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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

Proceeding	91168033
Party	Defendant United Bankers' Bank
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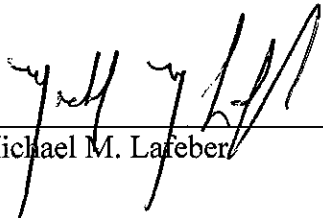


**Certificate of Service**

The undersigned hereby certifies that a copy of the foregoing **APPLICANT UNITED BANKERS' BANK'S NOTICE OF FILING OF CASSIE ORLOSKE'S TESTIMONY DEPOSITION TRANSCRIPT AND EXHIBITS** has been served upon the attorney for Opposer at the address of record listed below by First Class Mail on this date.

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Dated: February 2, 2009

  
\_\_\_\_\_  
Michael M. Lafeber

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

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UBS AG,

Opposer,

vs.

Opposition No. 91168033

United Bankers' Bank,

Applicant.

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DEPOSITION

of CASSIE ORLOSKE, taken pursuant to notice  
to take oral deposition, at the offices of Briggs  
and Morgan, 2200 IDS Center, 80 South Eighth  
Street, Minneapolis, Minnesota, on the 7th day of  
January, 2009, before Brandi N. Bigalke, a notary  
public in and for the State of Minnesota.

**ORIGINAL**

APPEARANCES:

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**Cassie Orloske - 1/7/2009**  
**UBS AG vs. United Bankers' Bank**

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1                   P R O C E E D I N G S

2       Whereupon, the deposition of CASSIE ORLOSKE was  
3               commenced at 10:50 a.m. as follows:

4                   CASSIE ORLOSKE,  
5       Called as a witness and having been first duly  
6       sworn, testifies as follows:

7                               \*\*\*

8                               DIRECT EXAMINATION

9       BY MR. LAFEVER:

10           Q.       Good morning, Ms. Orloske.

11           A.       **Good morning.**

12           Q.       I'll start with some easy questions  
13       today, please. State your full name for the  
14       record.

15           A.       **Cassie Josephine Orloske.**

16           Q.       Could you spell that, please.

17           A.       **Whole thing?**

18           Q.       Just the last name.

19           A.       **O-R-L-O-S-K-E.**

20           Q.       Where do you presently reside?

21           A.       **3211 County 19 Boulevard, Welsh,**  
22       **Minnesota.**

23           Q.       Where are you currently employed?

24           A.       **United Bankers' Bank.**

25           Q.       What do you do for United Bankers'

1 Bank?

2 A. My title is marketing officer.

3 Q. How long have you held that title  
4 at UBB?

5 A. Since approximately 2006.

6 Q. What was your title before 2006?

7 A. Senior marketing coordinator.

8 Q. What have your responsibilities as  
9 marketing coordinator and marketing officer been?

10 A. My responsibilities include  
11 overseeing the marketing for the bank, including  
12 production of -- sorry -- including production of  
13 promotional materials, helping to organize  
14 events, special events for UBB customers and  
15 prospects.

16 Q. So your responsibilities include  
17 the advertisements for UBB?

18 A. Absolutely, yes.

19 Q. Does UBB maintain records of its  
20 advertisements?

21 A. Yes, we do.

22 Q. Are those records kept in the  
23 ordinary course of business?

24 A. Yes, they are.

25 Q. Does UBB rely on those records?

1           **A.       Yes, we do.**

2           **Q.       As part of this procedure,**  
3   **Ms. Orloske, were you asked to locate UBB**  
4   **advertisements?**

5           **A.       Yes, we were.**

6           **Q.       Did you and your staff do that?**

7           **A.       Yes, we did.**

8                   **(Whereupon, UBB Deposition Exhibit**  
9   **71 was marked for identification.)**

10   **BY MR. LAFEVER:**

11           **Q.       Ms. Orloske, I'm showing you what's**  
12   **been marked as UBB Exhibit 71.**

13           **A.       Yes.**

14           **Q.       Do you recognize that document?**

15           **A.       I do.**

16           **Q.       What is it?**

17           **A.       It's a UBB advertisement.**

18           **Q.       Is this one of the advertisements**  
19   **that you located for purposes of this proceeding?**

20           **A.       Yes, it is.**

21           **Q.       Is this a document that's kept in**  
22   **the ordinary course of business at UBB?**

23           **A.       Yes, it is.**

24           **Q.       There is writing in the top**  
25   **right-hand corner of the document. What does**

1 that signify?

2 A. Those dates signify the ad would  
3 have appeared in publication.

4 Q. Now, I know when you produced  
5 several of the advertisements to my office, you  
6 were kind enough to include a cover sheet created  
7 for purposes of this litigation that identify the  
8 publication that those ads appeared in.

9 Do you recall that?

10 A. Yes, I do.

11 Q. But some of the ads did not have a  
12 cover sheet like that. Do you know, based on  
13 your review of UBB's records kept in the ordinary  
14 course of business, where these ads appeared?

15 A. Yes.

16 Q. Where did this ad appear?

17 A. I believe this ad appeared in  
18 Northwestern Financial Review.

19 (Whereupon, UBB Deposition Exhibit  
20 72 was marked for identification.)

21 MR. KRAMER: Before we go, on let  
22 me ask you some questions about UBB 71.

23 \*\*\*

VOIR DIRE EXAMINATION

24 BY MR. KRAMER:

25 Q. Did you write the handwritten

1 notations in the upper right-hand corner?

2 A. No.

3 Q. Who wrote those?

4 A. A gentleman named Dan Delinski.

5 Q. Did you confirm whether they were  
6 correct or not?

7 A. Yes.

8 Q. How did you do that?

9 A. I checked our advertising files.

10 Q. What does that entail?

11 A. Going through the file -- well,  
12 first of all, let me say I did supervisor Dan in  
13 his collection of this documentation. And at  
14 that point I made sure that he was pulling the  
15 files from the appropriate -- or pulling the  
16 advertisements from the appropriate file, and I  
17 instructed him to record the date that the  
18 advertisement ran.

19 Q. What do you mean by 'appropriate  
20 file'?

21 A. We have a series of several  
22 advertising files. They are divided by  
23 publication. So I made sure that he pulled  
24 advertisements from each publication that we  
25 advertise in in collection of the documents.

1 Q. Did you go back and confirm whether  
2 indeed those advertisements were placed in those  
3 publications?

4 A. I'm sorry. I don't know that I  
5 understand the question.

6 Q. How do you know that the  
7 advertisement actually ran?

8 A. When we save the advertisement, we  
9 take the advertisement from the publication and  
10 put it in the file.

11 Q. Is this a copy of the actual  
12 advertisement from the publication?

13 A. I believe it is, yes.

14 Q. You believe; do you know?

15 A. It is, yes.

16 Q. Are you sure?

17 A. Yes.

18 Q. Is that how it is kept? That's how  
19 it's kept in the ordinary course of business;  
20 just what you described?

21 A. A copy of the advertisement is  
22 placed in the file, yes.

23 Q. This copy has --

24 A. Not a xerographic copy, a xerox  
25 copy. The actual advertisement, a copy of the --

1 it's difficult to describe, but typically when  
2 you receive -- you'll receive back a copy of your  
3 ad as it appeared in the magazine from the  
4 publisher.

5 Q. Right.

6 A. That is that is the copy that is  
7 placed in the file.

8 Q. Did this copy run with three-hole  
9 punch?

10 A. No.

11 Q. How did that get there?

12 A. When we receive the ad, it's  
13 three-hole punched and put in a three-ring  
14 binder. That's the file I was referring to.

15 MR. KRAMER: Okay. Fine.

16 \*\*\*

17 CONTD. DIRECT EXAMINATION

18 BY MR. LAFEVER:

19 Q. Ma'am, I've now handed you what's  
20 been marked as UBB Exhibit 72.

21 A. Yes.

22 Q. Do you recognize that document?

23 A. Yes.

24 Q. To try to short circuit things,  
25 would your answers be the same with respect to

1 your collection of this document?

2 A. Yes.

3 Q. Would your answers be the same with  
4 respect to the notations in the upper right-hand  
5 corner of the document?

6 A. Yes.

7 Q. Would this be an ad that also  
8 appeared in the Northwestern Financial Review?

9 A. Yes, it would be.

10 MR. LAFEVER: I've got a series of  
11 25 additional ads that were run in the  
12 Northwestern Financial Review that I intend to go  
13 through the same process with her.

14 Would you be willing to stipulate  
15 to these exhibits consistent with the testimony  
16 you've already received and subject to any  
17 objections you want to make, so we don't have to  
18 go through the same testimony for each exhibit?

19 MR. KRAMER: Do you want to give me  
20 some time to look at them?

21 MR. LAFEVER: Yeah, please do.  
22 Just to give you a heads up, then I've got a  
23 series of additional ads that were printed in  
24 other publications.

25 (Off the record.)

