



Rewards Checking

4/24/2014 4:20:30 PM

e-Commerce Code: AWMNCFROFBHIBVK435W5PHKL

Truth In Savings Disclosure

This disclosure contains the rules which govern your deposit account. The interest rate and annual percentage yield stated here are accurate as of the date listed above. Your interest rate and annual percentage yield may change at our discretion.

Interest:

Balance	Rate	APY
\$0 - \$9,999.99	0.05%	0.05%
\$10,000 - \$24,999.99	0.05%	0.05%
\$25,000 & over	0.05%	0.05%

Checking and savings products are variable rate accounts, which means that the interest rate and APY may change at any time after the account is opened. Fees could reduce the earnings on these accounts. Rates are accurate as of April 24, 2014 and are subject to change at any time. The rates listed are for new accounts and can be opened online or at any of our convenient locations.

Compounding and Crediting:

- Interest is compounded monthly and credited monthly.
- Interest is calculated on the daily balance method which applies a daily periodic rate to the collected balance in the account each day.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).
- If you close your account before interest is credited, you will forfeit the accrued interest.

Minimum Balance Requirements:

- You must deposit a minimum of \$1 to open this account.
- To avoid the monthly maintenance fee you must maintain \$25,000 combined daily balance in deposit, CD/IRA, loan, trust and investment account(s). (Does not include first mortgages, student loans or credit cards. The investment balances included with the minimum daily balance at time of service charge may be delayed up to 5 days.)

Fees:

- Your monthly maintenance fee is \$19.95. (To avoid fee, see minimum balance requirements.)
- Point-of-sale (POS) purchases are free at merchant locations where Debit MasterCard or STAR cards are accepted.
- The Anytime Online Bill Payment service is free.
- Travelers Checks are fee-free.
- You receive free Univest Style Checks.

Additional fees are contained in our current Schedule of Fees disclosure.

Account Contract, Terms and Conditions

Welcome to Univest Bank and Trust Co.SM (the "Bank," "we," "us," or "our"). This Agreement contains terms and conditions applicable to the deposit account (the "Account") established with us by or on behalf of each person ("you" or "your") who opens or may use the Account, and supplements other Account-related documents you receive from us when your Account is opened and from time-to-time thereafter. If there is any inconsistency between this Agreement and any other agreement you may have with us, the terms of this Agreement shall govern. Please read the entire Agreement and keep it with your Account records for future references. If you have any questions about this Agreement or your Account, please contact your local Financial Service Center or the Univest Service Center at 1-877-723-5571.

Deposits

Items received for deposit or collection are accepted by us on the following terms and conditions. We act only as your collecting agent and assume no responsibility beyond our exercise of due care. All items are credited subject to final payment and receipt of final payment proceeds in cash or solvent credits at one of our Financial Service Centers. We may forward items to correspondents and shall not be liable for default or negligence of correspondents, nor for losses in transit. Each correspondent is only liable for its own negligence. Items and their proceeds may be handled by any Federal Reserve Bank in accordance with applicable Federal Reserve rules and by the Bank or any correspondent in accordance with any common bank usage, practice or procedure that a Federal Reserve Bank may use, or permit another bank to use, or any other lawful means that may be used to collect items and their proceeds. We may charge back, at any time prior to midnight on the first business day following the day of receipt, any item drawn on this Bank which is ascertained to be drawn against insufficient funds or is otherwise not good or payable. An item received for deposit to the Account after the Bank's regular afternoon settlement time shall be deemed received on the next business day. We reserve the right to post all deposits, including deposits of cash and of items drawn on the Bank, not later than midnight of our next business day after our receipt of the item during regular banking hours and shall not be liable for nonpayment damages of any presented item resulting from the exercise of this right.

Withdrawals

You may make withdrawals from your Account by any means that we make available to you. We reserve the right to require such

you may make withdrawals from your Account by any means that we make available to you. We reserve the right to require such documents, authorizations or identifications as we may reasonably deem necessary or appropriate in ascertaining whether the person requesting the withdrawal is permitted to do so. Therefore, if you make a withdrawal in person, we may require you to present identification acceptable to us and to use a form we have approved. We reserve the right to require seven days advance written notice prior to a withdrawal from an interest checking, savings or money market savings Account.

We reserve the right to pay the withdrawals you make from your Account regardless of the method of withdrawal in any order we determine. This includes withdrawals made at any automated teller machine ("ATM") or by computer, point-of-sale ("POS") purchases, by check, pre-authorized payments, and by any other means we make available to you. The order in which you make withdrawals from your Account may not be the same as the order in which those transactions are posted to your Account each business day. Generally, we post your payment transactions each business day in ascending order as follows:

- All credits post first.
- Over-the-counter withdrawals.
- Electronic debits (ATM, POS).
- NetTeller transactions, Bill pay transactions.
- ACH debits
- Checks in number order for the date presented .

The order in which we post your transactions to your Account may affect whether you incur overdraft fees for insufficient or unavailable funds.

We may refuse a withdrawal request if the amount of the withdrawal would exceed the amount of funds available for withdrawal in your Account even if there are other funds in the Account not yet available for withdrawal. We may refuse a withdrawal request if any documentation or identification we requested has not been presented. We may also refuse a withdrawal if (a) we have received a court order or other legal document that restrains either us or one or more of the owners of the Account from removing funds from the Account; (b) the withdrawal is not permitted by law; (c) there is a dispute concerning the Account; (d) any owner of an Account owes money that is due and payable; (e) any owner has pledged the Account to us as security for a loan or has asked us not to permit any withdrawals to be made; or (f) our equipment is malfunctioning.

Federal regulations require us to limit the number of certain types of withdrawals from your savings or money market savings Account. You may not make more than six of the following types of withdrawals from your savings or money market savings account in a service fee period: checks, drafts, POS purchases, preauthorized transfers, automatic transfers, telephone or internet transfers. Each monthly service fee period begins on the day after service fees, if any, are calculated and posted to your Account. Typically, the service fee period coincides with your Account statement period unless you are receiving statements quarterly or do not receive statements on your Account. Examples of transactions subject to these limits include checks made payable to others, purchases made at a POS terminal using your Bank-issued debit card or ATM card, preauthorized electronic payments, bill payments using our online banking services, wire transfers and transfers requested by telephone, or for overdraft protection. If you repeatedly exceed these limits, we may close your Account or convert it to another type of Account.

