BillPay, you no longer need to write checks or mail payments, and going digital allows you to minimize paperwork. It's true convenience, including the ability to:

- Pay unlimited bills to anyone in the U.S.
- Schedule payments in advance – both one-time and recurring payments – handy for vacations and business travel
- Pay multiple bills quickly, from the same screen
- Set up automatic bill payments while maintaining control – make changes with a click of your mouse anytime, anywhere

In order to sign up for Online BillPay, log into your account at UCBbank.com and click "BillPay" to get started.

UCB MOBILE BANKING (Online Banking via smart phone)

Mobile Banking is a FREE internet-based service that delivers the convenience of Online Banking to your mobile device. Mobile Banking allows you to perform transactions from your smart phone with 24/7 access.

With UCB Mobile Banking, you can:

- View account balances
- View transaction history
- View pending transactions
- Pay bills
- Transfer funds
- Make mobile deposits
- Make loan payments or advances
- Receive "E-Alerts" on banking transactions
- Locate your nearest branch or ATM

In order to use Mobile Banking, you must be enrolled in Online Banking with UCB. Then, just navigate to the iTunes or Google Play app store on your smart phone and search for "UCBbank" to download the Mobile Banking app.

Please contact our Electronic Services department at 217-438-4101 or 1-855-822-5880 with your Electronic Services questions.

DEBIT CARD OPTIONS



REGULAR DEBIT CARD

The "Regular" debit card is our standard debit card which can be used for purchases or ATM access. There are no fancy features on this card – it's your basic debit card.

CUSTOM CARD

The UCB "Custom" debit card allows you to upload your favorite photo or choose from one of our galleries to make your debit card uniquely yours. Visit UCBcardshop.com to design your card today!



Take advantage of UCB's
MOBILE BANKING
Now featuring MOBILE DEPOSIT

- View account balances
- View transaction history
- View pending transactions
- Transfer funds
- Make loan payments or advances
- Receive "E-Alerts" on banking transactions



Member
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**Make deposits directly into your
UCB Checking Account – search
for the "UCBbank" app on
iTunes or Google Play!**

*Must be a UCB Online Banking user
in order to use Mobile Banking.

UCB

*The Leader of
Community Banking*

UNITED COMMUNITY BANK

855-822-5880 | UCBbank.com



MORTGAGE SERVICES

UCB is proud to be Downstate's Leading Mortgage Lender. We offer a variety of mortgage options at competitive interest rates. Whether you are interested in buying a home, refinancing your current home loan, building a new house or taking advantage of your home's equity, UCB's lenders will help you find the product that best fits your needs. We service 100% of our loans locally, so you always make your payments directly to UCB. Our dedicated loan servicing team watches over your accounts and manages all of your tax and insurance payments for you if you choose to have escrow on your loan. Our outstanding mortgage options include the following products.

FIRST-TIME HOME BUYERS PROGRAMS

UCB offers mortgage loans to first-time home buyers through Guaranteed Rural Housing or FHA. We also participate in the Down Payment Plus program. Please consult a UCB lender for more information on programs available to you as a first-time home buyer.

FIXED-RATE MORTGAGE LOAN

Would you like the security of knowing that your monthly principal and interest payments will not change? Consider the option of a fixed-rate mortgage to finance your home purchase or refinance your current mortgage. Terms of 10, 15, 20 and 30 years are available for fixed-rate mortgage loans.

ADJUSTABLE RATE MORTGAGES (ARM)

ARMs offer borrowers a lower interest rate for an initial term of 3 - 7 years. This initial fixed-rate is followed by a period when your rate will be adjusted at regular intervals. All ARMs have rate caps in place to limit interest rate increases over the life of the loan.

LOT LOANS

Begin building equity before you start construction of your new home by taking advantage of a UCB Lot Loan. Terms between 6 months to 60 months are available, or you may arrange a longer amortization in order to keep your payments low.

CONSTRUCTION & BRIDGE LOANS

Finance your home Construction Loan for a term of 6 - 9 months with UCB. Or take advantage of a Bridge Loan, to ease your transition during the construction process.

