

Online Banking



Get easier access and control of your money. Simplify your life with our **FREE** online services including:

- Bill pay
- Automatic payments
- Online statements
- Money management tools
- Manage debit cards online

Free Mobile Deposit

Tap, snap, and deposit checks anywhere, anytime.

Free External Transfer

Transfer funds quickly and securely between your Ulster Savings Bank accounts and other financial institutions.

Mobile Banking App

Access your account anytime from anywhere. You can check your balance, transfer funds, view transactions, set up balance alerts, and pay your bills. It's secure, convenient, and easy to use!

Zelle®

A fast, safe, and easy way to send money in minutes to friends, family, and others you trust, right from the Ulster Savings Bank app.

Mobile Wallet

Purchasing has never been easier. Now you can add your debit card to your mobile wallet to pay quickly and conveniently at checkout in stores, online, and for in-app purchases.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Locations



- 2201 Route 44-55 | **Gardiner** | 845-255-4262
- 4240 Albany Post Road | **Hyde Park** | 845-229-3080
- 280 Wall Street | **Kingston** | 845-338-6060
- 180 Schwenk Drive | **Kingston** | 845-338-6322
- 1571 Ulster Avenue | **Lake Katrine** | 845-336-4835
- 226 Main Street | **New Paltz** | 845-255-5470
- 1208 Route 300 | **Newburgh** | 845-567-3171
- 58 Main Street | **Phoenicia** | 845-688-5965
- 39 Burnett Boulevard | **Poughkeepsie** | 845-454-7144
- 2680 South Road | **Poughkeepsie** | 845-473-3500
- 7296 South Broadway | **Red Hook** | 845-758-4020
- One Twin Maples Plaza | **Saugerties** | 845-246-0124
- 3857 Main Street | **Stone Ridge** | 845-687-7656
- 1387 Route 9 | **Wappingers Falls** | 845-297-5985
- 68 Mill Hill Road | **Woodstock** | 845-679-8434

Ulster Savings

Banking | Loans | Investments | Tax & Payroll | Insurance

866-440-0391 | [UlsterSavings.com](https://www.UlsterSavings.com)

 EQUAL HOUSING LENDER / MEMBER FDIC

Investment, Tax, Payroll and Insurance products and services available through Ulster Insurance Services, Inc. and Ulster Financial Group, Inc., subsidiaries of Ulster Savings Bank, are NOT FDIC INSURED.



5/2022

Freedom Select



Ulster Savings

866-440-0391 | [UlsterSavings.com](https://www.UlsterSavings.com)



Enjoy Special Benefits Not Offered Anywhere Else!



Membership in our Freedom Select program is an exclusive opportunity to receive added value with your banking relationship. Additional discounts are available to those who maintain qualified combined balances* of \$25,000 or more and have an active Ultra Smart checking account.

Members can take advantage of exclusive benefits such as day trips to local entertainment venues and eateries, as well as free fraud protection and defensive driving seminars when available. Upon full enrollment, members will have access to the MyPerksNow app where you can take advantage of numerous exclusive discounts nearby.

Have Additional Questions?

Contact Us Today for More Information:
845-338-6322, Ext. 3244

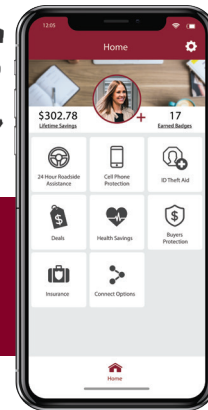


Discover the Money-Saving Benefits of the MyPerksNow App



Freedom Select members can enjoy all the perks of their Ultra Smart checking account like cell phone protection, roadside assistance, local discounts when shopping, dining, traveling, and more. Download the MyPerksNow app powered by BaZing, and take advantage of discounts across the country, too.

- **Roadside Assistance**
- **Health Savings Discounts.**
- **Cell Phone Protection**^{1,2}
- **ID Theft Aid**^{1,2,3}
- **\$10,000 Travel Accidental Death Coverage**²
- **Buyer's Protection and Extended Warranty**^{1,2}
- **Shop Local, Save Local with BaZing Savings**⁴



1. Subject to the terms and conditions detailed in the Guide to Benefits.
2. Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. 3. Identity and credit monitoring require additional activation for monitoring to begin. 4. Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals.

Exclusive Member Benefits



- **FREEDOM ADVENTURES**—exciting escorted day tours. Members receive a calendar of events throughout the year.
- A debit card refund of up to **\$10** per month for ATM fees at locations not participating in the surcharge-free** Allpoint network.
- Annual **\$35** tax preparation discount.
- Annual **\$10** discount on any size safe deposit box (where available).
- Annual reimbursement of AARP membership dues **up to \$10** (one per household per year).
- AARP Driver Safety classes sponsored for members three times each year.
- **FREE** check printing—selected styles or \$20 check printing credit.
- **FREE** teller checks.
- **FREE** incoming and outgoing wire transfers (excluding international).
- **FREE** online money management tools, online statements, online banking, and online bill payment.
- **FREE** Financial and Estate Planning Analysis, Long-Term Care, and Insurance Needs review.
- **FREE** educational seminars.
- **FREE** no-obligation insurance quote.

*Freedom Select benefits are available to any Ulster Savings Bank customer who meets certain criteria. There is a maximum of two individuals per household for Freedom Select membership; the lead individual must maintain combined deposit balances of \$25,000 or more and the second party must have an account relationship with USB. An active Ultra Smart personal checking account relationship with a \$2,500 minimum balance is required. Your account will be considered inactive if, for two consecutive years a deposit is not made to the account or a withdrawal is not made from the account. Member benefits are available as long as minimum balances are maintained. Program benefits and requirements for participation can be changed upon 30 days notice, provided that any change applies to all members.

**No surcharge fees at Ulster Savings and Allpoint ATMs applies to Ulster Savings cardholders only. Fees may apply at non-participating locations.