Signatures

This bank is authorized to recognize the signature(s) on this card in payment of funds or other business transactions of the depositor(s) for this account. We may, at our discretion, return an item that does not have a proper signature unless the owner of the account has advised the bank in advance that an item is authorized. The depositor(s) agrees to indemnify the bank against any claim arising out of the payment made from this account in accordance with the terms thereof.

Overdrafts

You agree not to write a check or make a withdrawal that will exceed the balance in your account. If, however, an overdraft should occur caused by you or someone authorized on your account, you agree to pay the overdraft amount promptly, plus any applicable fees, including possible attorney fees. When you sign up for the automatic overdraft transfer service from your savings account or line of credit, all accounts must be titled the same. Funds will be transferred for the exact amount overdrawn, if the funds are available. If the funds are not available, the available amount will be transferred. There is a minimum transfer amount for lines of credit.

* Special note for direct deposit recipients of Social Security benefits: Occasionally, we may pay items from your account that would create an overdraft. Should your account remain overdrawn at the time a Social Security direct deposit is received by us, those funds will be applied to your negative balance. To avoid having these funds used for overdrafts, you may elect to have us return all items that would create an overdraft or you may cover the overdraft with other funds. We reserve the right not to pay items that overdraw your account based on your account activity, our discretion or legislation.

As a convenience for Univest customers, and to save them the embarrassment of having a check returned, the following overdraft protection policy has been adopted.

Overdraft protection is a service provided to Univest customers to help avoid any check return fees a third party may impose; however, an overdraft fee will still be deducted by Univest from a customer's account. The continued use of this benefit will require that customers maintain their account in good standing and not continually allow negative balances to exist. Univest reserves the right to discontinue the program at any time for any customer and may, at our discretion, refuse to honor a check for payment. Customers will be notified in advance if this service will no longer be available to them because they have reached their limit or for any other reason.

Overdraft limits are based on the type of deposit account opened. Customers may contact their local Financial Service Center to inquire about specific overdraft limits and may, at any time, discontinue their participation in this program. Allowable overdraft limits include the actual amount of checks presented and do not include overdraft fees. In addition to honoring your checks, your overdraft limit will be available to you through ATM or MasterMoney debit card withdrawals or purchases, and at a teller window. Please keep in mind that although you will be able to access your limit through the ATM, your available balance will not include your overdraft limit on your receipt or if you perform a balance inquiry.

For those customers using the "Money Manager" overdraft transfer service, overdrafts will first be paid from funds linked to accounts under this service. If the account is still overdrawn, Overdraft Protection will be activated.

Statements

The bank is authorized to mail statements to the depositor's last known address. You agree to review each account statement that we provide you and to notify us of any problem in your statement within 30 days of receiving your statement. If you do not do so, we may not be liable for losses which could have been prevented had you done so. To the extent permitted by law, you agree that each statement will be deemed correct if you do not notify us of any error within 60 days after you receive it.

You will receive a monthly checking account statement(s) showing the status of your account(s) and transactions made during the past month. All statement savings account holders will receive a quarterly statement, unless there are electronic transfers in a particular month, in which case the statement will be received monthly.

Stop Payments

In case this bank is requested to stop payment on an item or items, the depositor agrees to hold this bank harmless for all expenses and costs incurred by this bank for refusing payment of said item, and further agrees not to hold this bank liable for payment contrary to this

request if payment occurs through inadvertence, accident or oversight due to incomplete or inaccurate information, or if by reason of such payment other items drawn by the depositor are returned unpaid.

In addition, the depositor agrees to hold this bank harmless for the payment of any checks already in the process of being paid at the time the stop payment request is placed.

An oral stop payment request shall be valid only for 14 calendar days unless we receive a written, signed confirmation within that period. E-mail notification is not an acceptable written notification. A written stop payment request shall be effective for six months, unless renewed in writing. We will not honor stop payments on official bank checks unless deemed fraudulent.

If you generate your checks by computer or generate a check without a MICR-encoded check number on the check, we will be unable to guarantee your payment will be honored. A cancellation of a stop payment may be given by a person who is authorized to draw checks against the account.

Fees

You agree to pay the fees disclosed to you in the Truth in Savings disclosure or other schedule of fees that were discussed when you opened your account and authorize us to deduct these fees from your account. It is agreed this account may be charged a service fee for providing information in response to any subpoenas, court orders, summonses, and other legal requests of that type.

It is agreed that this account, whether active or dormant (an account shall be considered dormant when no deposit has been made or checks drawn for a period of one year, or three months if the balance is less than \$1), shall be subject to service and maintenance charges heretofore adopted by this bank and now in effect, and to such charges as may hereafter be adopted by this bank. New service and maintenance charges and changes in existing charges shall become effective upon posting a notice in each office of this bank for a period of 30 days or providing other similar written notification. Such charges may be deducted from the depositor's account and this bank shall not be liable for dishonoring checks, drafts, notes, acceptances or other instruments because of insufficient funds resulting from the deduction of such charges.

Postdated and Stale-Dated Checks

We discourage the practice of writing postdated checks and may pay a check before the date on the check and charge your account, unless you have given us sufficient prior written notice that you have issued a postdated check. Your notice must inform us of the exact amount and date of the item, the name of the payee, the check number and the account number. A stale-dated check is one that is more than six months old. Our check processing equipment is unable to detect time-dated checks (not valid after a certain date), and we are not liable for charging your account for a stale-dated check.

Joint or Partnership Account

Joint depositors hereby agree each with the other and with the bank that all sums now on deposit or subsequently deposited for their credit by either or both joint depositors are and shall be owned by the depositors jointly with right of survivorship. Said sums on deposit shall be subject to the check or receipt of either depositor, or the survivor of them. Payment to or on a check of either depositor or the survivor shall be valid and discharge the bank from all liability.

It is further agreed that in the event that the depositors are husband and wife, they shall be regarded as tenant by the entireties with respect to this account.