HOME EQUITY LOANS

A Home Equity Loan is a term loan that allows you to borrow against the equity in your current home. Interest rates are determined by the length of the term and your loan-to-value ratio. Home Equity Loans offer the opportunity to use the equity in your home for such things as home improvements, debt consolidation, school tuition or traveling.

HOME EQUITY LINES OF CREDIT

A Home Equity Line of Credit is a revolving line of credit secured by the equity you have in your home. Once your application is approved and your credit limit determined, you can conveniently access your loan account by check or transfer request as you need it. The interest rates on Home Equity Lines of Credit are usually variable and are based on the prime lending rate, with both floor and ceiling rate limits.

Visit UCBbank.com for details or see a lender for more information on mortgage products from UCB.



PRIVACY POLICY

REV. 1/2011

FACTS WHAT DOES UNITED COMMUNITY BANCORP, INC. DO WITH YOUR PERSONAL INFORMATION?		
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Account balance • Payment history • Account transactions • Mortgage rates and payments • Checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons United Community Bancorp, Inc. chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does United Community Bancorp, Inc. share?
	For our everyday business purposes - Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus.	Yes
	For our marketing purposes - To offer our products and services to you.	Yes
	For joint marketing with other financial companies.	Yes
	For our affiliates' everyday business purposes - Information about your transactions and experiences.	Yes
	For our affiliates' everyday business purposes - Information about your creditworthiness.	No
	For non-affiliates to market to you	No
		Can you limit this sharing?
		No
		No
		No
		We don't share
		We don't share
Questions?	Call 217-483-2491 for more information.	



PRIVACY POLICY

Who We Are	
Who is providing this notice?	United Community Bancorp, Inc. means the following institutions: United Community Bank, Marine Bank & Trust, Brown County State Bank, Golden State Bank, Community Banc Mortgage Corporation, and United Financial Services.
What We Do	
How does United Community Bancorp, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does United Community Bancorp, Inc. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Pay your bills • Apply for a loan • Make deposits or withdrawals from your account • Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness. • Affiliates from using your information to market to you. • Sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Our affiliates include:</i> <ul style="list-style-type: none"> • <i>Financial companies such as: United Community Bank, Marine Bank & Trust, Brown County State Bank, Golden State Bank, Community Banc Mortgage Corporation and United Financial Services.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>United Community Bancorp, Inc. does not share with non-affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial solutions providers and credit card companies.</i>
Other Important Information	
For Illinois Customers: We will not share personal information with non-affiliates, either for them to market to you or for joint marketing - without your authorization.	

TERMS & CONDITIONS OF YOUR ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us. This agreement is subject to applicable federal laws and the laws of the state of Illinois (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. Summarize some laws that apply to common transactions;
2. Establish rules to cover transactions or events which the law does not regulate;
3. Establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. Give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement. Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. You will also be liable for our costs to collect the deficit as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account including, but not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open.

WITHDRAWALS - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us. You agree that, as to any item that we have no opportunity to examine the signatures, such as an electronic check conversion transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation, you waive any requirement of multiple signatures for withdrawal. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. You agree that we may charge fees for overdrafts and use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees. If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. 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.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship (As Tenants In Common) - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal.

Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries of either of these account types cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of the owner(s) of the account, such beneficiaries will

own this account in equal shares, without right of survivorship. The person(s) creating either a Pay-On-Death or Revocable Trust account reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date and amount of the item, and the payee.

You may stop payment on any non-debit card item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from your account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender the account balance personally or by mail. Notice from us to any one of you is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you. You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If this option is selected, this is a temporary account agreement. Each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such person's or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance, the due date for which we properly accelerate under the note. This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

CONVENIENCE DEPOSITOR (Individual Accounts only) - A single individual is the owner. The convenience depositor is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

RESTRICTIVE LEGENDS - We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00."

