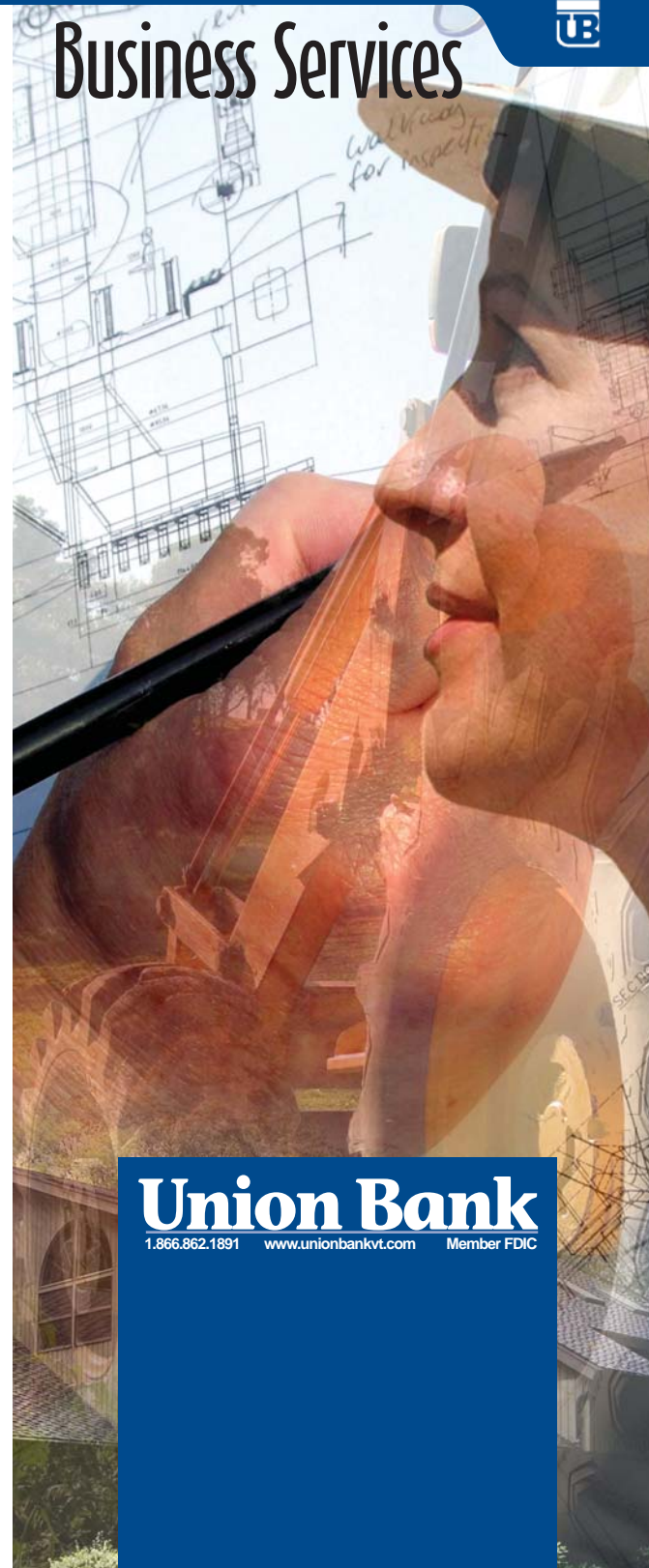


Business Services



Union Bank
 1.866.862.1891 www.unionbankvt.com Member FDIC

Retirement Plan Services

IRA and SEP Plans

We can help you to ensure your financial future as well as help you retain and reward your employees by preparing comprehensive Individual Retirement Account (IRA) plans, Roth IRA plans and/or Simplified Employee Pension (SEP) plans.

Trust & Asset Management

Union Bank's Trust & Asset Management Division offers escrow, investment management and custodial services to business clients. We also provide personal services to business owners including personal investment management, retirement plans and estate planning and administration. To learn more, please contact the Trust & Asset Management Division at 802.888.6600 in Morrisville or 802.748.1181 in St. Johnsbury.

For More Information

For more information on Business Services or any of our financial products or services, please stop by your local Union Bank office, visit us online at unionbankvt.com or call toll-free 1.866.862.1891.