Each of the depositors appoints the other attorney, with power to deposit monies of the other in said joint account and, for that purpose, to endorse any check, draft, note or other instrument payable to the order of the other or both of said depositors.

Payment to or on a check of the survivor shall be subject to the laws relating to inheritance, succession taxes and all rules and regulations pursuant thereto. Upon the death of any of the depositors, the survivor or survivors shall immediately notify the bank of the date thereof. This agreement shall be binding upon the depositor's respective heirs, executors, administrators or assigns.

Incorporated Accounts

This bank reserves the right to require that corporations and other legal entities which may open an account under this agreement, supply this bank with such authorizing resolution and/or other documentation as may be requested by this bank. Said documentation must designate the person or persons who are authorized to make withdrawals from this account. This bank will honor such authorization until it is amended or terminated in writing by the organization's governing body and actually received by this bank.

Interest Bearing Accounts and Non-Interest Bearing Accounts

The depositor(s) acknowledges receipt of the Truth in Savings brochure on accounts earning interest for checking or savings and agrees to abide by the terms and conditions stated therein. It is understood that the terms and conditions governing such accounts, including but not limited to interest rates payable thereon, may change from time to time at the sole and exclusive discretion of the bank without any advance notice. Any changes in interest rates will be posted in each office of the bank, and will be available to customers by recorded telephone message as part of our "Anytime Banking" Service. The bank reserves the right to require seven days written notice for any withdrawal. For Savings and Money Market Accounts, the depositor is permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month or statement cycle to another account or to a third party by means of a preauthorized or automatic transfer or telephone transfer, order or instruction, check, draft, debit card, or similar order made by the depositor and payable to third parties. For regulatory and accounting purposes, your non-interest bearing checking account is divided into two subaccounts: a non-interest bearing checking subaccount and a non-interest bearing money market subaccount. Interest checking accounts are divided into an interest bearing checking subaccount and an interest bearing money market subaccount. For purposes of fees, charges, account access, statements and other records of account activity, these subaccounts are treated as a single account; the subaccounts and transfers between the subaccounts will not be reflected in any way. You will have no access to the money market subaccount; access is done indirectly through transactions on the non-interest checking or the interest checking subaccount, as described below. If at any time the non-interest checking or interest checking subaccount balance exceeds a threshold amount, we may transfer all funds exceeding that amount into the money market subaccount. As transactions against the account reduce the non-interest checking or interest checking subaccount balance below the threshold, we will transfer funds back into the non-interest checking or the interest checking subaccount. We will have the right to require seven days prior written notice of withdrawals and may make up to six transfers from the money market subaccount into the non-interest or interest checking subaccount per month. Upon the sixth such transfer, we will transfer the entire balance of the money market subaccount to the non-interest or interest checking subaccount. We may repeat this process each month. We set the balance threshold and may change it at any time at our discretion.

Set-Off

You agree that we may at any time (without prior notice, except as prohibited by law) set-off the funds in your deposit accounts against any debt owed to us now or in the future, by any owners of the account to the extent of that person's right of withdrawal.

The right of set-off does not apply to this account if: (a) it is an IRA or a tax-deferred retirement account; or (b) the debt is created by a consumer credit transaction under a credit card plan; (c) the debtor's right of withdrawal arises only in a representative capacity.

We will not be liable for the dishonor of any check when it occurs due to a set-off of a debt against this account.

Wire Transfers

Any wire transfers in or out of the account are subject to separate contract.

Amendments and Termination

We may change any term of this agreement. If prior notice of a change is required by law, we will comply with applicable law, which generally requires notifying you thirty calendar days before the change is effective if it is not in your favor. We may also close accounts at any time for any reason with reasonable notice to you and tender of any account balance. You are responsible for paying any service charges due.

Abandoned/Dormant Accounts

If you do not notify us in writing of your current mailing address, do not use your account or notify us concerning your account, your account will be presumed abandoned after a specified period of time. Accounts which are presumed to be abandoned will be escheated to the state in which your account is maintained in accordance with applicable law. Dormant fees may also be charged.

Preauthorized Drafts

With pre-authorized drafts, the payee sends an unsigned draft, warranting that the "drawer's signature is on file." However, checks and drafts must be signed to be negotiable instruments. By the depositor giving out his/her checking account information in such a case, he/she authorizes the bank to pay any checks generated as a result.

Restrictions on Payment

If a customer writes a condition on a check that restricts its payment (i.e., "Void After 60 Days"), the bank may not honor such a condition unless the bank has been given prior notification of the restriction's terms.

Arbitration of Disputes

If either you or we have any unresolvable dispute or claim concerning the services, it will be decided by binding arbitration under the expedited procedures of the Commercial Financial Disputes Arbitration Rules of the American Arbitration Association (AAA) and Title 9 of the US Code.

Arbitration hearings will be held in Philadelphia, Pennsylvania or where mutually agreed to. A single arbitrator will be appointed by the AAA and will be a retired judge or attorney with experience or knowledge in banking transactions. The arbitrator will award the filing and arbitrator fees to the prevailing party. A judgment on the award of the arbitrator may be entered by a court.

Reminder of Commercial Account Customers

Effective June 1, 2010 restricted transactions as defined by 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 funds transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

Funds Availability

We want to help you get the most for your money. That's why it's our policy to make the funds you deposit to your transaction accounts available for withdrawal in cash or to pay checks you've written as soon as possible. Our complete funds availability policy is outlined for you below. By being familiar with our policy, you will be able to manage your personal finances easily and accurately.

Availability of Funds

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the Federal Reserve settlement date, which in most instances is the regularly scheduled payment date of the payor. Once they are available, you can either withdraw the funds in cash, or we can use the funds to pay checks that you have written.

Business Days

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 the close of business on a business day, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a non-business day, we will consider the deposit as being made on the next business day. We reserve the right to make 2 p.m. the close of our business day and notices will be posted accordingly on such days. Deposits made at automated teller machines (ATMs) after 8 p.m. will be considered to be made on the next business day.

