

**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 <small>* Additional terms and conditions may apply, visit usbank.com</small>	U.S. Bank – Free Checking <small>* Additional terms and conditions may apply, visit usbank.com</small>	Wells Fargo Bank - UC Employee Discount	Wells Fargo Bank - Standard with Direct Deposit
General Bank Characteristics								
Branches	Over 5,700 in 29 states, 986 in CA		Over 302 in CA, OR and WA		Over 2,400 in 24 states		Over 3200 in 23 states	
Bank-owned ATMs	Over 17,000 around the country, 3,972 in CA		Over 569 throughout the country		Over 4,860 around the country		Over 6,800 in 23 states	
Name of Program (unless noted, direct deposit of payroll or pension is required)	Group Banking/Bank of America at Work ® Visit a banking center or web site to see how you can get up to \$500 Savings on everyday financial solutions: www.bankofamerica.com/bankatwork	None	Company Benefits Checking	Regular Checking	Workplace Checking (No Direct Deposit Required)	Free Checking (No Direct Deposit)	Wells Fargo Membership® Banking Wells Fargo Premium Membership® Checking Package	Wells Fargo Custom Management® Checking Package
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 banking center 	<ul style="list-style-type: none"> Same Same Same 	<ul style="list-style-type: none"> On-line via: www.uboc.com/personal/main/0..2485_502507607.00.html Direct Banking Center 1-800-796-5656, Option 2 (ref: Company Number 25287, Offer Code 750) Through any branch open or convert an existing account (ref: Company Number 25287 and Offer Code 750) Onsite sign ups at Campus event 	<ul style="list-style-type: none"> Direct Banking Center 1-800-796-5656, Option 2 Through any branch open an account or convert an existing account 	<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 www.wellsfargo.com/jump/membership/membership_welcome.jhtml?employerCode=159006 Wells Fargo Phone BankSM: 1(800)WFB-OPEN Through any branch(refer to Employer Code 159006) On-site signups at Campus event 	<ul style="list-style-type: none"> Online Phone Banking Center

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Checking Accounts								
<p>Checking Account benefits (not required to deposit entire pay/pension)</p>	<ul style="list-style-type: none"> MyAccess™ checking – Free Second Standard Checking account - Free Click here to learn more about another great checking offer: www.bankofamerica.com/deposits/checksave/group/ First order of standard checks free with all accounts. <p>Note: All checking accounts are subject to normal account opening requirements.</p>	<ul style="list-style-type: none"> MyAccess™ checking - Same offer (without direct deposit \$5.95 a month) 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) <p>Note: All checking accounts are subject to normal account opening requirements.</p>	<ul style="list-style-type: none"> \$50 bonus to open a new checking account (must deposit at least \$100 per month via direct deposit) Waiver of \$100 deposit to open account at onsite presentations No minimum balance requirement No monthly service charge Unlimited check writing Free Welcome Package of Checks (new accounts only) 	<ul style="list-style-type: none"> None None Same Same Same None 	<ul style="list-style-type: none"> No Direct Deposit Required¹ Free checking Interest No minimum balance requirement First box of 150 checks free (US Bank Logo only, or 50% discount on most other styles) Checking that Pays Reward Program¹ 	<ul style="list-style-type: none"> Same Same Same None Same 	<p>Monthly service fee waived with three other qualifying accounts or services* and:</p> <ul style="list-style-type: none"> Monthly Direct Deposit¹ of \$100 or more, OR Automatic Transfer¹ \$2500 minimum deposit or credit balances, OR Monthly automatic payment from this account to : Wells Fargo Home Equity/Personal Loan or Line of Credit, or Wells Fargo Home Mortgage <p>*Other services could include: -Wells Fargo Online Banking or Wells Fargo Bill Pay -Wells Fargo Gold Check Card -Direct Deposit</p>	<p>Monthly service fee waived with three other qualifying accounts or services* and:</p> <ul style="list-style-type: none"> Monthly Direct Deposit¹ of \$100 or more , OR Automatic Transfer¹ \$1,000 minimum daily account balance, OR Monthly automatic payment from this account to: Wells Fargo Home Equity/Personal Loan or Line of Credit <p>*Other services could include: -Wells Fargo Online Banking or Wells Fargo Bill Pay -Wells Fargo Gold Check Card -Direct Deposit</p>

