

**University of California Employee and Retiree
Consumer Banking Discount Programs**

Benefit	Bank of America - UC Employee Discount	Bank of America - Standard with Direct Deposit	Union Bank of California - UC Employee Discount	Union Bank of California - Standard with Direct Deposit	U.S. Bank – UC Employee Discount	U.S. Bank - Standard with Direct Deposit	Wells Fargo Bank - UC Employee Discount	Wells Fargo Bank - Standard with Direct Deposit
<i>General Bank Characteristics</i>								
Number of Branches	Over 5,700 in 29 states		Over 302 in CA, OR and WA		Over 2300 in 24 states		Over 3000 in 23 states	
Number of Bank-owned ATMs	Over 16,500 around the country		Over 569 throughout the country		Over 4,500 around the country		Over 6,200 in 23 states	
Name of Program (unless noted, direct deposit of payroll or pension is required)	Group Banking/Bank of America at Work	None	Company Benefits Checking	Direct Banking Account	Workplace Banking (No Direct Deposit Required)	Free Checking w/ Interest (No Direct Deposit)	Wells Fargo Membership sm Banking	Wells Fargo Custodial Checking sm
Method for Signing Up Employees	<ul style="list-style-type: none"> On-line via: www.bankofamerica.com/bankatwork Group Banking Customer Telephone Line: 1-800-782-2265 Through any branch Onsite sign ups at Campus event 	<ul style="list-style-type: none"> Online Phone Banking Center 	<ul style="list-style-type: none"> On-line via: http://www.uboc.com/personal/main/0,,2485_502507607,00.html Direct Banking Center 1-800-796-5656, Option 2 (refer to Company Number 25287 and Offer Code 750) 	<ul style="list-style-type: none"> Through any Banking Center 	<ul style="list-style-type: none"> On-line via: www.usbank.com/ucsystem Through any branch (refer to Segment Code UA02) On site sign ups at Campus event 	<ul style="list-style-type: none"> Through any branch On-line via: www.usbank.com 	<ul style="list-style-type: none"> Online via: http://www.wellsfargo.com/jump/membership/membership_welcome.jhtml?employerCode=159006 Membership[®] Banking: 800-WFB-OPEN Through any branch (refer to Employer Code #159006) On site sign ups at Campus event 	<ul style="list-style-type: none"> Online Phone Banking Center

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<i>General Bank Characteristics (cont'd)</i>								
Method for Signing Up Employees (cont'd)			<ul style="list-style-type: none"> Through any branch to open an account or convert an existing account (refer to Company Number 25287 and Offer Code 750) Onsite sign ups at Campus event 					
<i>Checking Accounts</i>								
Checking Account benefits (not required to deposit entire pay/pension)	<ul style="list-style-type: none"> MyAccess™ checking - Free. No minimum balance requirement. VERSATEL® Checking (\$2.00 per transaction at a Teller) - No monthly service fee. No minimum balance requirement. 	<ul style="list-style-type: none"> MyAccess™ checking - Same offer (without direct deposit \$5.95 a month) VERSATEL® Checking Same offer (without direct deposit \$5.50 a month) 	<ul style="list-style-type: none"> \$50 bonus to open a new checking account (must deposit at least \$50 per month via direct deposit) Waiver of \$100 deposit to open account No minimum balance requirement No monthly service charge 	<ul style="list-style-type: none"> None None Same Same 	<ul style="list-style-type: none"> No Direct Deposit Required Free checking Interest No minimum balance requirement First box of 150 checks free (US Bank Logo only, or 50% discount on most other styles) 	<ul style="list-style-type: none"> Same Same Same None 	<ul style="list-style-type: none"> Membershipsm Checking with no monthly service charges as long as monthly direct deposit of \$100 minimum is maintained Opening deposit of \$100 required Earns interest with minimum daily balance of \$500 or more 	<ul style="list-style-type: none"> Custom Checkingsm - no monthly service charges long as monthly direct deposit of \$100 minimum maintained Same No interest paid