Longer Delays May Apply

In some cases, we will not make all of the funds 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. *However, the first \$200 of your deposits may be available on the first business day.*

Notification of Delayed Availability

If we are not going to make all of the funds you deposit available 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 we decide to take this action after you have left the premises, we will mail a notice to you by the business day after we receive your deposit.

If we accept a check for deposit that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but may delay your availability to withdraw a corresponding amount of funds that you have in another account with us. Such funds would then be subject to the withdrawal time periods that is described elsewhere in this disclosure for the type of check you deposited.

Special Circumstances

In addition, the funds you deposit by check may be delayed for a longer period under the following circumstances:

In addition, the 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 checks 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 (6 times in 6 months or if \$5,000 or more, two times in the last six-month period).
- 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 become available. Under these circumstances, funds will generally be available no later than the *seventh* business day after the day of your deposit. If you have a question regarding when a deposit will be available, please ask us at the time you make the deposit.

While at times we may have to delay your funds from being withdrawn or used to pay checks you have written for several days, you should know that any funds you deposit will immediately be counted toward minimum or average balance requirements, which in turn, may help you avoid checking account service charges.

We're Here to Help

If you have any questions about our funds availability policy, please talk with one of our Customer Service Representatives. He or she will be happy to explain how our policy can affect your deposits.

Overdraft Protection Policy

It is important that your checking account be maintained with a positive balance to avoid overdraft fees associated with non-sufficient funds. If, however, your account should be inadvertently overdrawn for any reason, this overdraft limit privilege will ease the embarrassment of a returned item for insufficient funds and the associated third-party fees that others may apply. You may refuse this service at the time you open your account or discontinue it at any time by contacting any Univest Financial Service Center (your local branch office).

How Does My Courtesy Personal Overdraft Limit Work?

Provided your checking account is in good standing, your courtesy personal overdraft limit (our "standard overdraft protection service") may be accessed if your account is overdrawn by the following items: checks, automatic bill payments (such as recurring debit card and ACH payments), and teller window withdrawals. These transactions will be paid up to your designated courtesy overdraft limit, which is listed below.

For new personal checking accounts opened on or after July 1, 2010, federal regulations require us to obtain your permission to apply your courtesy overdraft limit if your account is overdrawn by the following items: ATM withdrawals and point-of-sale purchases. If you wish to utilize your courtesy overdraft limit for these transactions, you must provide your consent by "opting-in". There are four ways to opt in: [online at Univest.net](#); by calling us at 1.877.723.5571; in person at any Univest Financial Service Center; or by mailing a completed opt-in form.

Although you will pay our standard overdraft fees for using your courtesy overdraft limit, you will avoid the embarrassment of having an item returned and also avoid all fees a third party may assess. More than one overdraft fee may be charged against your account in any one day, depending on the number of checks presented and the types of transactions conducted.

No interest will be charged on the overdraft balance. You are expected to bring your account balance back up to a positive balance within a short period of time. Payment of any overdraft is not guaranteed. Overdrafts will not be paid, for instance, if your account is not in good standing, you are not making regular deposits, or you have too many overdrafts. Our Anytime Banking Online and Anytime Banking by Phone services do not apply to this program.

What is My Courtesy Personal Overdraft Limit?

This is determined by the type of Univest Checking Account you have.

- Univest Blue Checking - \$750 limit
- HonestlyFREE Checking - \$750 limit
- Anytime Online Checking - \$750 limit
- Plus Checking - \$750 limit
- Classic Checking - \$750 limit
- Freedom Checking - \$750 limit
- Univest Gold Checking* - \$1,250 limit
- Advantage Checking - \$1,250 limit
- Rewards Checking - \$1,250 limit
- Advantage with Premier Benefits - \$1,250 limit

*Overdraft Forgiveness: If your account is overdrawn by \$10 or less, after all transactions have been posted for the business day, you will not incur any overdraft item fees for that day.

Will my Courtesy Personal Overdraft Limit Be Included in the Available Balance at the ATM?

If you have given us permission to access your courtesy overdraft limit for ATM transactions by opting-in, your courtesy overdraft limit can be accessed at any ATM. However, this overdraft limit will NOT be reflected in the available balance shown on your receipt. Your receipt will reflect a negative balance if you accessed this service. We recommend that you do a balance inquiry first if you are unsure of your balance and do not wish to overdraw your account.

How do I know if I used the Courtesy Personal Overdraft Limit service?

You will be notified by mail for every transaction paid using your courtesy overdraft limit. We will identify the transaction, the fees incurred, and your balance will show as a negative balance. The normal overdraft fee for each transaction will be added to your negative balance. You may also check the status of your account balance through our Anytime Banking Online service or through our Anytime Banking by Phone service.

How soon must I repay?

You must bring your account to a positive balance as promptly as possible. After 15 calendar days if your account is still negative, we will notify you that the frequent use of this service is costly to you and that you should contact the bank to discuss credit alternatives or to avail yourself to debt-counseling. After a period of 30 calendar days, if your account has not been brought to a positive balance, we will notify you that your account is to be closed in 10 calendar days.

What if I go beyond my Courtesy Personal Overdraft Limit?

Univest will only pay incoming items up to your specified courtesy overdraft limit. Anything beyond this amount may result in the item(s)

Univest will only pay incoming items up to your specified courtesy overdraft limit. Anything beyond this amount may result in the item(s) being returned to the payee and the normal overdraft fee being charged to your account.

If I have signed up for Univest's Money Manager service from my savings or line of credit account, do I still have access to my Courtesy Personal Overdraft Limit?

Yes. We will first attempt to transfer funds from your savings and/or line of credit before accessing the courtesy overdraft limit. However, if the total amount of your overdraft is greater than the available funds in the savings and/or line of credit account which is tied to Money Manager, the available amount fee will be transferred from the savings and/or line of credit account. The remaining overdraft amount will be applied to your courtesy overdraft limit.

It is important to note that we are unable to make the funds in your Money Manager account available to you when you are at an ATM or point-of-sale terminal. However, customers who choose to opt-in to our courtesy overdraft protection program for ATM and everyday point-of-sale transactions may have their courtesy overdraft protection funds available to them at an ATM or point-of-sale terminal.

Who do I contact with questions?