PAYMENT ORDER OF ITEMS - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the

number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

Our policy is to process phone transfers, wire transfers, teller checks (miscellaneous debits) first - according to the dollar amount with the smallest items being processed first for the day on which they are processed. We process POS second - according to the dollar amount with the smallest items being processed first for the day on which they are processed. We process ATM third - according to the dollar amount with the smallest items being processed first for the day on which they are processed. We process ACH, bill payment, telephone banking, internet banking express transfers fourth - according to the dollar amount with the smallest items being processed first for the day on which they are processed. We process checks and similar items fifth - in numerical order for the day on which they are processed (items without check numbers post first). We process preauthorized transfers, internet banking scheduled transfers sixth - according to the dollar amount with the smallest items being processed first for the day on which they are processed. If a check, item or transaction (other than an ATM or everyday debit card transaction) is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

CHECK PROCESSING - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and endorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

HEALTH SAVINGS ACCOUNTS (HSA) - For your convenience, we permit you to take distributions from your HSA by check and/or Visa Check Card. This feature can raise a variety of tax concerns - for example getting additional cash back on an HSA checking transaction. As a result, if you have more than one account with us, it is a good practice to make sure you are using the appropriate checkbook for the transaction. Also, it is your responsibility to ensure your distributions and other actions related to the HSA comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this agreement are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

CHECKING ACCOUNT ORGANIZATION - We have organized our checking accounts for federal regulatory reporting purposes in a manner that effectively splits the account between a checking sub-account and a savings sub-account. We may periodically transfer funds between these two sub-accounts. On a sixth transfer during a calendar month, any funds in the savings sub-account will be transferred back to the checking sub-account. If your checking account is a plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub-account will be governed by the rules governing our other savings accounts. You will not see any difference between the way your checking account operates and the way a traditionally organized checking account operates. This manner of checking account organization is done to facilitate our federal regulatory reporting requirement concerning transaction accounts, which permits us to be more efficient, and helps us to keep costs down. Should you have any questions, please contact our Chief Financial Officer at 217.483.2491.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated by Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via

some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to savings accounts.

Phone Link Telephone Transfers - types of transfers - You may access your account by telephone 24 hours a day at 1-888-226-5822 using your personal identification number, a touch tone phone, and your account numbers, to:

- Transfer funds between checking and savings accounts
- Get information about:
 - The account balance of checking and savings accounts
 - The last deposits to checking and savings accounts
 - The last withdrawals from checking and savings accounts

ATM Transfers - types of transfers, dollar limitations, and fees - You may access your account(s) by Automated Teller Machine (ATM) using your ATM Card and personal identification number or Visa Check Card and personal identification number, to:

- Get cash withdrawals from checking or savings accounts
 - You may withdraw no more than \$500 per day
 - There is no activity fee for withdrawals from UCB ATM machines. An activity fee may be charged for withdrawals from Non-UCB ATM machines; please refer to our Customer Price List for the current fee schedule.
- Transfer funds between checking and savings account(s)
- Get information about:
 - The account balance of your checking or savings accounts

Some of these services may not be available at all terminals.

Point-of-Sale Transactions - types of transfers and dollar limitations, and fees - Using your ATM Card and your personal identification number, you may access your checking account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution. Using your ATM Card:

- You may not exceed \$500 (or your available balance if it is less than that amount or your max limit if it was set lower than that amount) in point-of-sale PIN based purchase transactions per day. Using your Visa Check Card you may access your checking account(s) to purchase goods (in person or by phone), to pay for services (in person or by phone), and get cash from a merchant, if the merchant permits, or from a participating financial institution.
- You may not exceed \$2,000 (or your available balance if it is less than that amount or your max limit if it was set lower than that amount) in point-of-sale signature based purchase transactions per 24-hour period

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to point-of-sale transactions.

Currency Conversion and International Transactions. When you use your Visa Check Card at a merchant that settles in 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, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.

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 on-line 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: NYCE Network. 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, bill payment, 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.

On-Line Banking Computer Transfers - types of transfers - You may access your account(s) by computer or mobile device 24 hours a day using your log in ID and password, to:

- Transfer funds between checking and savings accounts
- Make payments from checking and savings accounts to loan accounts with us
- Make payments from checking to third parties - BillPay Service - no monthly service charge.
- Get information about:
 - The account balance of checking, savings and loan accounts

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer transfers.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Withdrawals or transfers from a savings account to another account or to third parties by means of a preauthorized, automatic, telephone, or computer transfer are limited to six per month with no transfers by check, draft, debit card or similar order to third parties.
- Withdrawals or transfers from a money market account to another account or to third parties by

means of a preauthorized, automatic, telephone, or computer transfer or by check or similar order to third parties are limited to six per month.

