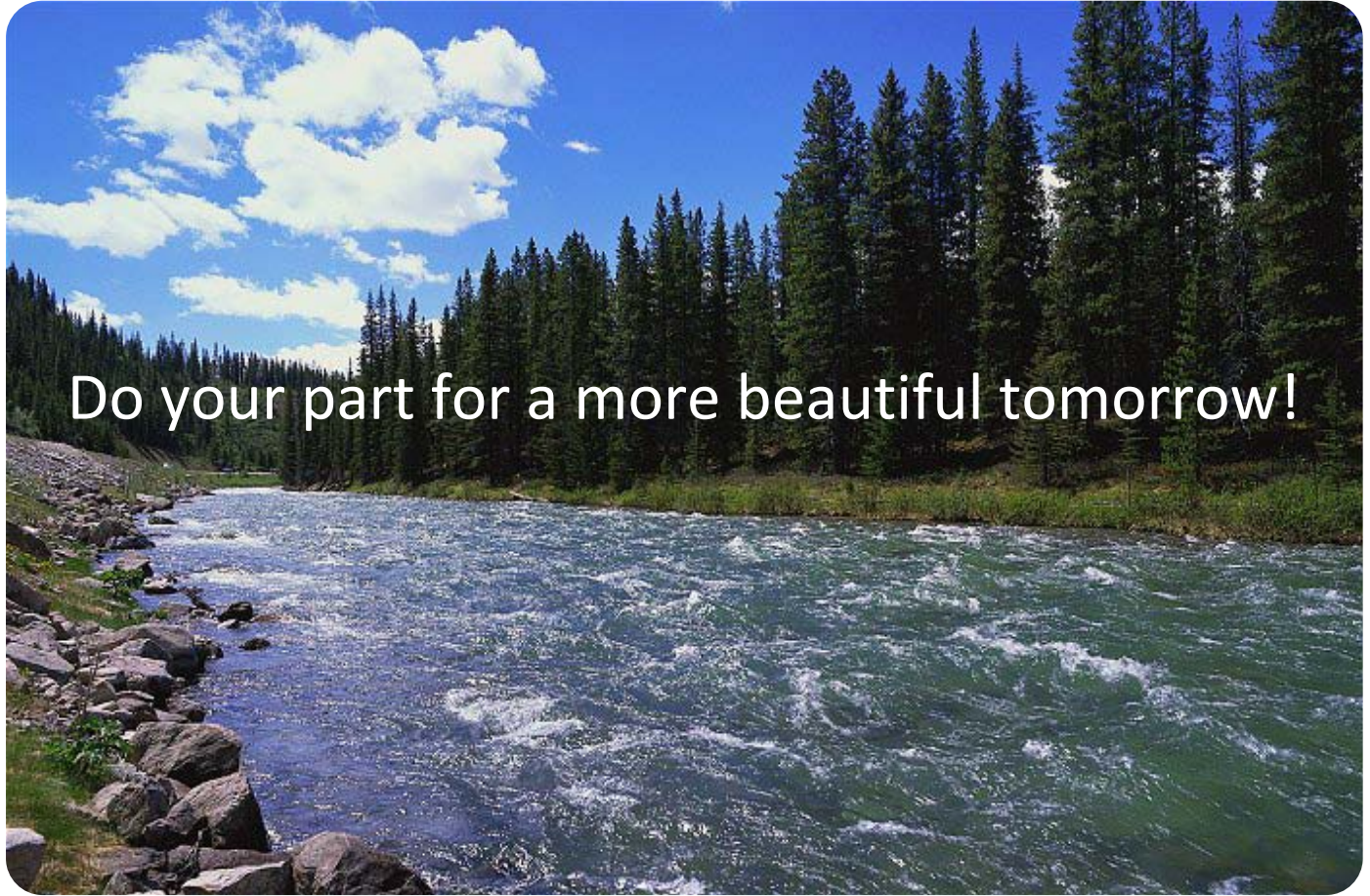


How can you protect the environment...And yourself?



Do your part for a more beautiful tomorrow!

By signing up for USB's E-Statement Program today!!!



Union
State
Bank

By switching your monthly statement to an E-Statement, you can do a lot to **protect the environment**. In one year, you could save up to **7 pounds of paper** and over **60 gallons of wastewater**. E-statements also help **deter fraud, reduce clutter**, and simplify managing your accounts. Still want to do more? Check out USB's Online Bill Pay feature. Online Bill Payment alone could save you up to **\$100 a year in postage and checks** and virtually **eliminate late fees**. Together, that is some serious eco-friendly savings! Existing online banking customers can click on over to www.unionstatebank.net and sign up for both services free of charge with a few simple clicks. Not currently using online banking? No problem! Just call or stop by today to get started!