

Fremont Chinese School Account Referral Program

Raise Funds for the Fremont Chinese School:

The school will receive \$25 for each Signature Checking Account referral opened at United Commercial Bank Fremont Mission Branch.¹

Benefits to the Parents When Opening a UCB Signature Checking Account:²

- \$25 credit for the account holder³
- Free ATM access worldwide using a *Premier* Check Card⁴
- Lifetime free check orders⁵
- One overdraft fee waiver yearly
- Up to \$5,000 in loan rebates⁶
- Free online banking and online bill pay
- No account maintenance fee (a \$12 value) if the account maintains a minimum daily balance of \$1,500

To open an account, please bring this letter to:

Agnes Lung, Amy Lee, or Emily Pan
United Commercial Bank
46615 Mission Boulevard
Fremont, CA 94539
Tel: 510-252-1600

Please call Agnes, Amy or Emily if you have any questions.

1. The Fremont Chinese School will receive \$25 payable on April 30, 2009 for each Signature Checking Account referral opened from now through December 31, 2008 at UCB Fremont Mission Branch only. The account has to remain opened through April 30, 2009 for the school to get the referral fee. The referral fee is taxable income and the Fremont Chinese School is responsible for filing the income in its tax return. 2. Minimum opening deposit and daily balance of \$1,500 is required to avoid maintenance fee. For more details about the Signature Checking Account, please refer to the "Consumer Account Agreement and Disclosures", respective "Supplemental Terms and Conditions Disclosures", and "Fee Schedule for Consumer Accounts". 3. Customers will receive \$25 credit to the account on April 30, 2009. The \$25 credit received will be taxable income and customers are responsible for filing the income in their tax return. 4. The VISA®/PLUS® ATM Network provides universal ATM coverage through more than one million ATMs in 162 countries. A 1% conversion fee will apply to every foreign currency transaction. 5. Limited to corporate-image style checks only. One box of checks per order. 6. Rebates are valid at any time as long as your Signature Checking Account is open. Certain restrictions apply. Must meet standard criteria. Rebates cannot be combined with any other promotions that the bank is running at a given time and are not applicable for refinancing an existing UCB loan. Ask the branch for details.