If you have any questions, or would like to opt-out of utilizing this service, you may do so by contacting any Univest Financial Service Center.

Please note:

To receive this service your account must be in good standing, contain no outstanding legal orders, and be brought to a positive balance on a regular basis. We have the right to suspend, discontinue, modify or revoke this service for any reason and at any time after notifying you in accordance with any applicable law. The offering of this service does not obligate us to pay an item presented for payment if your account does not contain sufficient funds, even if we previously honored items. Univest Bank and Trust Co.SM reserves the right to limit participation in this service to one account per household. Please refer to our deposit account disclosures you received when you opened your account for complete details regarding the terms and conditions of your deposit account.

Electronic Banking Services

By Phone

Checking, savings, money market accounts, and lines of credit may be debited by telephone funds transfers. Checking, savings, money market accounts, mortgages, consumer loans and lines of credit can be credited by telephone funds transfers. Savings and money market accounts are limited to six transfers per monthly statement cycle.

Online

With online banking, you can check account balances, review recent account activity, transfer funds between your accounts, including making loan payments, view your previous account statement, and download account activity to a personal financial management software package. Transactions done after 8:00 p.m. or on a non-business day will be processed on the next business day. A confirmation number will appear for all transfers.

The use of the Internet to conduct banking involves certain inherent risks, and thus your use of this electronic banking service of the Bank is being made available by the Bank subject to the terms and conditions of this Agreement. In the event you elect to utilize this service (the "Online Banking Service"), you acknowledge, understand and agree that access to and use of the Online Banking Service is provided on an "as is, as is available" basis.

Univest is committed to delivering a safe and secure online banking product and has adopted the secure sockets layer (SSL) protocol to ensure the confidentiality of transactions over the Internet. SSL ensures confidentiality of all data transmission by encrypting all messages. The information you see during an online session is private to you only; the encryption prevents others from reading your information as it passes over the Internet. Firewalls are used to prevent hackers from entering our site. In addition, you will use account names or codes, not your actual account numbers.

The Online Banking Service may only be used for lawful purposes, and transmission of any offensive or other materials that are or may be deemed to be in violation of any Federal, state and/or local laws is prohibited. The Bank may, without notice, terminate your use of the Online Banking Service in the event you violate the terms of this Agreement.

Your Internet Banking password must be used with the same care as your debit card PIN. Never reveal these codes to anyone else; they are designed to protect your privacy. We recommend you do not use the same access code you use on other bank products and services. You should exit Internet Banking promptly when completing your online banking; do not leave your computer unattended during your online session. When you are finished with your online banking, always sign off before visiting other Internet sites. It is your responsibility to keep your computer free of viruses that could be used to capture password keystrokes. We recommend clearing your browser's cache or turning cache off during online banking to clear copies of web pages that have been stored on your hard drive. Each browser clears the cache differently.

You agree to indemnify, defend and hold the Bank and all of its subsidiaries, affiliates, shareholders, officers, directors, employees, agents, successors and assigns harmless from and against any and all damages, claims, losses, costs and expenses (including attorney's fees) resulting from your use or misuse of the Online Banking Service. The Bank may purge e-mail and other files on a periodic basis, and has no responsibility for maintaining or ensuring the integrity of such files. Therefore, you are solely responsible for keeping back-up copies of all your files.

THE BANK MAKES NO WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, CONCERNING THE ONLINE BANKING SERVICE AND/OR ANY OF THE INFORMATION OR MATERIALS PROVIDED TO YOU THEREON OR IN CONNECTION THEREWITH. THE BANK EXPRESSLY DISCLAIMS ALL EXPRESS AND IMPLIED WARRANTIES OF ANY KIND, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE OR USE AND/OR ANY WARRANTY OF MERCHANTABILITY.

YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT YOUR USE OF THE ONLINE BANKING SERVICE, YOUR TRANSMISSION OF INFORMATION THEREON, AND YOUR USE OF INFORMATION THEREFROM IS AT YOUR SOLE AND EXCLUSIVE RISK AND THAT THE BANK DOES NOT WARRANT THE SECURITY OR ACCURACY OF SUCH INFORMATION. IN NO EVENT SHALL THE LIABILITY OF THE BANK EXCEED ANY FEES PAID BY YOU FOR THE USE OF THE ONLINE BANKING SYSTEM, REGARDLESS OF THE NATURE OF YOUR CLAIM.

THIS AGREEMENT SHALL BE BINDING UPON AND ENFORCEABLE AGAINST ALL PERSONS WHO ARE AUTHORIZED BY YOU TO USE THE ONLINE BANKING SERVICE ON YOUR BEHALF.

Online Bill Payment

You are responsible for all transfers and bill payments you authorize using our Online Bill Payment Service. You should notify us immediately if any of your personal accounts have been accessed or your password or ID codes have been used without your authorization. Please refer to the over-resolution procedure found in the Electronic Transactions document.

authorization. Please refer to the error resolution procedures found in the Electronic Transactions document.

We, or our third party service provider, are responsible for completing fund transfers and bill payments on time according to your properly transmitted instructions. Such transfers or bill payments will be processed only when a sufficient balance is or will be available in your bill-pay checking account at the time of withdrawal.

We are not responsible if you have not properly followed the software or bill payment instructions, have not given complete, correct and current instructions, do not provide us with timely notification, or if unforeseen circumstances beyond our control occur, such as but not limited to telecommunication outages, computer equipment failure, natural disasters, etc.

You will be required to use one of our regular consumer checking accounts, and not a money market deposit account, as your bill-paying checking account because of regulatory limits on transfers from a money market deposit account. When your home banking or bill payment service is linked to one or more joint accounts, verbal, written, or electronic instructions of any authorized signer will serve as your authorization for us to act on those instructions.

Most bill payments are made through an electronic transmission. Once you have set up the vendor/merchant, you can then look at the "Payees" screen, and you will see a field that will tell you if the vendor is electronic or check. Payments made electronically are generally received and credited by your payee within 3 to 5 business days. For those payees who do not receive electronic delivery, payment is made with a check.. All checks are sent through the U.S. mail and generally credited to your account within 5 to 7 business days. We are not responsible for postal delays or processing delays of the payee.

