

UNETExchange

Cut Processing Fees, Speed Availability

“As I’ve watched clearing volumes grow exponentially on UNETExchange, I’ve watched my processing costs go down. Innovative services like these are what I really value about UBB.”

*– Greg Traxler,
The First National Bank,
Le Center, Minn.*

Save on processing fees and speed availability by clearing your image cash letters through UNETExchange®, one of the fastest-growing exchange networks in the Midwest.

Explosive Growth at UNETExchange Means Savings for You

With more than 7,000 endpoint banks and monthly volumes now exceeding 7.5 million items, members of UNETExchange are clearing an average of 70 percent of their item volumes peer to peer. That translates into a significant discount on every item swapped through UNETExchange.

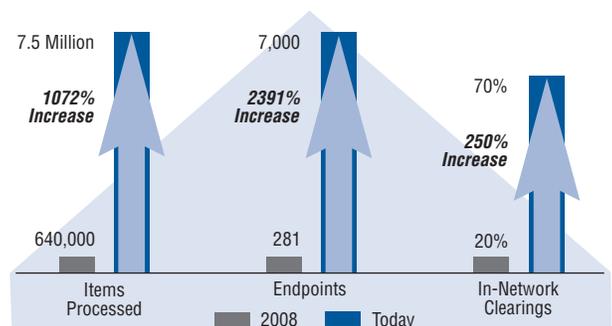
And thanks to an aggressive, two-pronged growth strategy that drives the reach and in-network volume of UNETExchange, the savings are likely to continue:

1) Strong Customer Base

We leverage the strength of United Bankers’ Bank with hundreds of community bank customers located throughout the Midwest. Respondents already on UBB’s pioneering online banking system can join our imaging network and start saving literally with a flip of a switch.

2) Network Analysis and Promotion

We constantly monitor network traffic for non-member banks that would be a good fit for the exchange because of the endpoints they add, are clearing, or both. We then contact them directly to discuss the benefits of UNETExchange membership. We also aggressively pursue several national exchange partners to further expand our in-network penetration. The result is that UNETExchange hit critical mass early and is now breaking records on nearly every growth measure:



Our pledge is to continually look for the best possible clearing solutions and value for our network members.

**Hassle-Free
Conversion
with
Full-Service
Customer
Support**

Our customer service specialists have frontline experience helping hundreds of community banks smoothly join the network. And you don't need to be an existing customer to get started.

Here's how it works:

Step 1: Endpoint Analysis

We start with an endpoint analysis of your current exchange to estimate your per-item savings through UNETexchange. Existing volumes are compared to the per-item rates charged by your current correspondent. Or share your precise per-item data with us and we'll provide you with the most accurate analysis possible.

Step 2: Open an Online Account

Contact a UBB banking officer and open an account at UBB. You'll receive easy-to-follow start-up instructions and all necessary agreements.

Step 3: Orientation and Training

Walk through training with your dedicated customer service specialist.

Step 4: Start Saving Money!

Adjust your transmission settings so your files come to UNETexchange, and you'll soon begin to see the savings. It's really that easy.

**First for Your
Success
Promise**

UBB is the nation's first bankers' bank, founded 35 years ago by community bankers to level the playing field with the major systems banks and ensure the success of community

banking. This heritage is so ingrained in UBB's corporate culture that every decision we make comes from the premise that our very **First** priority is **Your Success**.

Call Us ... First!

Call us for your free endpoint analysis and find out just how easy it is to save with UNETexchange from United Bankers' Bank.



First for Your Success™

United Bankers' Bank
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Other **You-First** Services from UBB:
BankValue™, UBB Securities, United Bankers' Agency®,
ALMedge®, MoneyDesk, USource®, UNETexchange®, UTrust®,
Depository, Loans, Card and Merchant Services