1 MR. LAFEBER: Just to clarify on  
2 the record, we've stipulated between counsel that  
3 a series of additional advertisements that were  
4 collected in the same fashion as the previous  
5 exhibits, 72 and 71, will be admitted into  
6 evidence.

7 (Whereupon, UBB Deposition Exhibits  
8 73 through 96 were marked for identification.)

9 MR. LAFEBER: Next, for the record,  
10 counsel have stipulated that additional ads can  
11 be admitted into evidence.

12 And to save time and avoid having  
13 to illicit similar testimony in terms of the  
14 procedure and the record keeping of UBB in  
15 collecting these documents, I will clarify for  
16 the record that each one of these exhibits is  
17 going to have on the front page a sheet  
18 indicating where the ad ran and that was not part  
19 of the advertisement, but rather, was created as  
20 part of this litigation to indicate where that ad  
21 ran.

22 MR. KRAMER: That's fine.

23 BY MR. LAFEBER:

24 Q. To clarify for the record,  
25 Ms. Orloske, I'm showing you a document labeled

1 Bates labeled UBB00002.

2 A. Yes.

3 Q. Which has in the upper left-hand  
4 corner the notation Nebraska Independent  
5 Community Bankers?

6 A. Yes.

7 Q. Who created that document, Ma'am?

8 A. It was an internal document created  
9 for this proceeding.

10 Q. It did not exist prior to this  
11 proceeding?

12 A. That's correct.

13 Q. How was that document created?

14 A. It was created on a standard PC  
15 using Microsoft Word.

16 Q. My question is more specific than  
17 that. Let me ask it a different way. What does  
18 Nebraska Independent Community Bankers  
19 significant?

20 A. Nebraska Independent Community  
21 Bankers signifies the location or the publication  
22 that ran in -- in this case the Nebraska  
23 Independent Community Bankers produced a  
24 publication that produced this ad.

25 Q. As part of your search for records

1 in this case, you determined that the ad  
2 contained at UBB 000003 was run in the Nebraska  
3 Independent Community Bankers publication?

4 A. That's correct.

5 Q. That's what this front cover was  
6 created to signify?

7 A. Yes, it was.

8 Q. That's true for all the other  
9 covers for these exhibits signifying a  
10 publication a publication where the ad ran?

11 A. That's correct.

12 (Whereupon, UBB Deposition Exhibits  
13 97 to 105 were marked for identification.)

14 BY MR. LAFEVER:

15 Q. Ms. Orloske, I'm now showing you  
16 what's been marked as UBB Exhibit 105. Do you  
17 recognize that document?

18 A. Yes, I do.

19 Q. What is it?

20 A. It is a printout of Union State  
21 Bank's weapon site.

22 Q. What is the website address?

23 A. www.usbiowa.com.

24 MR. KRAMER: I'm going to object to  
25 this document on the basis it was not previously

1 produced.

2 BY MR. LAFEBER:

3 Q. Ms. Orloske, have you accessed that  
4 website recently?

5 A. Yes, I have.

6 Q. When did you access that website?

7 A. Yesterday.

8 Q. Does this exhibit accurately depict  
9 the content of that website?

10 A. Yes, it does.

11 MR. KRAMER: Objection; lack of  
12 foundation.

13 BY MR. LAFEBER:

14 Q. Ms. Orloske, we have here with us  
15 in the conference room internet access and a  
16 computer hooked up to the internet. I'd ask you  
17 to, please, go to the domain usbiowa.com.

18 A. Okay.

19 Q. Are you already there?

20 A. Yes.

21 Q. Does the website currently at that  
22 domain, is it consistent with the content of UBB  
23 Exhibit 105?

24 MR. KRAMER: Objection; lack of  
25 foundation. Objection to the extent you're

1 asking questions about a document that has not  
2 been produced in this case.

3 THE WITNESS: Yes, it does.

4 BY MR. LAFEVER:

5 Q. I want to specifically call your  
6 attention to the upper left-hand corner of the  
7 website.

8 A. Okay.

9 Q. What does that depict?

10 A. The Union State Bank logo.

11 Q. What is their logo; what's the text  
12 in their logo, Ma'am?

13 A. USB.

14 MR. KRAMER: Objection; lack of  
15 foundation. Objection; hearsay.

16 (Whereupon, UBB Deposition Exhibit  
17 106 was marked for identification.)

18 BY MR. LAFEVER:

19 Q. Ms. Orloske, I have now shown you  
20 what's been marked as UBB 106.

21 A. Yes.

22 Q. Do you recognize that document?

23 A. Yes, I do.

24 Q. What is it?

25 A. It's a printout of the Union Bank

1 and Trust Company website.

2 MR. KRAMER: I'll object to the use  
3 of this exhibit on the grounds it has not been  
4 previously produced.

5 BY MR. LAFEBER:

6 Q. Ma'am, what is the domain for that  
7 website?

8 A. **www.ubt.com.**

9 Q. Have you accessed that website  
10 recently?

11 A. **Yes.**

12 Q. When did you access that website?

13 A. **Yesterday.**

14 Q. Does Exhibit 106 accurately depict  
15 the content of that website?

16 A. **Yes, it does.**

17 MR. KRAMER: Objection --

18 BY MR. LAFEBER:

19 Q. Next, Ma'am --

20 MR. KRAMER: Same objection based  
21 on the fact that the exhibit was not previously  
22 produced.

23 BY MR. LAFEBER:

24 Q. Next, Ms. Orloske, I would ask you  
25 to access --

1 MR. KRAMER: And lack of  
2 foundation.

3 BY MR. LAFEBER:

4 Q. I would ask you to, please, access  
5 the UBT website on the computer we have access to  
6 here in the conference room.

7 Do you have the ubt.com website on  
8 the screen, Ma'am?

9 A. Yes, I do.

10 Q. Is the current ubt.com website  
11 consistent with the contents of UBB Exhibit 106?

12 MR. KRAMER: Objection; lack of  
13 foundation. Objection; use of exhibit not  
14 previously produced.

15 THE WITNESS: Yes, it does.

16 MR. KRAMER: Objection to the  
17 extent you're asking questions on this website.  
18 It's hearsay.

19 (Whereupon, UBB Deposition Exhibit  
20 107 was marked for identification.)

21 BY MR. LAFEBER:

22 Q. Ms. Orloske, I'm now showing you  
23 what's been marked as UBB 107. Do you recognize  
24 that document?

25 A. Yes, I do.

1 Q. What is it?

2 A. It's a printout of the Union Bank  
3 and Trust Company website.

4 Q. Have you accessed that website  
5 recently, Ma'am?

6 A. Yes.

7 Q. When did you last access that  
8 website?

9 A. Yesterday.

10 Q. What is the domain name for that  
11 website?

12 A. [www.unionbankandtrustcompany.com](http://www.unionbankandtrustcompany.com).

13 Q. Does Exhibit 107 accurately depict  
14 the contents of that website?

15 MR. KRAMER: Objection to the  
16 extent you're using an exhibit that has not  
17 previously been produced, and asking questions  
18 for which there is no foundation, no firsthand  
19 knowledge, and hearsay as to the content of the  
20 website.

21 THE WITNESS: Yes, it does.

22 BY MR. LAFEVER:

23 Q. Next, Ms. Orloske, I would ask you  
24 to please access the [unionbankandtrustcompany.com](http://unionbankandtrustcompany.com)  
25 website on the computer we have access to here in

1 the conference room.

2 A. (Witness complying.)

3 Q. Do you have the home page for that  
4 website on the computer, Ma'am?

5 A. Yes, I do.

6 Q. Is the current content of that  
7 website consistent with what's shown in UBB  
8 Exhibit 107?

9 MR. KRAMER: Same objections as  
10 previous.

11 THE WITNESS: Yes, it is.

12 (Whereupon, UBB Deposition Exhibit  
13 108 was marked for identification.)

14 BY MR. LAFEVER:

15 Q. Ma'am, I'm now showing you what's  
16 been marked as UBB Exhibit 108. Do you recognize  
17 that document?

18 A. Yes, I do.

19 Q. What is it?

20 A. It's a printout of the UMS Bank,  
21 Inc. website.

22 MR. KRAMER: I'm going to object to  
23 questions an answers on this document on the  
24 grounds that it has not previously been produced;  
25 lack of firsthand knowledge.

1 BY MR. LAFEBER:

2 Q. Have you accessed that website  
3 recently, Ma'am?

4 A. Yes, I have.

5 Q. When did you access that website?

6 A. Yesterday.

7 Q. What is the domain name for that  
8 website?

9 A. **www.umsbanking.com.**

10 Q. Is the contents of UBB Exhibit 108  
11 consistent with what you viewed on the USM  
12 Banking website?

13 MR. KRAMER: Same objections.

14 THE WITNESS: Yes, it is.

15 BY MR. LAFEBER:

16 Q. Next, Ma'am, I would ask you to  
17 please access the UMSbanking.com website on the  
18 computer we have access to here in the conference  
19 room.