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<i>Checking Accounts (cont'd)</i>								
Checking Account benefits (not required to deposit entire pay/pension) (cont'd)	<ul style="list-style-type: none"> Standard Checking - no monthly service charge regardless of balance. Prima® interest-earning checking - no monthly service charge for the first six months (regardless of balance). First order of standard checks free with all accounts. Note: All checking accounts are subject to normal account opening requirements. 	<ul style="list-style-type: none"> Standard Checking - \$1,000 minimum balance requirement or \$6.50 service charge applies (without direct deposit \$8.50) Prima® - \$10,000 minimum balance requirement or \$18 service charge applies with direct deposit (without direct deposit \$20) None Same 	<ul style="list-style-type: none"> Unlimited check writing Free first order of checks (new accounts only) Free postage-paid Bank-By-Mail envelopes and deposit slips 	<ul style="list-style-type: none"> Same None Same 	<ul style="list-style-type: none"> Checking that Pays Reward Program 	<ul style="list-style-type: none"> Same 	<ul style="list-style-type: none"> Free Wells Fargo exclusive design checks 	<ul style="list-style-type: none"> None

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<i>Checking Accounts (cont'd)</i>								
Overdraft Protection	Available with a savings account, line of credit or Visa account	Same offering	Available through Saving account or cash reserve line of credit	Same offering	Offered FREE via a savings account or a VISA credit card	Same offering	Available from a Wells Fargo Credit Card, Line of Credit, or selected Saving Account	Same offering
Telephone Access	Free	6 Calls per statement	<ul style="list-style-type: none"> • Teleservice Bill Paying free for first three months. After that, free with \$3000 combined average balance or \$3.95 per month for up to 25 bills paid per month. • Unlimited calls for balance and account inquiry. 	<ul style="list-style-type: none"> • Combined balance needed to waive bank services fees is \$10,000. • Same offering 	24hrs, 7 days per week, 365 days per year at 800-US-BANKS	Same offering	Free 24 hour telephone banking	Same offering
ATM Debit Card	<ul style="list-style-type: none"> • Free Photo Security® Check Card • Unlimited access at Bank-owned machines 	Same offering	<ul style="list-style-type: none"> • Free Mastercard™ ATM/Debit Card (subject to approval) • Unlimited access at Bank-owned machines 	Same offering	<ul style="list-style-type: none"> • Free U.S. Bank Visa Check Card with Checking that Pays (earn rewards with each purchase) • Unlimited access at Bank-owned machines 	Same offering	<ul style="list-style-type: none"> • Free Wells Fargo Check Card • Unlimited access at Bank-owned 	Same offering

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<i>Checking Accounts (cont'd)</i>								
On-line Banking	<ul style="list-style-type: none"> Free through www.bankofamerica.com Free online bill payment option 	Same offering	<ul style="list-style-type: none"> Free through <u>Bank@Home</u> Free online bill payment 	Same offering	<ul style="list-style-type: none"> Free Internet Banking Free Internet Bill Pay Free Online Statements 	Same offering	<ul style="list-style-type: none"> Free (Rated #1 Internet Bank) Free Online Bill Pay for two months. Free Online Bill Pay with minimum combined balance of \$5000. Otherwise cost is \$6.95 per month 	Same offering
<i>Investment and Savings</i>								
Savings Accounts	Free with a \$25.00 Automatic Transfer	Same offering	Free with a \$25.00 Automatic Transfer	Same offering	No minimum balance and no monthly maintenance fee on the U.S. Bank Money Market Account	None	Membership sm Saving Account, pays money market interest rates, monthly fees waived with minimum balance of \$1000	Money Market Saving Account, pays money market interest rates, monthly fees waived with minimum balance of \$3500
Certificates of Deposit	Earn 0.25% over posted rates on new fixed-rate CDs of \$1000-\$99,999	None	None	None	Extra % of interest on fixed-rate CD for term greater than one year.	None	None	None

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<i>Investment and Savings (cont'd)</i>								
On-line Investments	Premier Banking: One-on-one relationship available to handle all investment needs	Same offering	<ul style="list-style-type: none"> • Through Invest@Home • On-line access to brokerage account, market and data tools, free real-time quotes 	None	Available at www.usbank.com	Same	WellsTrade® Online Brokerage Account	Same offering
Investment Transactions	None	None	Two \$25 coupons toward commissions on trades made through UBOC Investment Services, Inc. (\$45 min. fee)	None	10% discount on commissions for broker-assisted stock options and no-load mutual fund transactions	None	None	None
Investment Advice	None	None	Investment Specialist available by appointment	Same offering	Free, no-obligation financial consultation with U.S. Bancorp Investments, Inc. Financial Consultant.	None	None	None