Recurring payments can be set up weekly, bi-weekly, semi-monthly, monthly, semi-annually, or annually. Confirmation numbers are used for all bill payments, which will appear on your checking account statement. Payment history records are kept for 18 months and may be viewed on the Bill Payment "History" screen in online banking.

Payments are processed at approximately 3 a.m. and 1 p.m. EST on banking business days. Our business days are Monday through Friday, excluding bank holidays. Scheduled payments that fall on a weekend will be processed on Friday. Holiday processing is done the business day prior to the holiday. You may edit or delete scheduled payments until they are processed on the payment date you have designated. If you choose to cancel your online bill payment service, any unprocessed payments will be canceled.

To the extent a transaction is an electronic fund transfer, you can lose no more than \$50 if you notify us within two business days of discovering any authorized use of your access codes; however, you can lose up to \$500 if you do not notify us within two days and we could have prevented the unauthorized use. If your statement or transaction record is in error or you need more information about a particular transaction, you must notify us no later than 60 days after the transaction in question first appeared on your statement.

We may disclose information to third parties about your accounts if it is necessary for completing transfers and bill payments, it is necessary to verify the existence of or condition of a payment account, we have entered into an agreement to have another party provide the service or receive your account information in order to comply with laws, government rules or orders, or other legal process, or if you give us written permission. We may terminate your home banking, bill payment, or telephone banking service at any time, for any reason. We will make every effort to notify you in advance if this happens, but we are not required to do so. We reserve the right to block access to the online services to maintain security to our system if we reasonably believe your access codes may have been compromised or are being used by an unauthorized person.

Your banking information never travels over the Internet without encryption protection. We are constantly developing and implementing security enhancements to ensure the integrity of our system. Log-in sessions have a time-out; after the limit is reached, you are required to log-in again.

Electronic Transactions

The following section contains information regarding transactions to or from your accounts through the use of your ATM or Univest MasterMoney card at automated teller machines (ATMs), point-of-sale (POS) terminals and cash dispensing machines displaying the STAR, PLUS or MasterCard logo.

Transactions

You may use your ATM or Univest MasterMoney card in combination with your Personal Identification Number (PIN) to access the accounts you have requested on your card. Your PIN is an identification code that is personal and confidential, and the use of the PIN with the ATM card is a security method to maintain security of your account. You agree to take all reasonable precautions that no one else learns your PIN.

Automated Teller Machines (ATMs)

*Withdraw cash from:

- your checking account(s)
- your statement savings account(s)
- your line of credit

*Deposit cash or checks into:

- your checking accounts(s)
- your statement savings account(s)

*Transfer funds between:

- your checking account(s)
- your statement savings account(s)
- your line of credit

*Learn the available balance in:

- your checking account(s)
- your statement savings account(s)
- your line of credit

*Make Univest loan or club payments by enclosing cash or checks and the payment coupon at any Univest-owned ATM with the 'Payment' option.

Please note: When you use an ATM owned by another financial institution or third party vendor, they may impose a surcharge fee when you make a deposit or withdrawal. Allpoint® cardholders can make surcharge-free withdrawals at ATMs displaying the Allpoint® logo. Find the nearest Allpoint® ATM at www.AllpointNetwork.com.

PLUS System ATMs

You may withdraw cash, deposit cash or checks, transfer funds, or obtain account balances from your primary accounts at any PLUS System ATM.

POS Purchases (Point-of-Sale)

You may use your Univest MasterMoney card in combination with your PIN to purchase goods and services at merchant establishments displaying the STAR logo. Your Univest MasterMoney card may also be used for payment at merchants worldwide wherever Debit Mastercards are accepted. MasterMoney transactions are initiated using the "credit" transaction type and typically require your signature for authorization.

When you make a purchase using your card, the amount of all purchases will be deducted from your primary checking account and paid to the merchant.

Electronic Check Conversions

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.

Record of Transfer

Each time you use your card, you will receive a printed receipt describing the transfer. Additionally, you will receive a monthly account statement showing the transfers made, fees charged, and the status of your account(s).

Limitations on the Use of Your Card

Calendar Day Limits

- ATM only: \$500 for withdrawals;
- Univest MasterMoney: \$500 for withdrawals; \$2,500 for POS purchases

Our business days are Monday through Friday, excluding bank holidays. Transactions done after 8:00 p.m. or on a non-business day will be processed on the next business day.

Your PIN identifies you and is your means of authorizing all online transfers. Do not disclose your PIN to anyone. Do not write your PIN on or keep it with your card. If you give your card and PIN to someone else to use, you are authorizing them to act on your behalf and you are responsible for use of the card by them.

You will be denied use of your card if you exceed the withdrawal or POS purchase limit, do not have adequate funds available in your account, enter an incorrect PIN, or exceed the frequency of use limitation. The receipt provided will notify you of the reason for the denial.

There are limits on the number of incorrect PINs and denials permitted which are not revealed for security reasons. If you exceed any of these limits, your card may be captured by the ATM.

Deposit and Payment Information

Deposits and payments made through an ATM are posted to your account(s) according to the rules and regulations of the account(s). All deposited items are removed from the ATMs before 3:00 p.m. each business day.

We reserve the right to collect the deposited items before the funds are made available to you; however, you may withdraw up to \$200 of your deposit immediately, if it does not exceed your balance or withdrawal limit.

If the amount of funds contained in your deposit or payment envelope differs from the amount you have indicated, we will adjust your account balance to reflect the amount we received and advise you of any difference.

Lost or Stolen Cards

To report your card as lost or stolen, take one of the following options:

- Call the Univest Service Center at 1-877-723-5571.
- Log into your Anytime Online Banking (NetTeller) account, click the 'Options' tab and then select 'ATM/Debit Card' from the menu bar.
- Call our Anytime Banking by Phone system at 1-800-287-0105 and take option 3 from the main menu.

International Transactions

Since the majority of fraudulent transactions originate from the merchants outside of the United States, Univest will deny international transactions on your debit card, unless you notify us in advance that you are traveling out of the country or will be making international purchases online or by telephone/mail order. You can call the Univest Service Center at 1-877-723-5571 to request that your card be opened to international transactions.