20 A. **(Witness complying.)**

21 MR. KRAMER: In addition, I object  
22 on the grounds of hearsay as to the content of  
23 the website.

24 BY MR. LAFEBER:

25 Q. Do you have that website up on the

1 computer, Ma'am?

2 A. Yes, I do.

3 Q. Is the current contents of that  
4 website consistent with the contents of UBB  
5 Exhibit 108?

6 MR. KRAMER: Same objections.

7 THE WITNESS: Yes, it is.

8 (Whereupon, UBB Deposition Exhibit  
9 109 was marked for identification.)

10 BY MR. LAFEVER:

11 Q. Next, Ma'am, I'm showing you what's  
12 been marked as UBB Exhibit 109.

13 A. Yes.

14 Q. Do you recognize that document?

15 A. Yes, I do.

16 Q. What is it?

17 A. It is a printout of the RBS  
18 website.

19 MR. KRAMER: Objection; lack of  
20 foundation. Objection on the ground that the  
21 document has not been previously produced.

22 BY MR. LAFEVER:

23 Q. Ma'am, what's the domain name for  
24 the RBS website?

25 A. www.rbs.com.

1 Q. Have you accessed that website  
2 recently?

3 A. Yes, I have.

4 Q. When did you last access that  
5 website?

6 A. Yesterday.

7 Q. Is the textual content of Exhibit  
8 109 consistent with what you viewed at the RBS  
9 website?

10 MR. KRAMER: Objection; lack of  
11 foundation, hearsay. Objection on the grounds  
12 that the document has not been previously  
13 produced.

14 THE WITNESS: Yes, it is.

15 BY MR. LAFEVER:

16 Q. Now, to clarify for the record,  
17 does this exhibit exactly portray the contents of  
18 the RBS website?

19 A. Not exactly.

20 Q. I'd ask you to, please, access the  
21 RBS.com website.

22 MR. KRAMER: Object to questions on  
23 the website on the grounds of foundation and  
24 hearsay.

25 BY MR. LAFEVER:

1 Q. With the exception of some graphic  
2 content and images contained in the website,  
3 Ma'am, is the textual content of what's currently  
4 available on the RBS.com website consistent with  
5 what's contained in UBB Exhibit 109?

6 MR. KRAMER: Same objections.

7 THE WITNESS: Yes, it is.

8 BY MR. LAFEVER:

9 Q. Specifically, Ma'am, I'd like to  
10 call your attention to the top left-hand corner  
11 of the website.

12 A. Okay.

13 Q. Is there a logo there for RBS?

14 A. Yes, there is.

15 Q. Is that same logo contained in UBB  
16 Exhibit 109?

17 MR. KRAMER: Same objections.

18 THE WITNESS: Yes, it is.

19 BY MR. LAFEVER:

20 Q. I want to ask you, Ma'am, are there  
21 multiple examples on the RBS website where the  
22 term RBS is used standing alone?

23 A. Yes, there are.

24 MR. KRAMER: Same objections.

25 BY MR. LAFEVER:

1 Q. Are there examples --

2 MR. KRAMER: Foundation, hearsay.

3 BY MR. LAFEBER:

4 Q. Are there examples of that  
5 contained in UBB Exhibit 109?

6 MR. KRAMER: Same objections.

7 THE WITNESS: Yes, there are.

8 BY MR. LAFEBER:

9 Q. Would the very first line, "Welcome  
10 to the RBS group," be an example of that?

11 A. Yes, it would be.

12 MR. KRAMER: Same objections.

13 BY MR. LAFEBER:

14 Q. How about the next title line down  
15 which reads: "More about RBS," do you consider  
16 that another example of RBS standing alone?

17 A. Yes, I do.

18 MR. KRAMER: Same objections.

19 Improper opinion testimony, lack of foundation,  
20 hearsay.

21 (Whereupon, UBB Deposition Exhibit  
22 110 was marked for identification.)

23 BY MR. LAFEBER:

24 Q. Next, Ms. Orloske, I'm showing you  
25 what's been marked as UBB 110. Do you recognize

1 that document?

2 A. Yes, I do.

3 Q. What is it?

4 A. Printout of the USBank website.

5 Q. Ma'am, have you accessed the USBank  
6 website recently?

7 A. Yes, I have.

8 MR. KRAMER: Object to questions on  
9 this exhibit on the grounds it has not previously  
10 been produced.

11 BY MR. LAFEBER:

12 Q. When did you access that website  
13 last?

14 A. Yesterday.

15 Q. What is the domain for that  
16 website?

17 A. www.usbank.com.

18 Q. Does Exhibit 110 accurately depict  
19 what you saw at the USBank website when you  
20 accessed it yesterday?

21 MR. KRAMER: Same objections.

22 THE WITNESS: Yes, it does.

23 BY MR. LAFEBER:

24 Q. Next, Ma'am, I'd ask you to please  
25 access the current USBank website on the computer

1 you have access to in the conference room today.

2 A. (Witness complying.)

3 Q. Do you have that website up on the  
4 screen?

5 A. Yes, I do.

6 Q. Is the contents of that website  
7 consistent with what's contained in Exhibit 110?

8 MR. KRAMER: Objection; lack of  
9 foundation, mischaracterizes Exhibit 110, hearsay  
10 with respect to what you're asking about the  
11 website and object on the ground that Exhibit 110  
12 has not been previously produced.

13 THE WITNESS: With the exception of  
14 one image, it's the same.

15 BY MR. LAFEVER:

16 Q. Would that be the image in the  
17 upper right-hand corner, Ma'am?

18 A. Yes. It is the image in the upper  
19 right-hand corner.

20 Q. Just to the record is clear, when I  
21 previously asked you about the contents of the  
22 website you pulled up on the screen, it's always  
23 been the home page for that website; correct?

24 A. That's correct.

25 (Whereupon, Deposition Exhibit 111

1 BY MR. LAFEBER:

2 Q. Ms. Orloske, I'm now showing you  
3 what's been marked as UBB Exhibit 111. Do you  
4 recognize that document?

5 A. Yes, I do.

6 Q. What is it?

7 A. It's a printout of United Southern  
8 Bank website.

9 Q. When did you last access that  
10 website?

11 MR. KRAMER: I object to questions  
12 on this document on the basis that it has not  
13 been previously produced.

14 THE WITNESS: I last accessed this  
15 website yesterday.

16 BY MR. LAFEBER:

17 Q. What is the domain name for that  
18 website?

19 A. The domain name is  
20 [www.unitedsouthernbank.com](http://www.unitedsouthernbank.com).

21 Q. Let me ask you, Ma'am, does Exhibit  
22 111 accurately depict the 'About Us' section of  
23 the United Southern Bank website that you viewed  
24 yesterday?

25 A. Yes, it does.

1 Q. Next, Ma'am, I'd ask you to please  
2 access that website on the computer we have  
3 access to on the conference room today.

4 MR. KRAMER: Let me repeat my  
5 objections; the document has not been previously  
6 been produced. To the extent you're asking about  
7 the website, it's hearsay, lack of foundation.

8 THE WITNESS: (Witness complying.)

9 BY MR. LAFEVER:

10 Q. Have you accessed that website,  
11 Ma'am?

12 A. Yes.

13 Q. You've gone to the 'About Us' page?

14 A. Yes, I have.

15 Q. Is the 'About Us' page currently  
16 contained at the United Southern Bank website  
17 consistent with the contents of what's contained  
18 in UBB Exhibit 111?

19 A. Yes, it is.

20 MR. KRAMER: Same objections.

21 BY MR. LAFEVER:

22 Q. Specifically, Ma'am, I would like  
23 to call your attention to the trademark contained  
24 in the upper right-hand corner of that 'About Us'  
25 page?

1           A.       Yes.

2           Q.       Do you see that, Ma'am?

3           A.       Yes, I do.

4           Q.       What is the term contained in the  
5 upper right-hand corner of that page?

6                   MR. KRAMER: Objection; hearsay.

7                   THE WITNESS: USB.

8 BY MR. LAFEBER:

9           Q.       Does the USB appear the same way on  
10 the currently active United Southern Bank website  
11 as it appears in UBB Exhibit 111?