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Who We Are

Union Bank has been serving our Northern communities since 1891. We are committed to providing the best products and services to our customers, and are equally committed to the communities we serve. In fact, Union Bank scored an Outstanding rating on our most recent CRA (Community Reinvestment Act) examination, administered in June, 2004 by the FDIC. We're a SBA (Small Business Administration) Preferred Lender, and are privileged to hold an outstanding reputation for our residential lending programs. In fact, we've been ranked the "most small business friendly" bank in Vermont for 7 of the past ten years (the other three we were ranked "second.")

What separates our Business Services from everyone else? Our Commercial Services Team. This friendly and experienced staff of professionals takes the time to listen — really listen, to your business goals, and then find better ways to finance them. Our approach is simple: We view each business customer as an individual, with unique needs...needs that benefit from a valued, long-term relationship and our century-plus commitment to help each business succeed.

Business Lending

When you finance with Union Bank, you're not just getting a loan. Our experienced lenders will work with you every step of the way to make sure you get the financing that best serves your specific requirements — from application through loan closing. Whether you're entering into a new venture or adjusting your business in an ever-changing market, we can provide the experience needed to help get the job done.

SBA Loans

Union Bank has been active with the U.S. Small Business Administration (SBA) for many years. SBA loan programs are designed to help you start, purchase or expand a small business. As one of a few SBA "Preferred Lenders" in Vermont, Union Bank makes loan decisions locally, considerably accelerating the financing process. With SBA loans, we're able to

take on additional "risks" not usually permissible with conventional commercial loans. In addition, we're one of just a few banks selected for the SBA's **Community Express** lending program; a federal loan initiative that provides competitive loans to qualified borrowers and a host of business support services right here in the communities we serve.

Government Loan Programs

In addition to SBA loans, Union Bank provides business financing alternatives in cooperation with economic development organizations such as the Vermont Economic Development Authority, Economic Development Council of Northern Vermont and Northern Communities Investment Corporation; as well as many county and town revolving loan funds. We are actively involved with our government lending partners to provide creative financing solutions to best meet our clients' needs.

Lines of Credit

A line of credit can make it easier for you to manage your company's cash flow. We offer a seasonal line of credit designed to supplement fluctuations in cash flow due to seasonal or cyclical variations in sales or expenses. You can re-pay and re-borrow as frequently as you need. We also offer an asset-based line of credit, used primarily by manufacturers and distributors to

finance the production or purchase of goods until they are sold and payment is received.

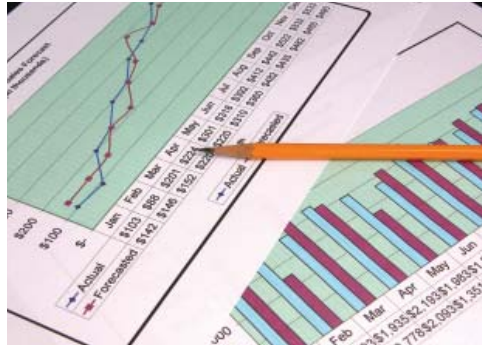
Commercial Real Estate

Union Bank can help you acquire the buildings and land you need for a successful business. Our commercial mortgage experts will gladly explain the innovative mortgage solutions we offer, including long-term financing up to 20 years, and help you decide what type of real estate loan is right for you.



Real Estate Development

Union Bank provides financing for real estate development projects, including subdivision infrastructure construction, construction of rental buildings and construction of buildings to be sold. We encourage you to consult with us in the early stages of researching a potential project. We approach this specialty area of commercial financing in a conservative manner to ensure successful outcomes.



Equipment Financing

If you need to purchase equipment for your business, we offer a reasonable, common-sense approach to financing, with local decisions, quick turnaround and hassle-free processing.

Letters of Credit

With a letter of credit from Union Bank, you can provide assurance that you can meet future financial obligations to close a business deal.

Business VISA® Credit Card

Simplify expense management with a Union Bank Business VISA Card. With a Business VISA, you and/or your employees can travel and make purchases conveniently – with a minimum of paperwork.

Business Deposit Services

Business Checking Accounts

Union Bank's business checking accounts offer next business day availability on most deposited items. Convenience features include overdraft protection, check imaging, online access, electronic bill payment and access to your funds via debit card.