When the international transaction is conducted in a foreign currency, the exchange rate between the foreign currency and the US dollar amount is:

"...a rate selected by MasterCard or VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate MasterCard or VISA receives, or the government-mandated rate in effect for the applicable central processing date, in each instance," plus or minus any adjustment determined by Univest.

MasterCard assesses a cross border fee of 0.8% on international purchases or withdrawals. Univest passes through this fee to the cardholder. When foreign currency is involved, MasterCard includes a 0.2% currency exchange fee in the transaction amount. VISA applies to Univest an International Service Assessment (ISA) fee of 1.0% on PLUS withdrawals for its use of their global payment system; Univest passes through the ISA fee to the cardholder who engaged in the transaction.

Security

In order to protect your ATM transactions and yourself, please follow the points outlined below: (1) Be alert to your surroundings. If you doubt the safety of a particular location, choose another ATM location. (2) Close the entry door prior to initiating your transaction. (3) Put your cash away immediately. (4) If you have concerns about the security of a specific ATM location, please call our Security Department at 215-721-2413. New Jersey residents may also call the New Jersey Department of Banking at 609-292-7272.

PREAUTHORIZED ELECTRONIC FUNDS TRANSFERS

The following section contains information regarding transactions to or from your accounts through electronic funds transfers.

A preauthorized electronic funds transfer is an electronic funds transfer authorized in advance to recur at substantially regular intervals. Preauthorized electronic funds transfers involving a consumer's account may be authorized by the consumer in writing only, and a copy of the authorization shall be provided to the consumer by the party that obtains the authorization.

Limitations on Preauthorized Electronic Funds Transfers

Only checking accounts and statement savings accounts may be debited or credited by preauthorized electronic funds transfers. However, on all savings accounts, including money market accounts, the depositor is permitted to make no more than six transfers and withdrawals per calendar month or statement cycle to another account or to a third party by means of a preauthorized or automatic transfer or by telephone transfer. Of the six transfers, no more than three may be made by check, draft, debit card, or similar order payable to third parties.

Right to Receive Notice of Varying Amounts

If regular payments from your account may vary in amount, the company you are paying will tell you, 10 calendar days before each payment, when it will be made and how much it will be.

Right to Receive Documentation of Transfers

If you have arranged to have deposits made to or payments deducted from your account, you will receive a monthly account statement. To verify that a transfer has occurred on the scheduled date, you may call the Univest Service Center at 1-877-723-5571, or use our "Anytime Banking by Phone" by calling 215-721-0566. Univest Bank and Trust Co.SM customers outside our local area may call 1-800-287-0105. You may also obtain the information online through our Anytime Online Banking.

Right to Stop Payment of Preauthorized Transfers

To stop payment on a preauthorized withdrawal for one month, call or write us at the address below so we receive your request three business days before the payment is to be made. If you telephone us, we will require that you put your request in writing and get it to us within 14 calendar days after you call. Our normal stop payment charge applies.

To stop a preauthorized withdrawal on a permanent basis, you must revoke the authorization you granted to the originating party. You must provide us with a copy of the notification provided to the originator, as well as your signature on an affidavit that we will provide indicating you did notify the originating party that you were revoking authorization for the transfer.

You will also need to sign an affidavit when your account has been charged and no authorization was granted by you or the amount of the charge was different than the amount you authorized.

Our Liability for Failure to Stop Payment

If you order us to stop payment three business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages as related to the transaction.

OTHER IMPORTANT INFORMATION ABOUT ELECTRONIC FUNDS TRANSFERS

Charges for Transfers

Our fee schedule is included in the Schedule of Fees that you received when you opened your account(s). You may obtain a current copy of the disclosure or get information regarding our complete service fee schedule by inquiring at any office.

We reserve the right to change our fee schedule and charge your account(s) accordingly upon notifying you of any changes at least 30 calendar days prior to the effective date of the changes.

Disclosure of Account Information

We will disclose information about your account or transfers when it is necessary to complete the transfers, to verify the existence and standing of your account at the request of the third party, such as a credit bureau or merchant, to comply with government agency or court orders or otherwise when required or permitted by law, or in accordance with your written permission.

How to Contact Us Regarding Unauthorized Transfers

If you believe there is an unauthorized transfer to or from your account, or that someone has transferred or may transfer money from your account without your permission, call us immediately between 8:00 a.m. and 5:00 p.m. Monday through Friday (excluding holidays) or write us at:

Univest Bank and Trust Co.
P.O. Box 64197
Souderton, PA 18964-0197
215-723-5571; 1-877-723-5571

Your Liability for Unauthorized ATM or Anytime Banking Transfers

This includes ATM POS purchases (using an ATM or MasterMoney card and authorized by the cardholder's PIN). If someone uses your card or PIN number without your permission or if you believe there have been unauthorized transfers to or from your account:

- you can lose no more than \$50 if you contact us within two business days after you learn of the loss.
- you can lose as much as \$500 if you do not contact us within two business days after you learn of the loss and we can prove that we could have prevented the loss if you had contacted us.
- if your account statement shows any transfers that you did not make and you do not contact us within 60 calendar days after the statement was mailed to you, you may not get back any money lost after the 60 calendar days if we can prove that we could have prevented the loss if you had contacted us.

Your Liability for Unauthorized MasterMoney Purchases

(MasterMoney purchases are made when selecting a "credit" transaction type when using a MasterMoney card and may be authorized by the signature.)

If someone uses your card without your permission or if you believe there have been unauthorized purchases from your account, you have \$0 liability if:

- you demonstrate that you have exercised care with your card.
- you have not reported 2 or more incidents of unauthorized use on your account within the preceding 12 months.
- your account is in good standing.

For situations not meeting the above-mentioned conditions, a maximum liability of \$50 applies.

Our Liability for Failure to Complete a Transfer

If we fail to complete a transfer on time or in the correct amount, we will be liable for damages caused by our failure unless:

- through no fault of ours, there are insufficient funds in your account to complete the transfer.
- the funds in your account are uncollected.
- the funds in your account are subject to legal process.
- the ATM has insufficient cash to complete the transfer.
- your card was reported lost or stolen and you did not request us to reactivate the card.
- we have reason to believe the transfer requested is unauthorized.
- the failure was caused by an act of God, fire or other catastrophe, or by an electrical or computer failure, or by any other circumstances beyond our control.
- you attempt to complete a transfer which is not a permissible transaction.