12                   MR. KRAMER: Same objections.

13                   THE WITNESS: Yes, it does.

14                   MR. LAFEBER: That's all. I have.

15 No further questions. Thank you very much,  
16 Ms. Orloske.

17                               \*\*\*

18                               CROSS-EXAMINATION

19 BY MR. KRAMER:

20           Q.       Ms. Orloske, I've placed before you  
21 what has been previously marked as UBB Exhibit  
22 72?

23           A.       Okay.

24           Q.       Do you recall answering questions  
25 from Counsel about this exhibit?

1           A.       Yes, I do.

2           Q.       Is it true that your company's logo  
3 is included in that exhibit?

4           A.       Yes, it is.

5           Q.       Could you describe that logo to me.

6           A.       The logo is letters UBB encased in  
7 a semi ying and yang design.

8           Q.       That logo creates a visual impact;  
9 right?

10          A.       Yes, it does.

11          Q.       That's different from just the  
12 letters 'UBB' standing alone; correct?

13          A.       Yes.

14          Q.       The logo is used on a daily basis  
15 by your company; right?

16          A.       Yes, it is.

17          Q.       In its marketing and advertising  
18 materials?

19          A.       Yes.

20          Q.       It's used on every brochure that  
21 UBB produces?

22          A.       Yes, I believe it is.

23          Q.       Some of the other documents -- I  
24 don't recall which ones now -- that were produced  
25 and stipulated to here included the mark UBB

1 Securities. Do you recall that mark?

2 A. Yes, I do.

3 Q. Your company uses that mark in  
4 connection with Securities brokerage services;  
5 correct?

6 A. Yes, we do.

7 Q. Isn't it true that that mark is  
8 different from just UBB standing alone?

9 A. Yes, it is different.

10 Q. Counsel asked you about Exhibit  
11 110. Let me ask you some questions about that  
12 exhibit. Do you see anywhere on this page the  
13 three letter mark USB?

14 MR. LAFEVER: Objection to the  
15 extent the document speaks for itself.

16 THE WITNESS: No, I don't.

17 MR. KRAMER: I don't think I have  
18 any other questions.

19 \*\*\*

20 REDIRECT EXAMINATION

21 BY MR. LAFEVER:

22 Q. Ms. Orloske, opposing counsel asked  
23 you some questions about your UBB Securities mark  
24 and your UBB, what is sometimes referred to as  
25 the ying and yang mark?

1           A.       Yes.

2           Q.       Do you remember that?

3           A.       I do.

4           Q.       The text UBB is a significant  
5 component of those marks; correct?

6           A.       That is correct, yes.

7                   MR. KRAMER: Objection; leading,  
8 vague.

9 BY MR. LAFEVER:

10           Q.       Let me ask it a different way. Do  
11 those marks include text?

12           A.       Yes, they do.

13           Q.       What text is included in those  
14 marks?

15           A.       The letters 'UBB' are including in  
16 both the general UBB mark as well as the UBB  
17 Securities mark.

18           Q.       Opposing counsel asked you a  
19 question about whether the UBB ying and yang mark  
20 has been used every time in UBB promotional  
21 material. Do you recall that question?

22           A.       I do, yes.

23           Q.       You would let the documents speak  
24 for themselves; correct?

25                   MR. KRAMER: Objection; leading.

1 THE WITNESS: Yes.

2 BY MR. LAFEBER:

3 Q. It there's a document where that's  
4 not contained in there, the document would speak  
5 for itself; correct?

6 A. Correct.

7 MR. KRAMER: Objection; leading.

8 MR. LAFEBER: That's all I have.

9 Thank you very much, Ms. Orloske.

10 THE WITNESS: Thank you.

11 \*\*\*

12 RECROSS-EXAMINATION

13 BY MR. KRAMER:

14 Q. Ms. Orloske, UBB Securities is a  
15 different mark than just UBB alone; right?

16 A. They are two different marks, yes.

17 MR. KRAMER: No further questions.

18 MR. LAFEBER: That's all I have.

19 REPORTER'S NOTE: Did you both want  
20 copies of both transcripts?

21 MR. KRAMER: He's supposed to  
22 provide me a copy. I'd like a condensed.

23 MR. LAFEBER: Yeah. I'll take a  
24 full and condensed copy.

25 (Whereupon, the deposition was

1 I, the undersigned, CASSIE ORLOSKE,  
do hereby certify that I have read the foregoing  
2 deposition and that, to the best of my knowledge,  
said deposition is true and accurate (with the  
3 exception of the following corrections listed  
below):

4 PAGE LINE CHANGE REASON FOR CHANGE

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DATE \_\_\_\_\_

SIGNATURE

\_\_\_\_\_

1 STATE OF MINNESOTA )

) ss.

2 COUNTY OF HENNEPIN )

3 I, Brandi N. Bigalke, do hereby certify that  
4 the foregoing transcript of CASSIE ORLOSKE, in  
5 the matter of UBS AG versus United Bankers' Bank,  
6 is true, correct and accurate;

7 That said transcript was prepared under my  
8 direction and control from my stenographic  
9 shorthand notes taken on the 7th day of January,  
10 2009;

11 That I am not related to any of the parties  
12 in this matter, nor am I interested in the  
13 outcome of this action.

14 Witness my hand and seal this 15th day of  
15 January, 2009.

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25



Brandi N. Bigalke



UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

Applicant.

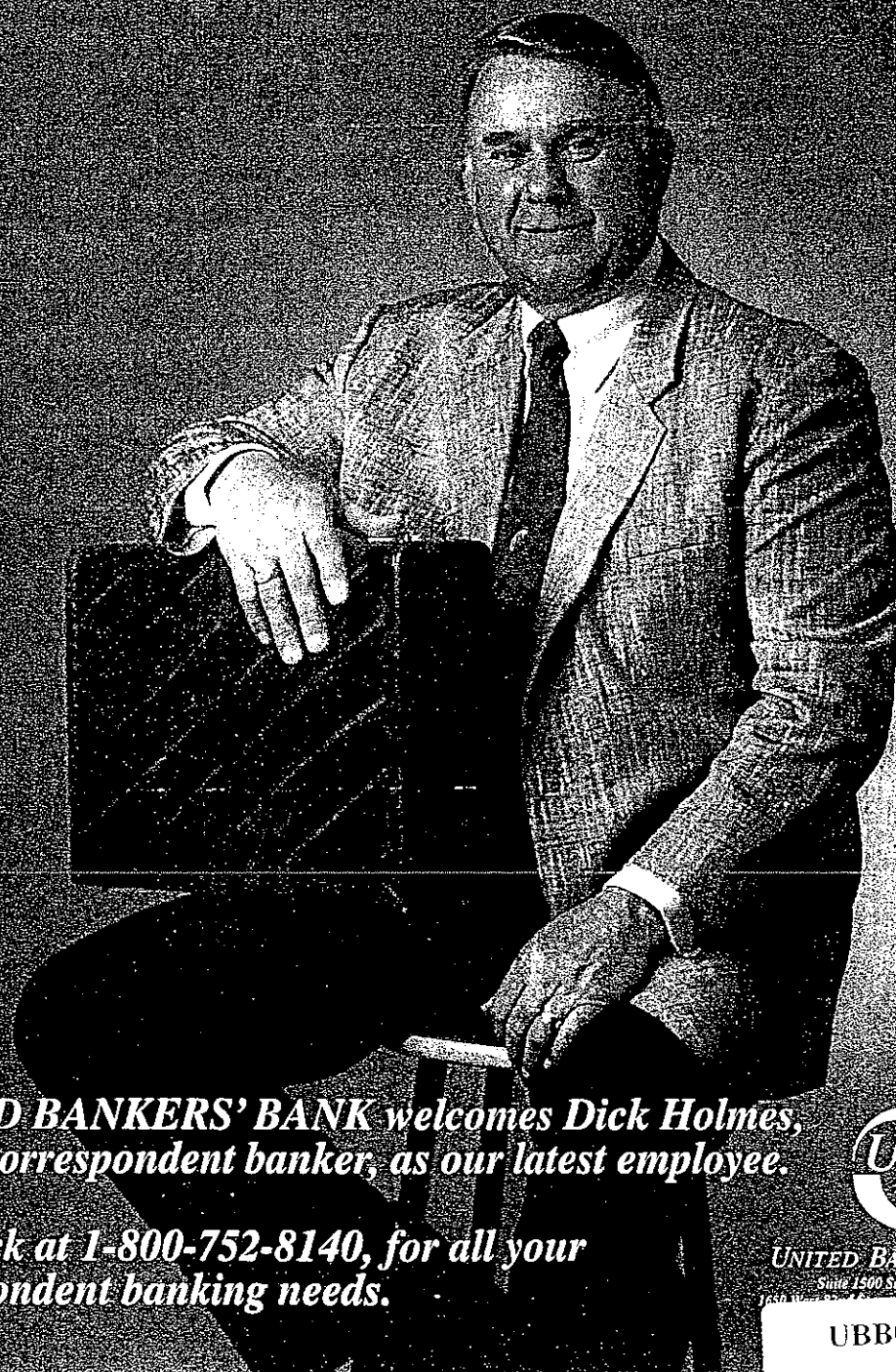
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## **EXHIBIT 71**

**Offered by Applicant United Bankers Bank**

Nov. 9, 1991

# THERE'S JUST NO SUBSTITUTE FOR EXPERIENCE!



**UNITED BANKERS' BANK** welcomes Dick Holmes,  
career correspondent banker, as our latest employee.

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correspondent banking needs.



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1500 West 15th Street

UBB000426



UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

Applicant.