FEES

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

- We may charge a minimal fee for each ATM card and each Visa Check Card issued for your account. Please refer to our product brochure(s) for the current fee(s) being charged.

- We do not charge for direct deposits to any type of account.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-800-328-2822 to find out whether or not the deposit has been made.

- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We will charge a fee for each stop-payment order you give. Please refer to our separate fee schedule for the current fee being charged.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

1. Where it is necessary for completing transfers; or
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. As explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

- Generally, Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

- **Additional Limit on Liability for Visa Check Card.** Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa Check Card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by VISA. Our liability under this policy is limited to reimbursing you for the amount of your loss up to the face amount of any unauthorized transaction. We are not liable for any special indirect or consequential damage.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction,

or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa, Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

UNITED COMMUNITY BANK

OPERATIONS CENTER

200 N. 5TH ST., AUBURN, ILLINOIS 62615

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: 1-800-328-2822

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lit. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

MORE DETAILED INFORMATION IS AVAILABLE UPON REQUEST from:



UNITED COMMUNITY BANK

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FUNDS AVAILABILITY DISCLOSURE (Federal Regulation CC)

YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. However, funds from cash, electronic direct deposits and wires will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use the funds to pay checks that you have written or withdrawals you request.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us as unpaid and for any other problems involving your deposit.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays and federal holidays. If you make a deposit before 5:00PM on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:00PM or on a day we are not open, we will consider that the deposit is made the next business day we are open.

LONGER DELAYS MAY APPLY

Case-by-Case Delay

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available to you on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you leave the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit immediately, you should ask us when the funds will be available.

Exceptions

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit a check totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds, for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

- Funds from electronic direct deposits to your account will be available on the day we receive the deposit.
- Funds from deposits of cash, wire transfer, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.
- Funds from all other check deposits will generally be available on the ninth business day. However, under certain conditions, longer delays may apply.

HOLDS ON OTHER FUNDS

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available had you deposited it.

If we accept for deposit a check that is drawn on another bank, we may make the funds from the deposit available for withdrawal immediately, but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the day the deposited item would have been available as described above.

Foreign Items

If you deposit a check drawn on a bank outside the United States (including Canadian financial institutions) and not payable through a U.S. branch or bank, we will make these funds available when we receive notification of payment.

Night Depository

Deposits received at a night depository are considered as received on the next business day.

Bank by Mail

Deposits received by mail are considered deposited on the business day that they are received at the Bank.

Customer Price List	
Banking Services & Fees effective September 1, 2011	
ATM Transactions	Levy or Garnishment\$75.00
At UCB ATM MachinesNo Charge	License Sticker\$5.50
At Non-UCB ATM Machines	Money Orders (cannot exceed \$500)
0-4 Withdraws Per MonthNo Charge	Customer\$3.00
5 or More Per Month.....No Charge	Night Deposit Bags\$25.00 each
Account Research\$25.00 per hour	
\$10.00 minimum	
Balance Inquiry (after four inquiries).....\$1.00	
Cashier's Check	Non-Sufficient Funds (NSF) Fees*
Customer\$3.00	Returned to the payee.....\$29.95 per item
Non-Customer\$5.00	Overdraft Fee.....\$29.95 per item
	(Check or draft is paid by the bank)
	Continuous Overdraft.....\$4.95 per day
	Related Account Transfer\$2.00
	(overdraft protection)
Check Cashing	Notary Services
CustomerNo Charge	Notary Stamp\$1.00
Non-Customer.....\$2.00 Per \$100.00	Medallion Stamp Signature
(Or \$10.00 per Check, Whichever is Greater)	Guarantee\$25.00
Close Account within 30 Days of Opening\$25.00	
Check Imaging	Reconciling Bank Statement
Qualifying Accounts.....No Charge\$25.00 per hour
Non-Qualifying Accounts....\$4.00 per month	(\$10.00 minimum)
Coin Processing	Reserve Cash line of Credit
CustomerNo Charge	Annual Fee\$25.00
Non-Customer15%	Special or Cut-Off Statement\$5.00
Collection Fees	Return Deposit Item\$5.00
Bonds\$25.00	Stop Payment
(plus registered mail fee)	(6 month duration)\$20.00
	(12 month duration)\$30.00
Foreign Checks/Drafts.....\$25.00	(24 month duration).....\$40.00
(plus applicable fees)	Transfer Fees
Copies (per page)\$0.25	Online Transfer.....No Charge
Dormant Account Fee	Phone Link Transfer.....No Charge
Checking\$10.00 per month	Telephone Transfer.....\$2.00
(after one year balance below \$200.00)	Wires*
Savings\$10.00 per month	Incoming Domestic.....\$10.00
(after two years, balance below \$100.00)	Incoming Foreign.....\$10.00
Fax Service	Outgoing Domestic.....\$25.00
Up to Five Pages.....\$10.00	Outgoing Foreign.....\$50.00
Per Page Charge (after five).....\$1.00	
Foreign Currency Orders	*These fees can be created by check, in-person withdrawal, ATM withdrawal or other electronic means.
Check/Draft\$25.00	*We charge \$10 for all incoming wires. We never get wires directly from a foreign bank, they are routed through U.S. Bank
Currency.....\$25.00	
(Plus applicable fees)	
Internet Bill PayNo Charge	
Mobile Deposit\$5.00 per item	