There may be other exceptions; we will only be liable for actual damages if the failure to transfer resulted from a bona fide error, despite our procedures to prevent such errors.

In Case of Errors or Questions About Your Electronic Transfers

If you think your statement or receipt is incorrect, or if you need additional information about a transfer, call or write us at the above address. We must hear from you no later than 60 business days after the date of the first statement on which the problem or error appeared.

- tell us your name and account number.
- describe the transaction you are questioning and explain as clearly as possible why you believe it is an error or why you require additional information.
- tell us the dollar amount of the suspected error.

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

If your transfer was conducted at an ATM, we will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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.

If your transfer was conducted at a POS terminal or was an electronic funds transfer that was not initiated within our state, we will tell you the results of our investigation within 10 business days and will promptly correct any error. If we need more time, however, we may take up to 90 calendar days to investigate your complaint or question. If we decide to use the extended time period to complete our investigation, we will provisionally credit your account within 10 business days for the amount you think is in error so you will have use of the funds during the time required to complete our investigation.

If your account is a new account, we may take up to 20 business days to investigate whether an error occurred. If we need more time, we may take up to 90 calendar days to investigate; in these instances, we will credit your account within 20 business days for the amount you think is in error. An account is considered new during the first 30 calendar days after the first deposit was made to the account, unless you have another transaction account with us.

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. In this instance, you must repay any funds that were provisionally credited; therefore, your account will be debited for the provisionally credited amount. We will provide written notice of the date and amount of the debit. Checks, drafts, or similar paper instruments payable to third parties and preauthorized debits will be honored without charge for five business days after transmittal of the notice to the extent these items would have been honored if the funds had not been debited.

Univest Corporation Privacy Policy

Rev. May 2013

FACTS	WHAT DOES UNIVEST CORPORATION OF PA 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">• Social Security number• Income• Account balances• Payment history• Transaction history• Overdraft history	
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 Univest Corporation of PA chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does Univest Corporation of PA share?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes
For our marketing purposes - to offer our products and services to you		No
For joint marketing with other financial companies		No
For our affiliates' everyday business purposes -		No

For our affiliates' everyday business purposes information about your transactions and experiences		No	We don't share
For our affiliates' everyday business purposes information about your creditworthiness		No	We don't share
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		No	We don't share
To limit our sharing	<ul style="list-style-type: none">• Call Toll-free 877-723-5571 - our menu will prompt you through your choice(s)• Visit us online: univest.net <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call toll-free 877-723-5571 or go to univest.net		
Who We Are			
Who is providing this notice?	Univest Corporation of PA means the following institutions: Univest Bank and Trust Co.SM, Univest Investments, Inc. and Univest Insurance, Inc.		
What We Do			
How does Univest Corporation of PA 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 Univest Corporation of PA collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• Open an account• Enter into an investment advisory contract• Apply for a loan• Provide account information• Apply for insurance <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>		
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>		
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account — unless you tell us otherwise.		
Definitions			
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none">• Our affiliates include:<ul style="list-style-type: none">◦ Companies with a Univest Corporation of PA name		
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none">• Univest Corporation of PA does not share with nonaffiliates so they can market to you.		
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• Univest Corporation of PA doesn't jointly market.		
Other Important Information			
<p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.</p>			

Schedule of Fees

Canadian Dollar Items	\$15.00
Cashiers Check	\$8.00
Check Printing	Price varies depending on style ordered
Closing Account by Mail	\$10.00
Closing Club Account Early	\$10.00
Collection Fee	\$18.00
Copy of Statement or Check From Branch	\$0.25 per page; up to 20 checks/ 3 months of statements
Copy of Statement From Record Retention	\$5.00 for first page of each month; each additional page for that month \$0.25
Copy of Checks From Record Retention	\$5.00 for first page of each month; each additional page for that month \$0.25 plus \$25.00 per hour research for large volume (20 or more)
Domestics – Order to Freeze	\$75.00
Dormant Checking Account (inactive for 1 year)	\$5.00 per month
Dormant Savings Account (inactive for 3 years)	\$5.00 per month
Early Account Closing Fee	\$20.00 per account (any checking or savings account, excluding escrow accounts, closed within 90 days of opening)
Foreign Currency Order	\$25.00
Garnishment (plus attorney's fees)	\$150.00
Immigration/Adoption Confirmation Fee	\$25.00
Improper Check Encoding	\$1.00
IRS Levy	\$75.00
ATM Card	\$1.00 per month on all accounts except Anytime Online Savings, Anytime Online Checking, and Primary Online Business Savings - No charge for those accounts
ATM/MasterMoney Card Replacement	\$5.00 per card
Business MasterMoney (first 2 are free)	\$10.00 per card
Money Manager Transfer from Savings (limit 6 per statement)	\$8.00
Money Manager Transfer from Line of Credit	\$8.00
Overdraft Items	\$35.00
<ul style="list-style-type: none"> For Non-Personal Accounts each subsequent day account is overdrawn 	\$10.00 per day
Reconcile Account (no charge for current statement)	\$25.00 per hour
Remote Deposit Anywhere for Businesses	\$9.99 per month
Return Deposit Item Fee (Personal / Non-Personal)	\$10.00 / \$12.00
Signature Review Fee	\$20.00 per month
Statement Printout in Branch (current history & last statement)	\$0.25 per page
Stop Payments (Personal / Non-Personal)	\$25.00 \$30.00 as of August 11th, 2008
Telephone Transfers	\$6.00
Temporary Checks	\$4.00 per sheet
US Dollar Canadian Items	\$10.00
Wire Fees - Incoming	\$10.00
Outgoing Domestic	\$20.00
Outgoing International	\$40.00

Univest Plaza - 14 North Main Street - P.O. Box 64197 - Souderton, PA 18964 - 1.877.723.5571 or 215.721.2400 - www.univest.net

Member FDIC