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## **EXHIBIT 72**

**Offered by Applicant United Bankers Bank**

3/24/92

4/18/92

June 20, 1992

# STRENGTH, SERVICE & COMMITMENT

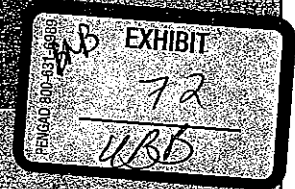
*As the nation's first bankers' bank, UBB has been a leader in serving the financial needs of community banks for nearly 20 years. And since our only business is correspondent banking, you'll find that we have the products and resources to service all types of loans within your community.*

*Whether it's agriculture, commercial, real estate or financing your bank, you can count on our friendly reception to your overline or personal needs. In addition, because we serve only one market, your customer will remain your customer.*

*Call Chuck Blair, Kevin Bostrom or JoAnne Carroll at 1-800-752-8140 for prompt and confidential consideration. We look forward to assisting you!*



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Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

Applicant.

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## **EXHIBIT 73**

**Offered by Applicant United Bankers Bank**

5/23/92

Jul 18, 1992

# STRENGTH, SERVICE & COMMITMENT

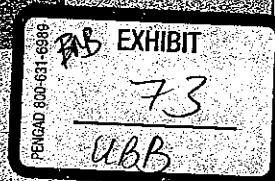
*At United Bankers' Bank, we know the securities business is a lot more than buying and selling. It really comes down to strategy. UBB Investment Representatives focus on the specific needs of your bank.*

*To support your investment strategies, UBB provides the most up to date bond accounting and safekeeping systems in the business. These systems are backed by experts in their respective fields.*

*Call any of our investment team members: Jeff Betchwars, Lori Greiner, Mitra Somwaru, Naomi Christensen or Paul Dvorak at 1-800-752-8140 for fast professional service.*



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UBB000429

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Opposer,

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v.

United Bankers' Bank,

Applicant.

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## **EXHIBIT 74**

**Offered by Applicant United Bankers Bank**

2/22/92

Aug 8, 1992

12/18/93

# STRENGTH, SERVICE & COMMITMENT

*These are intense words that are filled with the strong personal commitment of all the employees of United Bankers' Bank. UBB was formed and organized as the nation's first banker's bank to serve only community banking.*

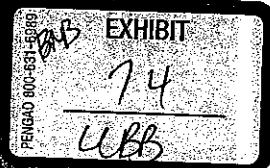
*While other correspondent banks assess their commitment to community banking, UBB stands strong to serve the broad needs of bankers with a commitment second to none.*

*Call me personally or anyone on the UBB team at 1-800-752-8140 and let's see how UBB can meet your needs. Your growth and prosperity are our biggest concern!*

**— William Rosacker,  
President and CEO,  
United Bankers' Bank**



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Member FDIC



UBB000430

UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

Applicant.

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## **EXHIBIT 75**

**Offered by Applicant United Bankers Bank**

Aug. 22, 1992; 9/19/92

# STRENGTH, SERVICE & COMMITMENT

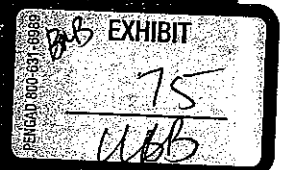
*At United Bankers' Bank, our mission goes well beyond basic correspondent banking. Our dedication is to help you improve your income, reduce expenses and plan for the future. You'll also find an enthusiastic staff ready to assist with a high level of personalized professional support.*

*Whether its cash management, credit cards, investments, lending, travelers cheques or strategic planning, the Marketing Department at United Bankers' Bank will provide expert assistance you can count on.*

*Call: Chuck Hokans, Dick Holmes, Linda Wagner, Rebecca Glasser or Rebecca Morin at 1-800-752-8140 for prompt professional service.*



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Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

Applicant.

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## **EXHIBIT 76**

**Offered by Applicant United Bankers Bank**

23/93

# STRENGTH, SERVICE & COMMITMENT



*Seated left to right: Larry Landberg, Jim Sheer and Pat Carlson.  
Standing left to right: Bill Rosacker, Tom Clark, Gene LaFrance and John Doffin.*

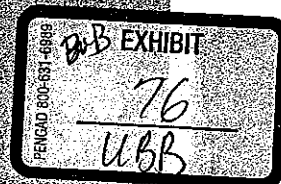
*United Bankers' Bank Board of Directors would like to  
thank our community bank customers for making 1992  
a truly outstanding year.*

*UBB's growth was due to the individual decisions of  
bankers bringing their business to the only correspondent  
bank focused solely on meeting the needs of community  
banks and bankers.*

*Call United Bankers' Bank at 1-800-752-8140 to discover  
how UBB can focus its resources to help your bank meet  
its goals in 1993.*



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UBB000432A

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Opposer,

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v.

United Bankers' Bank,

Applicant.

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## **EXHIBIT 77**

**Offered by Applicant United Bankers Bank**

5/22/93 6/14/93 9/18/93 11/20/93 2/20/94

# Introducing UPLAN<sup>TM</sup>

## Investment Products For the Customers of Community Banks

**U**nited Bankers' Bank, the correspondent of choice for community banks throughout the upper Midwest, and GNA Corporation, the nation's leading provider of mutual funds and annuity products to the customers of the banking industry, have teamed up to offer community bankers an unprecedented opportunity — UPLAN<sup>TM</sup>!

Your customers can now come to one location for help in meeting all their investment needs. UPLAN<sup>TM</sup> makes available ...

- Tax Deferred Annuities
- Tax-free\* Bond Funds
- U.S. Government Securities Funds
- Unit Investment Trusts
- Retirement Programs
- Securities Trade Desk Services

\*State and local taxes may apply. In some circumstances a portion of the income may be subject to the alternate minimum tax.

## You & Your Customers Can Focus on the Benefits

With UPLAN<sup>TM</sup>, all support services including comprehensive marketing and training assistance and extensive compliance support, are provided by GNA through its subsidiaries, Great Northern Insured Annuity Corp., and GNA Securities Inc. That means customers can talk to a GNA Specialist about their investments. And don't forget ... there is additional fee income possible through UPLAN<sup>TM</sup>.

Don't miss out on this opportunity. If you are a Minnesota community banker and you want to offer UPLAN<sup>TM</sup> to your customers, call Rebecca at (800) 752-8140.

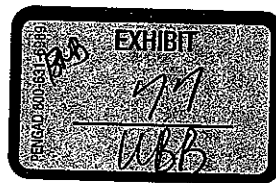
**Interested?**  
**Call Us at (800) 752-8140**



**UNITED BANKERS' BANK**

UPLAN<sup>TM</sup> will also be available in North Dakota, South Dakota and Montana at a future date.

Member FDIC



Annuities are issued by Great Northern Insured Annuity Corporation. Securities are offered by GNA Securities, Inc., a registered broker/dealer and member SIPC. The bank is not a broker/dealer and is not affiliated with GNA. These products are not deposits and are not FDIC insured or obligations of the bank.

UBB000433

UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

Applicant.

---

## **EXHIBIT 78**

**Offered by Applicant United Bankers Bank**

7/24/93

# Compliance Training IN THE FAST LANE!

## UBB Adds a New Lane To the Electronic Highway:

### Compliance Training in Your Bank

Assuring that your bank's personnel have compliance training can be costly and time consuming. We at UBB have found a way to make it easier for you by allowing your employees to train *in* your bank *when* it's convenient. It's called UNET™-IBT™ (In-Bank Training), and it will help you stay in the compliance training fast lane.

Through our UNET™ system, we can now give you access to a computerized library of interactive training and testing programs designed specifically for community banks.

### Features:

- Compliance Training: CRA, Reg EE, Reg DD, Reg O, and many others
- *Compliance Plus*: automatic documentation that will assist in regulatory compliance
- Additional courses in security, sales, teller training, management and motivation, commercial and consumer lending, customer service, product knowledge, marketing
- Training targeted at new employees, sales professionals, tellers, lenders and managers

**UNET-IBT™**  
In-Bank Training

### Inside Line:

IBT™ programs are interactive, allowing employees to learn at their own pace. Computer skilled or not, IBT™ is easy and fun.

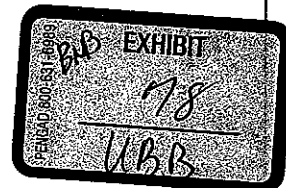
If you are not on UNET™, IBT™ is also available on disk or in video format.

If you are on UNET™, you save money by using IBT™ on-line!

### Bottom Line:

- Assists in satisfying the compliance demands of regulators
- Enhances your employees' deposit gathering and loan-making skills
- Helps keep you in the fast lane of compliance and customer satisfaction!

If you would like more information about UNET™-IBT™, call Chuck Hokans, Dick Holmes, Gene Ekness or Mia Poulson at 1 (800) 752-8140.