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Checking Accounts (cont'd)								
Checking Account benefits (not required to deposit entire pay/pension) (cont'd)							<ul style="list-style-type: none"> • Interest earned on entire daily collected balance when balance is \$500 or more • Free Wells Fargo Exclusive checks • \$8 discount on other check designs <p>Footnotes: ¹A qualifying Direct Deposit is a salary, pension, Social Security, or other regular monthly income of \$100 or more electronically deposited to your account. A qualifying Automatic Transfer is a monthly Automatic Transfer of \$75 or more from your Wells Fargo Premium Membership checking account to your Wells Fargo consumer savings account.</p>	<ul style="list-style-type: none"> • None • Free First Order of Wells Fargo Exclusive Checks, or • \$5 discount on the first order of other check designs <p>Footnotes: ¹A qualifying Direct Deposit is a salary, pension, Social Security, or other regular monthly income of \$100 or more electronically deposited to your account. A qualifying Automatic Transfer is a monthly Automatic Transfer of \$25 or more from your Wells Fargo Custom Management checking account to your Wells Fargo consumer savings account.</p>

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Checking Accounts (cont'd)

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 via a savings account, a VISA credit card, Reserve Line or Premier Line	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"> • Unlimited Teleservices Direct Information Service Calls • Unlimited Teleservices Personal Information Service Calls • Teleservices BillPay free for first three months. After that, free with \$3000 combined average balance or \$5.00 per month for up to 25 bills paid per month. • Unlimited calls for balance and account inquiry 	Same offering	24hrs, 7 days per week at 800-US-BANKS	Same offering	Free 24 hour telephone banking	Same offering

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<i>Checking Accounts (cont'd)</i>								
ATM Debit Card	<ul style="list-style-type: none"> Free Bank of America Visa® 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 Unlimited access at Bank-owned machines 	Same offering	<p><i>Wells Fargo® Gold Check Card:</i></p> <ul style="list-style-type: none"> No Annual Fee and no point-of-sale (POS) purchase fee* Unlimited access at bank-owned ATM's <i>WellsProtect®</i> Program Spend with confidence knowing you're not liable for transactions you don't make. The <i>WellsProtect</i> program comes automatically with your Check Card and guards against unauthorized use due to theft or fraud (when reported promptly). <p>*Retailers participating in online proprietary POS networks may charge a nominal fee for POS purchases.</p>	<ul style="list-style-type: none"> Same Same Same <p>Five Free ATM statements per monthly statement cycle</p>

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Checking Accounts (cont'd)

On-line Banking	<ul style="list-style-type: none"> Free through www.bankofamerica.com Free Online Banking with Bill Pay 	Same offering	Free Online Banking and Bill Pay	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 access from any computer Free Online Statements and Check Images or Free combined checking, savings, and line of credit statement Free Wells Fargo Online Bill Pay My Spending Report- A free online service that to organize your card and Bill Pay spending into familiar categories (includes Check Card, Credit Card, Checking Account and Online Bill Pay service transactions) Check Images – available for free to Wells Fargo accounts with check writing capabilities and are accessible through your Online Banking session 	Same offering
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Investment and Savings								
Savings Accounts	Click here to learn about our special Savings Account offer for new customers: www.bankofamerica.com/bankatwork	Regular Savings	Free with a \$25.00 Automatic Transfer	Same offering	Money Market Accounts available. ¹	Money Market Accounts available. ¹	Wells Fargo Money Market SavingsSM account with Bonus Interest No Monthly Service Fee with: <ul style="list-style-type: none"> • A \$75 or more Automatic Transfer¹ into this account, OR • A \$3500 minimum daily balance Wells Fargo Goal Savings Account No Monthly Service Fee with: <ul style="list-style-type: none"> • A monthly Direct Deposit of \$100 or more², OR • A monthly Automatic Transfer of \$25 or more³ into this account, OR • A \$300 minimum daily balance 	Wells Fargo Goal Savings Account No Monthly Service Fee with: <ul style="list-style-type: none"> • A monthly Direct Deposit of \$100¹ or more, OR • A monthly Automatic Transfer of \$25 or more into this account², OR • A \$300 minimum daily balance

