



# UBT

Union Bank & Trust®

## Earn premium interest with *Simply Free Plus checking*

Our Simply Free Plus checking account has no monthly maintenance or activity fees, and you can earn **2.99% APY\*** on balances of **\$100,000 or less** (0.84%–2.99% APY\* on balances over \$100,000) by meeting a few simple requirements. Open your account online or stop by our branch at **1601 23rd St.!**

> [ubt.com/free-plus](https://ubt.com/free-plus)



\*You must open a Simply Free Plus checking account and meet activity requirements each statement cycle to earn the Qualifying APY of 2.99% on the portion of your balance that is \$100,000 and under; balances over \$100,000 earn 0.84%–2.99% APY, depending on the total balance of the account. Required activities per statement cycle include: at least 12 Visa debit card purchases posted (excludes ATM transactions), one direct deposit posted, receive paperless statements (requires enrollment via online or mobile banking and ongoing valid email address), and access online or mobile banking at least once. If the 4 activity requirements mentioned above are not met, you will earn the Non-qualifying APY of 0.05%. Simply Free Plus requires a \$1,000 opening deposit. Annual Percentage Yield (APY) accurate as of 1/8/2026. Fees may reduce earnings; rates subject to change. Member FDIC