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UBB000434

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Opposer,

Opposition No. 91168033

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United Bankers' Bank,

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## **EXHIBIT 79**

**Offered by Applicant United Bankers Bank**

8/21/93 10/23/93

# UNET-IBT<sup>TM</sup>

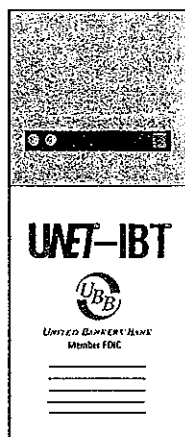
## In-Bank Training

### Affordable ■ Convenient ■ Measurable

#### Compliance and Skills Training

United Bankers' Bank and BVS Performance Systems, a national leader in bank training, have teamed up to offer state of the art compliance and skills training through UNET<sup>TM</sup>.

UNET<sup>TM</sup> is UBB's interactive communication and information system providing electronic access to a host of bank operational data and management information.



#### How It Works

Computerized training is "downloaded" to your bank's personal computer through UNET<sup>TM</sup>. Employees learn at their own pace and time.

#### Results Are Measurable

A quiz at the end of every course documents learning. Management reports "mix and match" results to construct bankwide reports.



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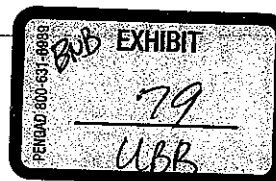
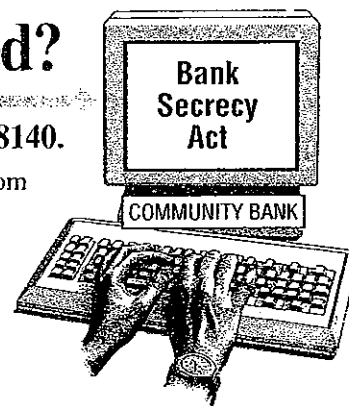
#### What Courses You Get

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- Handling Problem Customers
- Introduction to Commercial Selling
- Regulation B: The Equal Credit Opportunity Act and the Fair Credit Reporting Act
- Regulation BB: The Community Reinvestment Act — Includes Regulation C: Home Mortgage Disclosure Act
- Regulation DD: Truth in Savings
- Regulation E: The Electronic Funds Transfer Act
- Regulation Z: Truth in Lending Volume 1: Open-End Credit
- Regulation Z: Truth in Lending Volume 2: Closed-End Credit
- Security: The Outside Threat

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Call 1(800) 752-8140.

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Mia Poulsen,  
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United Bankers' Bank,

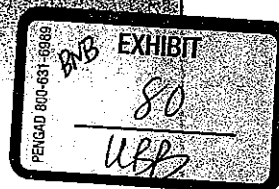
Applicant.

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## **EXHIBIT 80**

**Offered by Applicant United Bankers Bank**

# STRENGTH, SERVICE & COMMITMENT



*As the nation's first bankers' bank, UBB has been a leader in serving the financial needs of community banks for nearly 20 years. And since our only business is correspondent banking, you'll find that we have the products and resources to service all types of loans within your community.*

*Whether it's agricultural, commercial, real estate or financing your bank, you can count on our friendly reception to your overline or personal needs. In addition, because we serve only one market, your customer will remain your customer.*

*Call Chuck Blair, JoAnne Carroll, Judy Burke or Steve Lowe at 1-800-752-8140 for prompt and confidential consideration. We look forward to assisting you!*



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Opposer,

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v.

United Bankers' Bank,

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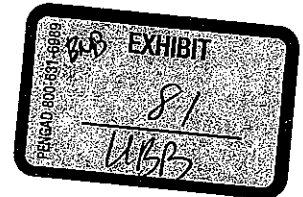
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## **EXHIBIT 81**

**Offered by Applicant United Bankers Bank**

2/19/94

# STRENGTH, SERVICE & COMMITMENT



*At United Bankers' Bank, correspondent banking is much more than just a business, it's our only business!*

*You can count on our steady commitment to community banking. See us for a full line of correspondent services:*

**Loans • Investments • Cash Management  
Credit Cards • UNET • UPLAN**

## UNITED BANKERS' BANK

Suite 1500 1650 West 82nd Street, Bloomington, MN 55431

**(612) 881-5800**

**(800) 752-8140**

Member FDIC

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UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

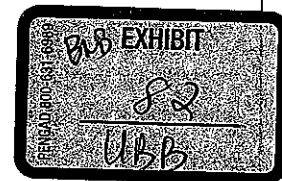
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## **EXHIBIT 82**

**Offered by Applicant United Bankers Bank**

9/23/94 6/94  
**Higher Yield. Lower Risk.**



# Baird/BARR FUND

**ACCORDING TO BARRON'S ...**

"The first fund rated by Fitch [Investors Service],  
The Baird Adjustable Rate Income Fund, received a Triple-A and S-1,  
the highest-quality, lowest-risk rating for a short-term fund.  
Others may not fare so well."

## Improve Net Interest Margins

United Bankers' Bank has formed a strategic alliance with Baird Investment Management Services to offer you a safe, competitive, liquid investment product: The Baird Adjustable Rate Income (BAR) Fund.

This exceptional bond fund's objective is to generate yields that approximate intermediate-term instruments (three- to five-year Treasury Notes) with risk characteristics similar to those of government shorter-term securities (one-year Treasury Bills).

## Four Star Results



Low Volatility of Principal  
High Monthly Income  
Professional Management  
Cost Efficiencies  
Monthly Service & Reporting  
Operations & Administrative Advantages

Interested? Call Jeff Betchwars,  
Naomi Christensen, Bill Carlson,  
Mitra Somwaru, or Paul Dvorak



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The purchase or sale of BAR Fund shares without delivery of a current prospectus is strictly prohibited. Read the prospectus carefully before you invest or forward funds. Your account may be worth more or less than the original investment when I

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## **EXHIBIT 83**

**Offered by Applicant United Bankers Bank**

5/24/94 12/22/94 12/17/94  
**Introducing**

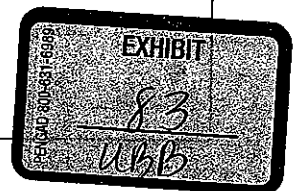
# USOURCE<sup>TM</sup>

## Human Resource Services for Community Banks

### What is your answer to these questions?

- Are you risking lawsuits over age and sex discrimination practices?
- Are you unsure if your salary and benefits program is fair and equitable?
- Are you exposed to legal problems because of your retirement and termination practices?
- Would you like a "hot line" to call for all your human resource needs?

If you answered "yes" to any of these questions, then say "yes" to USOURCE<sup>TM</sup> – our new service that helps you administer daily personnel matters so you and your bank can attain maximum productivity and profitability. Call Chuck Hokans or Bill Murray to learn what USOURCE<sup>TM</sup> can do for you.



Interested? Call  at 1-800-752-8140

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USOURCE<sup>TM</sup> not currently available outside of Minnesota.

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## **EXHIBIT 84**

**Offered by Applicant United Bankers Bank**

1/21/95

UNITED BANKERS' BANK PRESENTS ...

# SUCCESS STORIES IN COMMUNITY BANKING

*At UNITED BANKERS' BANK, we measure our success  
by your success. During the coming months, we will  
share real stories that spotlight how community banks  
have worked with UBB to improve efficiencies,  
develop new income and expand the customer base.*

*Here's a sneak preview ...*

## **GROWING WITHOUT THE GROWING PAINS**

*How does a community bank  
balance growth opportunities,  
timing and resources to  
achieve results?*

## **LOOK FOR PROFITS IN ALL THE RIGHT PLACES**

*Can a community bank  
maximize profits without taking  
unreasonable risk?*

**CRUISING THE  
INFORMATION SUPERHIGHWAY**  
*Don't be left at a wayside rest on  
the information highway.*

## **KNOCK OUT NASTY NON-BANK COMPETITORS**

*If the "playing field" isn't level,  
can a community bank even  
the score?*

## **KEEPING "HOMEGROWN" BUSINESS GROWING AT HOME**

*What can a community bank do  
to keep homegrown businesses  
from catching the next bus  
out of town?*

## **WIN THE PLASTIC WARS**

*Meltdown the competition,  
expand the customer base, and  
develop new income ...  
all without the overhead.*



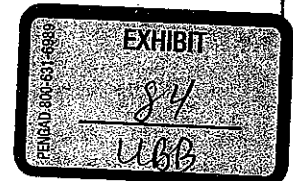
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**"CORRESPONDENT OF CHOICE"™**

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## **EXHIBIT 85**

**Offered by Applicant United Bankers Bank**

a darn good market" with a loan to deposit ratio of 79 percent, but Park Rapids as a whole suffers from the same problem many small towns face, Hewitt said. "The number one concern we have is the ability to recruit qualified people," he said. "Businesses can usually pay well enough for one person, but families have two wage-earners and can't find two jobs."

Hewitt said a few years ago, the bank was looking to fill a position and put a classified ad in a Minneapolis/St. Paul newspaper. Out of 40 applicants, not one person interviewed after discovering where the bank was located.