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<i>Investment and Savings (cont'd)</i>								
Savings Accounts (cont'd)							Footnotes: 1. A qualifying Automatic Transfer is a monthly Automatic Transfer of \$75 or more from your Wells Fargo Premium Membership checking account to your Wells Fargo consumer savings account. 2. A qualifying Direct Deposit is a salary, pension, or Social Security of \$100 or more electronically deposited to your account. 3. A qualifying Automatic Transfer is a monthly Automatic Transfer of \$25 or more from your Wells Fargo Premium Membership checking account to your Wells Fargo consumer savings account.	Footnotes: 1. A qualifying Direct Deposit is a salary, pension, or Social Security of \$100 or more electronically deposited to your account. 2. A qualifying Automatic Transfer is a monthly Automatic Transfer of \$25 or more from your Wells Fargo Custom Management checking account to your Wells Fargo consumer savings account.
Certificates of Deposit	Earn 0.25% interest rate bonus on new fixed-rate CDs of \$1000-\$99,999. Does not apply to renewals or to funds transferred from other Bank of America accounts	None	None	None	Extra 0.25% of interest on fixed-rate CD for term greater than one year. ¹	None	None	None

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Investment and Savings (cont'd)

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 ²	Same offering	None	None
Investment Transactions	None	None	Receive a complimentary financial review through Union Bank's brokerage subsidiary, UnionBanc Investment Services	None	None	None	None	None
Investment Advice	Investment Specialist available by appointment	Investment Specialist available by appointment	Investment Specialist available by appointment	Same offering	Free, no-obligation financial consultation ² with U.S. Bancorp Investments, Inc. Financial Consultant.	Same offering	None	None

Loans and Credit

Credit Cards	Learn more about our BankAmericard® WorldPoints® Rewards Visa® card by clicking here: www.bankofamerica.com/bankatwork	Same offering	Special Value Visa Credit Cards. Choose from three options – all at preferred rates with no annual membership fees (subject to credit approval)	None	Low introductory APR on a new Platinum	Same offering	Discount on the optional Wells Fargo Enhanced Rewards® Program; (\$24 annual fee applies)	Same offering
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<i>Loans and Credit (cont'd)</i>								
Mortgages	No Fee Mortgage PLUS – for details, visit www.bankofamerica.com/bankatwork	None	<ul style="list-style-type: none"> \$250 off processing fee when refinancing or buying a home Free home loan pre-approval prior to selecting a property, with no application fee 	None	25% off a home mortgage origination fee (maximum discount is \$1,000) with AutoPay from a U.S. Bank checking account	None	For information about your mortgage benefits, please visit: www.employeemortgage.com/TEMP/benefits.wfm?ClientOID=72112730&template=cigstd	No special offer
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 when payments are automatically deducted from a Union Bank checking or savings account for the entire term of the loan.	Same offering	<ul style="list-style-type: none"> Preferred pricing on a new installment loan interest rate with AutoPay from a U.S. Bank checking account Annual Fee for Premier Line - \$0 the first year and every year that if you use a Premier Line once in a 12 month period. 	None	Discount on the Annual Percentage Rate (APR) for select new loans and lines of credit when payments are automatically deducted from this account. ¹ Footnote: 1. Subject to credit qualification. Reduced interest rate requires continued automatic payment from a Wells Fargo checking or savings account. If the automatic payment is not selected or is cancelled at any time after the accounts open, the rate will increase.	Discount on APR for select new loans and lines of credit when payments are automatically deducted from this account ¹ Footnote: 1. Subject to credit qualification. Reduced interest rate requires continued automatic payment from a Wells Fargo checking or savings account. If the automatic payment is not selected or is cancelled at any time after the accounts open, the rate will increase.

