

# ZIP *on in!*

## GET A **FREE** FULL ZIP HOODIE

WHEN YOU OPEN A NEW CHECKING ACCOUNT

### Also Choose...

a Debit Card, Mobile Banking,  
Bill Pay, eStatements & more



**OFFER ENDS 11.17.18**



Colors may change subject to availability



Receive your free gift when you open a new UBI checking account by November 17, 2018. Annual Percentage Yield (APY) is effective as of September 10, 2018 and subject to change after account opening. Preferred checking: \$2,500 - \$9,999: .35% APY; \$10,000 or more: .45% APY. Business Analysis checking: \$10,000 - \$49,999: .15% APY; \$50,000 - \$99,999: .20% APY; \$100,000 and up: .25% APY. Fees may reduce earnings. One free gift per customer. Subject to account approval. Gift given at account opening with \$200 minimum balance requirement. The value of the gift may be added as interest for IRS 1099-INT reporting purposes.