#### The Techie

Hewitt is known in most banking circles as an innovative and technology-driven banker. He was the catalyst behind the Independent Community Bankers of Minnesota's FutureBank expo, conducted last May in the Minneapolis Convention Center. Park Rapids is located 55 miles away from a town of any size and 120 miles



The Hewitt family from left: Scott, Steffi, Mark, Peg and Shazam (named after the Shazam ATM network).

from the Twin Cities. Being so far from a major metro area, Hewitt said he sometimes feels left out of the high-tech loop.

Hewitt, who will become ICBM's chairman in August, served for sev-

eral years on ICBM's general services committee, the group that determines whether companies selling products and services to Minnesota banks will get an association endorsement. Nancy Alfton, who worked at ICBM



## *Congratulations* MARK HEWITT BANKER OF THE YEAR

From your friends at  
United Bankers' Bank.



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## **EXHIBIT 86**

**Offered by Applicant United Bankers Bank**

# WIN THE PLASTIC WARS<sup>2/18/95</sup> WITH YOUR OWN CREDIT CARD PROGRAM

## ***"We're An Independent Bank, And We Wanted Our Own Credit Card ..."***

not some card from New York City or California." With those words, Paul Bringgold, President and CEO of the First National Bank in Cannon Falls, sums up why he chose UBB's card program four years ago.

## ***It Helped Us Expand Our Market***

"With some good marketing effort, we issued nearly 4,000 cards to new and existing customers and carried 40 to 45 merchant accounts. The program generated a lot of traffic, including customers from other banks in here to pay their VISA bill. It was great PR for us."

## ***We Made A Profit... Without The Overhead***

"We were getting peanuts before under a previous card arrangement," continued Bringgold. "We now have a profitable credit card program, and we did it all without adding new people or any significant overhead."

## ***"UBB Kick Started Our Program ..."***

by helping us set up our merchant and card agreements, guiding us on program structure, and monitoring service providers," said Bringgold. "The people at UBB are good help and they work very well with us. They really do understand the community Bank."

## ***We Beat The Big Guys ...***

"A community bank can compete against the billion dollar banks and win the credit card wars" commented Bringgold, "The key is being committed, getting your people involved and consistent effort."

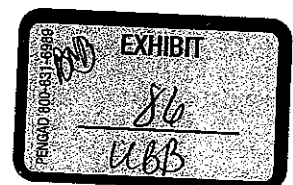
## ***Take Paul's Advice ...***

"Give me a call and I will tell you more about UBB's Credit Card program and how it helped me build franchise value." To further enhance your franchise value, start your own program by calling Bobbi, Gene, Mia or JoAnne at 1-800-752-8140.



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## **EXHIBIT 87**

**Offered by Applicant United Bankers Bank**

5/6/95

# LET UNITED BANKERS' BANK HELP YOU GROW WITHOUT THE GROWING PAINS!

***"To survive I had to grow."***

"It was that simple," according to Paul L. Ersted, Jr., President of United Farmers & Merchants State Bank. Paul started with the bank his grandfather built in 1912 in Donnelly, Minnesota. He purchased another bank in nearby Chokio and then built a new bank in the west central Minnesota Community of Morris... all in under two years!"

***"UBB's help with initial acquisition was crucial."***

"We were an original stockholder of what is now United Bankers' Bank," recalled Paul. "But we hadn't used many of their services until several years ago. So, I was impressed with how receptive they were to my loan request. Their people understood the business dynamics of my situation. My financing was approved quickly."

***"Our bank theme is warmth, not cold marble."***

"My wife Maggie and I worked together to remodel and refurbish all of our banks," said Ersted. "Chokio is done in country style complete with antiques; Donnelly has a Victorian touch with furniture that was custom made in town, and Morris is the showpiece with a larger fireplace and saw-toothed teller line built in solid cherry."

***"UBB is a nice security blanket."***

"The jury is still out on our long-term success, but so far it is going well," said Ersted. "And United Bankers' Bank continues to play an important role. We now utilize UBB as our clearing bank, we are on UNET and we utilize their bond investment services. That is the real key to UBB... they are a resource with experience and knowledge in a lot of areas."

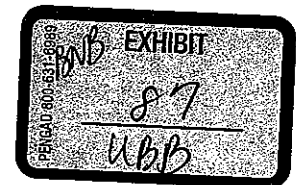
***Take Paul and Maggie's Advice...***

"We would be happy to talk to any community bank about UBB and the assistance they've given us. Or you can go right to UBB and visit with Bill Rosacker, Jeff Betchwars, Chuck Blair, Chuck Hokans Dick Holmes and Mark Toombs. They are good people. You'll be glad you called!"



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## **EXHIBIT 88**

**Offered by Applicant United Bankers Bank**

5/20/95

# LOOKING FOR PROFITS IN ALL THE RIGHT PLACES

WITH UBB'S NEW PORTFOLIO ANALYSIS

## *"It's Great!"*

Pronounced Jim Doll about UBB's new Portfolio Analysis service, a sophisticated computer system of bank investment portfolios and financials. Jim is President of the State Bank of Richmond in Richmond, Minnesota and has been using Portfolio Analysis since it was introduced in September 1994.

"Portfolio Analysis provides us with everything we need to promptly analyze our investments, yet it's so easy to use," Doll said. "UBB already does our bond accounting, it only takes 10 to 15 minutes to get them the rest of the information they require."

*"We Get All The Reports We Need..."* and then some," stated Doll about Portfolio Analysis. "It tells you a lot about your bond portfolio, and it gives you the gap...something I am particularly interested in."

All Portfolio Analysis customers can receive a detailed quarterly report that shows how various scenarios and investment strategies will ultimately effect the value of a bank portfolio.

*Customer banks can take advantage of some or all of the following summaries:*

- Peer-group analysis of bank financials
- Liquidity analysis
- Investment price volatility analysis
- Rate sensitivity gap analysis
- Regulatory reports on derivative securities
- Recommendations on portfolio upgrades

## *"It Helps Keep Us In Compliance*

which helps me sleep better at night," continued Doll. "And with UBB, you know Portfolio Analysis is community bank friendly - they give you good research and good information that doesn't involve a lot of work and effort on our part."

Portfolio analysis is available to any bank on the Sunguard UBB Bond Accounting System. And all Portfolio Analysis reporting is accessible on UNET™, UBB's interactive electronic network.

## *Take Jim's Advice...*

"With over 38 years in the banking business, I've seen a lot of new services come and go... and most of them go. But I don't have enough good words for this program. Everyone knows the UBB people are helpful and friendly."

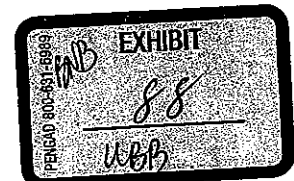
For more information on Portfolio Analysis, contact Jeff Betchwars, Naomi Christensen, Mitra Somwaru, Paul Dvorak or Pete Switenki at 1-800-558-6875.



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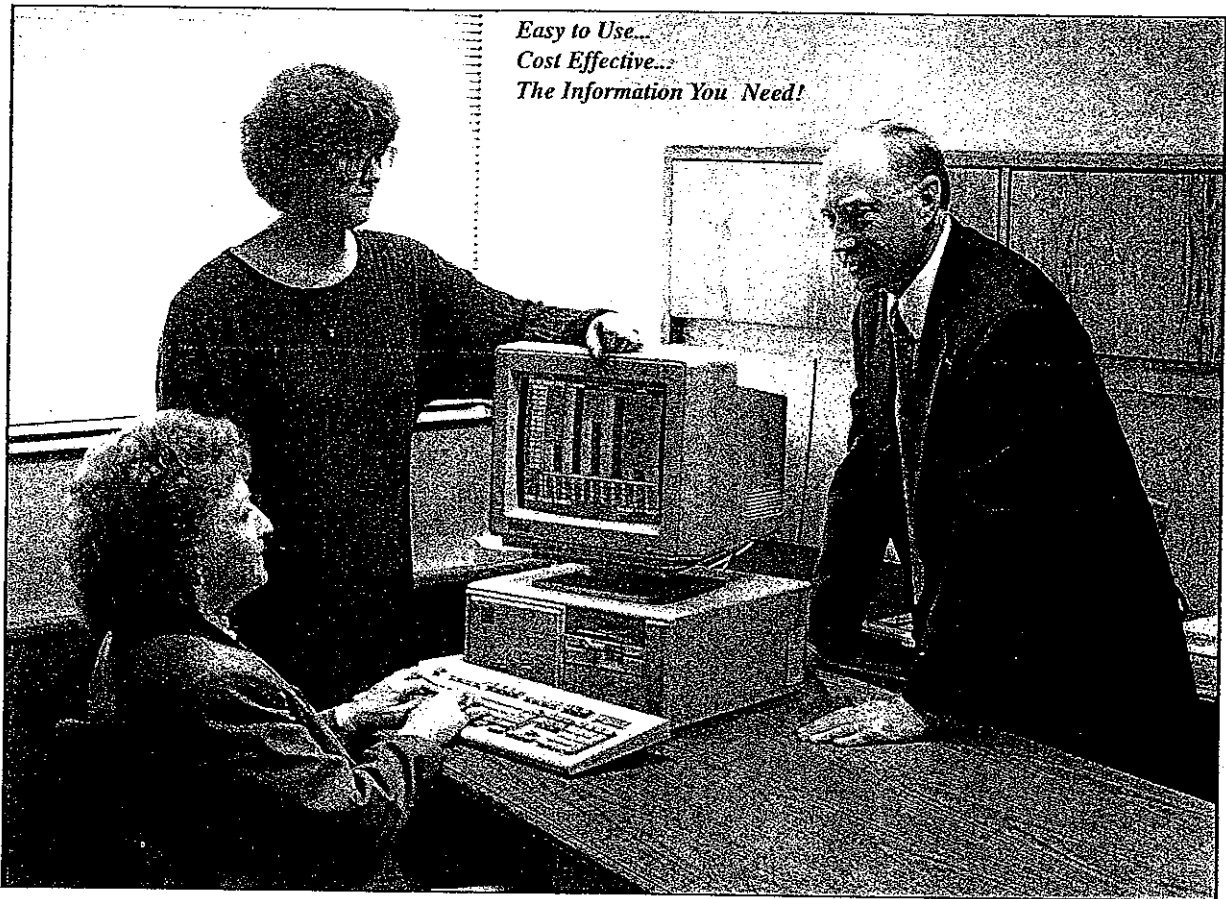
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## **EXHIBIT 89**