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<i>Loans and Credit (cont'd)</i>								
Home Equity Lines of Credit	To learn more about \$0 fees and rate discount, visit: www.bankofamerica.com/bankatwork	None	No annual fee, no points, no closing costs, no prepayment penalties, and no application fees on loans up to \$500,000	Same offering	For details visit: www.usbank.com	Same offering	<ul style="list-style-type: none"> • Home Equity Financing Accounts ¹ • Discount on APR for select new loans and lines of credit when payments are automatically deducted from this account.² <p>Footnotes:</p> <p>1. Subject to credit qualification.</p> <p>2. Rate discounts require continued automatic payment from a Wells Fargo checking or savings account. If the automatic payment is not selected or is cancelled at any time after the accounts open, the rate will increase.</p>	<ul style="list-style-type: none"> • Home Equity Financing Accounts ¹ • Discount on APR for select new loans and lines of credit when payments are automatically deducted from this account.² <p>Footnotes:</p> <p>1. Subject to credit qualification.</p> <p>2. Rate discounts require continued automatic payment from a Wells Fargo checking or savings account. If the automatic payment is not selected or is cancelled at any time after the accounts open, the rate will increase.</p>

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Loans and Credit (cont'd)

Student Loans	Bank of America offers federal and private loans to meet the education needs of our customers	Same offering	None	None	None	None	<p>Up-front savings for federal loans</p> <ul style="list-style-type: none"> • 0% origination fee (a current savings of 1.50%) on Federal Stafford Loans • 0% federal default fee¹ on Federal Stafford Loans and Federal PLUS Loans (for parents and for graduate and professional students) <p>Private loan savings</p> <ul style="list-style-type: none"> • No origination, disbursement or repayment fees² • 0.50% interest rate reduction when we automatically withdraw payments from a Wells Fargo checking or savings account (0.25% from a non-Wells Fargo account) 	Same offering
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<i>Loans and Credit (cont'd)</i>								
Student Loans (cont'd)							Footnote: 1. 0.50% interest rate reduction after borrowers the first 48 consecutive on-time monthly payments Effective for federal loans guaranteed on/after July 1, 2006. It is Wells Fargo's intent to pay the 1% federal default fee on behalf of all borrowers when the guarantor does not. Due to pending legislative changes this benefit is subject to review and is not guaranteed. 2. Effective for loans guaranteed on or after April 1, 2007. Repayment benefits may be modified or discontinued at any time without notice.	Footnote: 1. 0.50% interest rate reduction after borrowers the first 48 consecutive on-time monthly payments Effective for federal loans guaranteed on/after July 1, 2006. It is Wells Fargo's intent to pay the 1% federal default fee on behalf of all borrowers when the guarantor does not. Due to pending legislative changes this benefit is subject to review and is not guaranteed. 2. Effective for loans guaranteed on or after April 1, 2007. Repayment benefits may be modified or discontinued at any time without notice.
Relocation Mortgage Program	Special mortgage pricing and dedicated processing for qualified individuals	None	None	None	None	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 • No Fee Cashier's / Official Bank Checks 	None
Safe Deposit Box	Standard sized box free with opening of 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 	Auto and home insurance at a discount rate are available to eligible applicants. Call 1-800-331-6787 ext.204 	None 	Footnotes from above: 1. Deposit products offered by U.S. Bank NA, Member FDIC. 2. Not a deposit, Not FDIC insured, Not insured by any Federal Government Agency, May loose Value, Not guaranteed by the Bank.  3.	Footnotes from above: 1. Deposit products offered by U.S. Bank NA, Member FDIC. 2. Not a deposit, Not FDIC insured, Not insured by any Federal Government Agency, May loose Value, Not guaranteed by the Bank.  3.	<ul style="list-style-type: none"> • Account Alerts • Monitor your account activity for free with email and/or wireless-device notices of account transactions you're most concerned about. • Combined Statements Consolidate your checking and savings account information in a single, combined monthly statement with either online or paper statements 	Same offering 

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Other Benefits and Information (cont'd)

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	Same	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 will automatically be re-enrolled in the program with re-engagement of direct deposit.	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	Same	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