

# U Matter

## Account Specials with rates as high as **4.34% APY\***



**4.34% APY\***

2-Year Term  
Certificate of Deposit

**4.08% APY\***

1-Year Term  
Certificate of Deposit

**2.28% APY\*\***

Money Market  
for \$250,000 and above<sup>1</sup>

*All listed U Matter Account Specials have a minimum deposit of \$5,000 - maximum deposit of \$1,000,000 requirement, new money only.*

### 2-Year U Matter CD Features:

- ◆ Option to close or withdraw after the first year<sup>2</sup>.
- ◆ Option to make an additional deposit after the first year<sup>3</sup>.
- ◆ Option to bump rate once within year one<sup>4</sup>.
- ◆ Option to bump rate once within year two<sup>4</sup>.



Questions? Contact your local branch  
or scan here to visit our website at  
[unitedbusinessbank.com](http://unitedbusinessbank.com).

### Other U Matter Money Market Account Tiered Rates

1.77% APY\*\* for  
\$100,000 - \$249,999.99<sup>1</sup>

1.26% APY\*\* for  
\$50,001 - \$99,999.99<sup>1</sup>

0.75% APY\*\* for  
\$10,001 - \$50,000.99<sup>1</sup>

0.25% APY\*\* for  
\$1,000 - \$10,000.99<sup>1</sup>

\*Annual Percentage Yield (APY). This APY is available on new money only through 9/30/25 and is subject to change at any time. Minimum balance to obtain the stated APY is \$5,000. \*\*This APY is available on new money only through 9/30/25 and is subject to change at any time. Minimum balance to obtain the stated APY is listed. <sup>1</sup>The U Matter Money Market Account APY is based on a tiered rate system. <sup>2</sup>May close or withdraw within the 10-day grace period one year after account opening date. <sup>3</sup>Optional additional deposit must be made within the 10-day grace period one year after account opening date. Maximum principal balance allowed is \$1,000,000. <sup>4</sup>You may make a request to increase (bump up) your interest rate once within the first year and then again once within the second year. The rate increase only applies to the 2-Year Term. The interest rate is limited to the rate in effect at the time of your request and is only available if the United Business Bank's current 2 Year Certificate of Deposit rate exceeds your current account rate. Interest rates are subject to change at any time. Fees and conditions may reduce earnings on accounts. Penalty for early withdrawal. Contact an employee for further information about applicable terms and fees.