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<i>Loans and Credit</i>								
Credit Cards	<ul style="list-style-type: none"> No annual fee Photo Security® option Low introductory offer on Visa® or MasterCard® Visa benefits include cash back, travel and other reward options 	Same offering	None	None	<ul style="list-style-type: none"> 2,500 bonus WorldPerks miles with a new WorldPerks Visa Card Low introductory APR on a new Platinum 	None	No annual fee, low introductory rate	None
Mortgages	Credit of 0.125% of loan amount towards closing costs with a cap of \$500	None	<ul style="list-style-type: none"> \$250 off home loan closing costs upon loan funding Free home loan pre-approval prior to selecting a property, with no application fee 	None	10% off home loan origination fee up to \$150 with AutoPay	None	<ul style="list-style-type: none"> Preferred Interest Rates Reduced Closing Costs Designated toll-free number for UC employees (877-291-4331) Tutorial information available 24/7 via https://www.employeemortgage.com/UC0897 	None

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<i>Loans and Credit (cont'd)</i>								
Mortgages (cont'd)							<ul style="list-style-type: none"> • Appreciation Bonus: Gift Choice after closing (3-day/2-night vacation or choice of gift) 	None
Consumer Installment Loans	0.25% discount in addition to the 0.25% discount already given to customers with automatic payment for installment loans for new cars and boats, or home improvements	0.25% discount given to customers with automatic payment	0.25% off many fixed-rate loans, including Home Equity accounts, boat, auto and RV loans	Same offering	<ul style="list-style-type: none"> • 1% discount with direct debit of payment • No annual fee or enrollment fee on a US Bank Premier Line 	None	<ul style="list-style-type: none"> • APR discount with automatic loan payment from Wells Fargo checking account • 150 minute phone card with closed online auto loan 	<ul style="list-style-type: none"> • Same • None
Home Equity Lines of Credit	0.25% discount off published variable home equity lines of credit	None	Waiver of 1 st year's \$75 annual fee	None	No closing costs	None	None	None

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<i>Loans and Credit (cont'd)</i>								
Student Loans	<ul style="list-style-type: none"> Guaranteed waiver of the 1% insurance fee 0.25% interest rate repayment discount with automatic payment option Additional 2% discount after 48 consecutive on-time payments 	Same offering	None	None	None.	None	<ul style="list-style-type: none"> Through the Capital for Knowledge® program, low rates, no application fees, deferment options (888-497-8839 or http://www.capital4U.net/membership). Various special student banking promotions twice a year 	<ul style="list-style-type: none"> None <p align="center">None</p>
Relocation Mortgage Program	Special mortgage pricing and dedicated processing	None	None	None	Available to all Workplace Banking participants	None	None	None

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<i>Other Benefits and Information</i>								
Travelers Checks/ Money Orders	Free single or dual signature checks	None	None	None	No service charge for US Currency Travelers Cheques	None	<ul style="list-style-type: none"> • No Fee American Express Travelers Cheques or discount on Cheques for Two • No Fee Personal Money Orders 	<ul style="list-style-type: none"> • None • None
Safe Deposit Box	Standard sized box for free with opening of a Prima® Checking account.	Same offering	\$40 discount on first year's rental	None	50% continuous discount on any size box	None	None	None
Other	Dedicated Group Banking web site with links to benefits and educational information and interactive tools designed to help achieve financial goals.	None						

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<i>Other Benefits and Information (cont'd)</i>								
What happens if Employee leaves UC?	Once direct deposit stops, employee's account will convert to a regular account. This generally takes 1-3 months.	Account will be charged the non-direct deposit fee associated with that account type.	Employee has 4.5 months to establish direct deposit through another employer	Same	Nothing, employees may remain in the program and take advantage of all benefits	Nothing, if direct deposit hits account w/in 30 days. If no direct deposit hits account, monthly maintenance fee is charged	Once employee stops receiving direct deposit from UC the employee's account will convert to the appropriate account after 90 days.	Same
What happens when an employee goes on unpaid leave	When direct deposit of payroll stops the employee's accounts will revert to a regular account in 1-3 months. When the employee returns to work they can re-enroll in the program.	Account will be charged the non-direct deposit fee associated with that account type.	If an account stops receiving a direct deposit of payroll for three consecutive months, the account reverts to a Regular Account with a balance requirement or fee. When the employee returns to work they can re-enroll in the program.	Same	Nothing, employees may remain in the program and take advantage of all benefits	Nothing, if direct deposit hits account w/in 30 days. If no direct deposit hits account, monthly maintenance fee is charged	If the employee returns to work within 90 days of the last direct deposit transaction, participation in the program will be uninterrupted. If they return after participation has been terminated they can re-enroll upon return to work.	Same