

### Certificates of Deposit and IRAs

Rates are subject to change without notice.

Account Term	Annual Percentage Yield	Interest Rate	Opening Deposit (Minimum Balance to earn A.P.Y.)	
			CDs	IRAs
3 - 5 Month	0.25%	0.25%	1,000	n/a
6 - 11 Month	0.30%	0.30%	1,000	500
12 -17 Month	0.45%	0.45%	500	500
12 Month Flex CD - Variable	0.25%	0.25%	10,000 to 49,999	n/a
(Tied to 1 year T-bill, Rate Good through 02/29/2012)	0.40%	0.40%	50,000 to 99,999	n/a
<b>14 Month Special</b>	<b>0.55%</b>	<b>0.55%</b>	<b>2,500</b>	<b>500</b>
18 - 23 Month	0.55%	0.55%	500	500
18 Month - Variable	0.25%	0.25%	n/a	500
(Tied to 26 Week T-Bill rate good through 02/29/2012)				
24 - 35 month	0.75%	0.75%	500	500
<b>36 Month Special</b>	<b>1.01%</b>	<b>1.00%</b>	<b>2,500</b>	<b>500</b>
36 to 47 Month	0.81%	0.80%	500	500
48 - 59 month	1.06%	1.05%	500	500
60 month	1.72%	1.70%	500	500

Jumbo Rates available upon request • We are a CDARS participant • Holiday Clubs are available • Inquire about Save for Success accounts for children

*Passbook Account	0.10%	0.10%	25 to 49,999
	0.20%	0.20%	50,000+
*Statement Savings	0.10%	0.10%	25 to 49,999
	0.20%	0.20%	50,000+
*NOW Checking	0.00%	0.00%	0 to 299
	0.10%	0.10%	300 to 4,999
	0.15%	0.15%	5,000+
*Free 55	0.00%	0.00%	0 to 299
	0.10%	0.10%	300 to 4,999
	0.15%	0.15%	5,000+
*Money Market	0.00%	0.00%	0 to 499
	0.10%	0.10%	500 to 9,999
	0.15%	0.15%	10,000 to 49,999
	0.25%	0.25%	50,000 to 99,999
	0.35%	0.35%	100,000 to 499,999
	0.40%	0.40%	500,000+

\*Variable Rate Accounts are subject to change without notice.

\*\*Service Charges could reduce the earnings for some Checking and Savings Accounts.

Certificates of Deposit and IRA's may be subject to penalty for early withdrawal.

Please contact a Union Bank Personal Banker for current information concerning terms and conditions.

St. Albans (802) 524-9000 • Fairfax (802) 849-2600 • Jeffersonville (802) 644-6600 • Johnson (802) 635-6600 • Stowe (802) 253-6600  
 Morrisville Northgate Plaza (802) 888-6860 • Morrisville (802) 888-6600 • Hardwick (802) 472-8100 • Danville (802) 684-2211 • Lyndonville (802) 626-3100  
 St. Johnsbury Ctr./Green Mtn. Mall (802) 748-2454 • St. Johnsbury/Portland St. (802) 748-3121 • St. Johnsbury/Railroad St. (802) 748-3131  
 Groveton (603) 636-1611 • Littleton /Main St. (603) 444-5321 • Littleton / Dells Rd (603) 444-7136 • North Woodstock (603)745-2488