MOBILE BANKING

Now featuring *MOBILE DEPOSIT*

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- View transaction history
- View pending transactions
- Transfer funds
- Make loan payments or advances
- Receive E-alerts on banking transactions



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UNITED COMMUNITY BANK LOCATIONS

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UCB BRANCH LOCATIONS

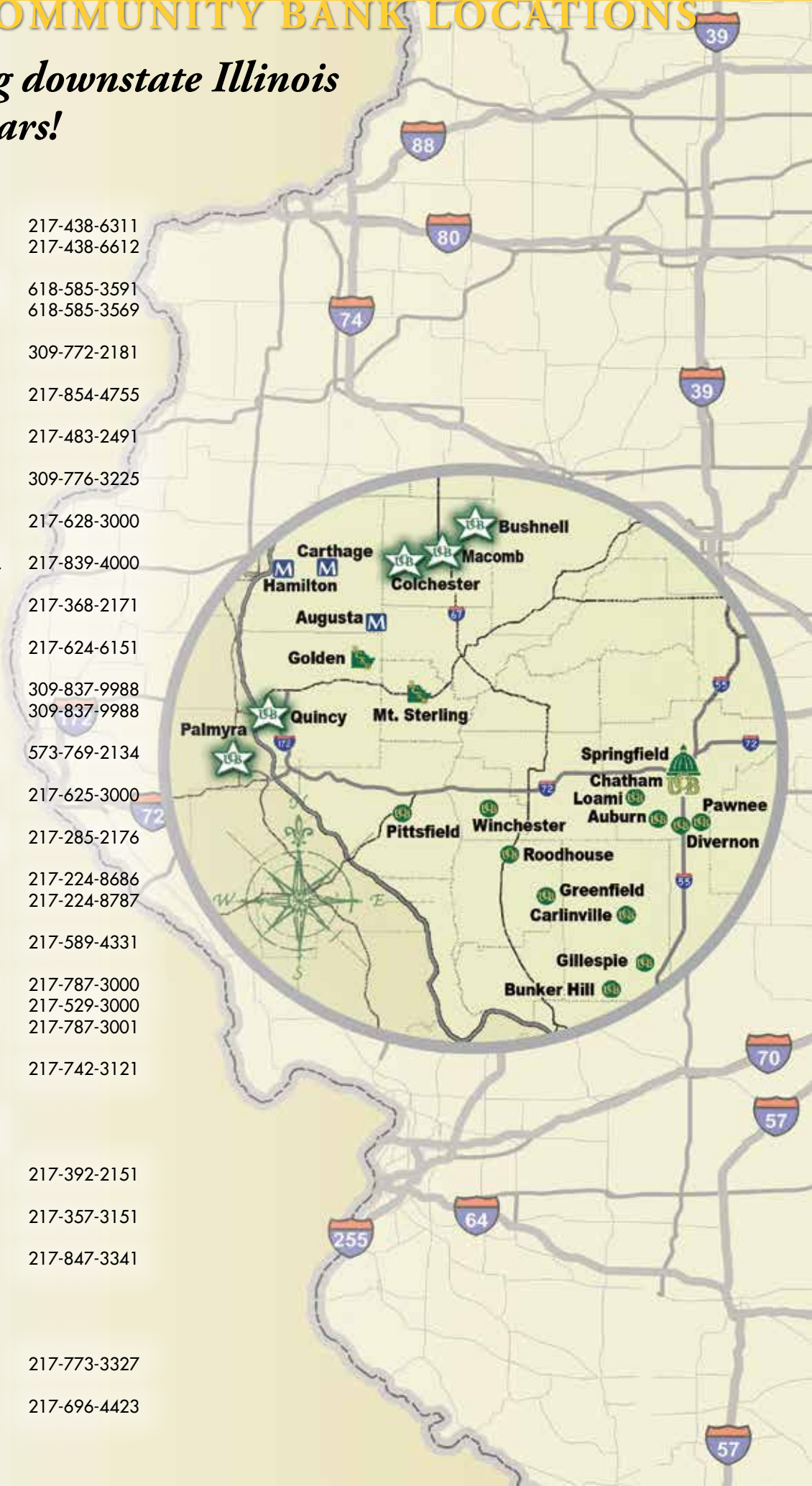
AUBURN	790 E. Jackson 720 W. Jackson	217-438-6311 217-438-6612
BUNKER HILL	129 N. Washington 805 S. Franklin	618-585-3591 618-585-3569
BUSHNELL	190 E. Hurst St.	309-772-2181
CARLINVILLE	404 N. Broad St.	217-854-4755
CHATHAM	301 N. Main St.	217-483-2491
COLCHESTER	109 E. Depot St.	309-776-3225
DIVERNON	200 Reichert Rd.	217-628-3000
GILLESPIE	301 S. Macoupin St.	217-839-4000
GREENFIELD	402 Main St.	217-368-2171
LOAMI	102 Church St.	217-624-6151
MACOMB	430 W. Jackson St. 1700 E. Jackson St.	309-837-9988 309-837-9988
PALMYRA, MO	123 W. Lafayette St.	573-769-2134
PAWNEE	619 5 th St.	217-625-3000
PITTSFIELD	1 Professional Plaza	217-285-2176
QUINCY	2001 Maine St. 101 N. 36 th St.	217-224-8686 217-224-8787
ROODHOUSE	215 S. Morse St.	217-589-4331
SPRINGFIELD	1900 W. Iles Ave. 700 Stevenson Dr. 617 Bruns Ln.	217-787-3000 217-529-3000 217-787-3001
WINCHESTER	21 E. Market St.	217-742-3121