We also offer an interest-earning NOW Business Checking Account for sole proprietorships. Interest accrues daily on current balances and is compounded and credited monthly.

Overdraft Protection

With a Union Bank checking account you can arrange for overdraft protection via automatic transfer from another deposit account or from a line of credit.

Check Imaging

Check imaging simplifies account reconciliation and provides for convenient archiving and storage of your checks. Your business will

receive monthly statements containing high quality check images via print or on optional CD ROM. Check images can also be viewed from our popular NetTeller™ online banking service. Imaged checks are accepted by the IRS and U.S. courts as a permanent record and legal proof of payment.

MasterMoney™ Business Debit Card

Our MasterMoney Business Debit Card allows you to make purchases at over 30 million locations worldwide – anywhere you see the MasterCard® logo. Your payment is debited directly from your Union Bank business checking account. With our MasterMoney Card you can access your account through any ATM displaying the PLUS®, NYCE® or MasterCard logos. You can also enjoy free transactions at over 50 ATMs throughout Vermont – anywhere you see the VINA™ network logo. A detailed record of your transactions will appear on your monthly checking account statement for easy recordkeeping.

Business Money Market, Savings and CDs

Union Bank's Money Market Account allows you ready access to your cash reserves with check writing capability while earning a higher rate of interest. Many businesses use our Savings Accounts as a place to keep funds for the purpose of paying taxes at a later date. If your business is carrying excess funds, you may want to consider a Certificate of Deposit – our highest yielding savings product.

Night Deposit

Night deposit boxes provide Union Bank business customers with a convenient method to make merchant deposits outside of our normal business hours. Please inquire at your local branch office for accessibility.

Safe Deposit Boxes

A safe deposit box provides secure storage for important company documents. Union Bank offers safe deposit boxes in a variety of sizes.

Electronic Services

NetTeller™ for Business

Union Bank's free NetTeller™ allows you to do all your banking online, 24 hours a day, 7 days a week from any PC with Internet connectivity. Your security is our number one priority. We utilize the latest technology in a multi-tiered approach to Internet security – secure socket layering (SSL), multiple firewalls, data encryption and unique User I.D. and password that only you have access to – all contributing to ensure your privacy.



With NetTeller™ you can view account balances and history, transfer funds between accounts, view images of processed checks, view current interest rates and download data for use with your own financial software, such as Microsoft Money® or Quicken®.

PowerPay™ for Business

PowerPay, Union Bank's electronic bill paying service, allows you to pay expenses via the Internet. Why waste time and money on checks, stamps and envelopes when you can pay any bill with a few simple strokes of your keyboard? PowerPay saves you time and money while keeping your expenses organized.

Wire Transfers

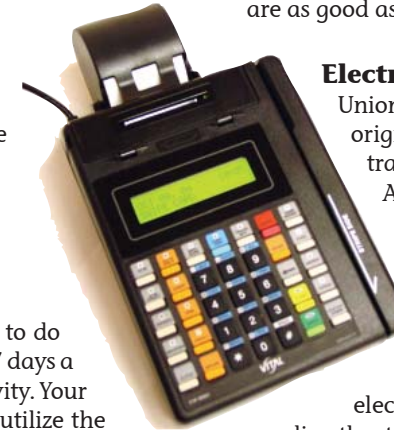
Union Bank can initiate direct electronic wire transfers to accounts at other financial institutions, domestic and international. We are an online participant in FEDWIRE services. Your incoming and outgoing wires are as good as cash.

Electronic Funds Transfer

Union Bank can help business customers originate and receive electronic funds transfers (EFT) nationwide through the Automated Clearing House (ACH) with speed and accuracy.

Payroll Direct Deposit

Union Bank can eliminate much of the hassle that comes with payroll distribution. We can transfer funds electronically from your business account directly to your employees' accounts at any financial institution.



Credit Card Processing

By accepting Credit Cards, a business can significantly increase its revenue. Statistically, credit card purchases are higher by a factor, and the added customer convenience adds measurable good will. At Union Bank Merchant Services, we provide equipment and local processing to over 600 Vermont and New Hampshire businesses that accept credit and debit cards as form of payment. We support VISA, MasterCard, American Express®, Discover Card® and Diners Club® cards. We price each merchant on an individual basis, offering highly competitive rates with no hidden fees. We invite you to contact us for detailed information about our Merchant Services programs.