UCB-MARINE BRANCH LOCATIONS

AUGUSTA	507 Main St.	217-392-2151
CARTHAGE	410 Buchanan	217-357-3151
HAMILTON	1111 Broadway	217-847-3341

UCB-BCSB BRANCH LOCATIONS

MT. STERLING	101 E. Main St.	217-773-3327
GOLDEN	321 Quincy St.	217-696-4423

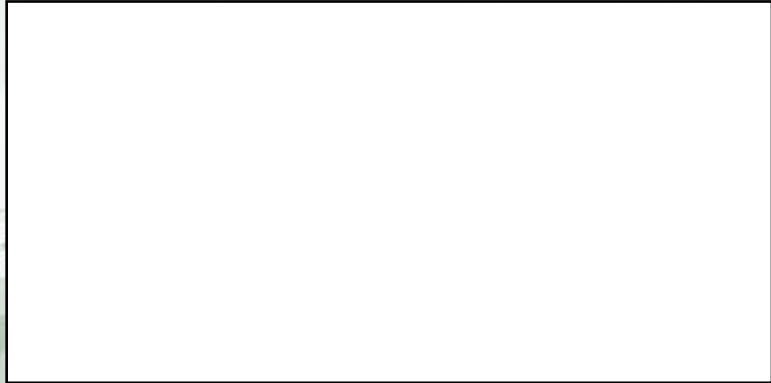




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Loami Macomb Palmyra, MO Pawnee Pittsfield Quincy Roodhouse Springfield Winchester
UCB Marine: Augusta Carthage Hamilton | **UCB BCSB:** Golden Mt. Sterling