**Offered by Applicant United Bankers Bank**

4/17/95 1/20/96 10/19/96  
THE COMMUNITY BANKERS' PREMIER MANAGEMENT INFORMATION SYSTEM

# UNET<sup>TM</sup> 3.0



*Pictured above from left to right are: Mia Poulsen, Jill Bakken, Gene Ekness*

UNET<sup>TM</sup> 3.0 is your bank's premier management information system combining Federal Reserve Bank Data, UBB Correspondent Account Information, Daily Financial Markets and accesses a Community Bank Network. For more information, call Gene Ekness, Chuck Hokans, Dick Holmes or Mark Toombs at 1-800-752-8140.

**NO OTHER ELECTRONIC SYSTEM DOES WHAT  
UNET<sup>TM</sup> 3.0 CAN DO FOR YOU**



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## **EXHIBIT 90**

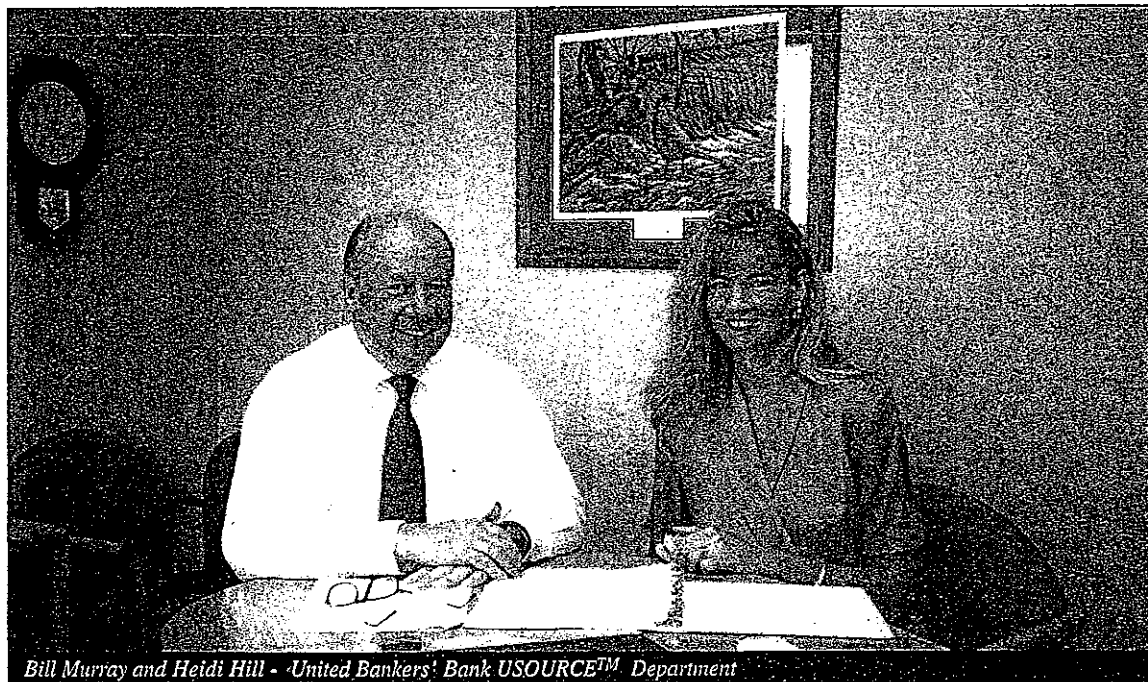
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7/22/95 11/4/95 11/23/96  
3/23/96  
**USOURCE™**

Human Resource Management Services for Community Banks

**Do you have a Corporate Human Resource  
Department that helps you with  
personnel problems?**

**Now You Do...**



*Bill Murray and Heidi Hill - United Bankers' Bank USOURCE™ Department*

USOURCE™ is a human resource management service designed specifically for community banks.

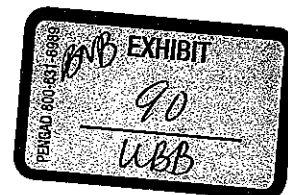
Whether you're looking for an answer to a specific question, need assistance establishing job descriptions, require an employee manual that is up to date with legislative changes, or need materials and training to help you initiate formal human resource programs, USOURCE™ is the answer.

For more information on USOURCE™, contact Bill Murray, Heidi Hill, Chuck Hokans, Dick Holmes or Mark Toombs at 1-800-752-8140.



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## **EXHIBIT 91**

**Offered by Applicant United Bankers Bank**

8/5/95

# CRUISE THE INFORMATION SUPERHIGHWAY WITH UNET™

**"IT'S EASY TO USE, IT SAVES TIME, AND  
WE LOVE IT!"**

Kristi Harrington will happily tell anyone who asks how she merged the State Bank of New Richland with UNET™ from United Bankers' Bank onto the Information Superhighway with stops at the Federal Reserve, Wall Street, United Bankers' Bank and at community banks throughout the state.

**"I GET THE INFORMATION I WANT,  
WHEN I WANT IT."**

"Personally, I like the correspondent account information," said Harrington. "It's wonderful to get on when I want to and find out right away what I needed yesterday. Wire transfers are also updated hourly. Before UNET™, we had to call our previous correspondent for this information. Often times I would be put on hold, and then I would still have to wait hours for someone to call me back."

"Bookkeeping uses UNET™ primarily for ACHs, an important job to get done right away. And they really like how easy it is to order savings bonds and send Treasury Tax and Loan information," Harrington said. "We also do all Fed Funds transactions through UNET™."

And while Harrington doesn't use the investment and credit card accounting services offered by UNET™, she is glad that they are available if and when she needs them. "We're looking at signing on with UBB's credit card program this fall, and instant UNET™ access to our account is a big selling point," stated Kristi.

**"THEY TREAT US LIKE WE WANT TO  
TREAT OUR CUSTOMERS"**

"In a small town, your customers want to know that you're going to call them by name," Harrington emphasized. "They want you to know who they are and a little about them. They want you to talk to them. That is exactly what impressed me about working with UBB and UNET™. They treat us like we want to treat our customers."

**TAKE KRISTI'S ADVICE...**

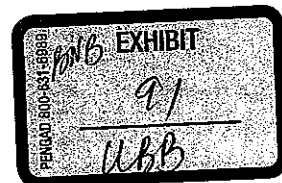
"I would highly recommend UNET™ to anyone who is considering an on-line information system," stated Kristi. "UNET™ is helpful and easy to use. The people at UBB are excellent. Together they make this a tremendous correspondent relationship."

For more information on UNET™, call United Bankers' Bank at 1-800-752-8140.



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## **EXHIBIT 92**

**Offered by Applicant United Bankers Bank**

9/9/95

# LET UBB'S TEAM OF INVESTMENT OFFICERS HELP YOU DESIGN YOUR PORTFOLIO

Structuring your bond portfolio for maximum safety and returns can be a challenging job.

Whether buying, selling or just contemplating a decision, call a UBB Investment Officer for assistance in designing a plan to meet your goals.



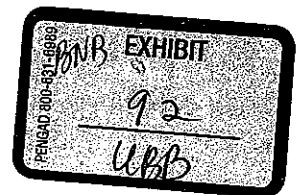
*Pictured from left to right are: Mitra Somwaru, Naomi Christensen and Paul Dvorak. (Not shown is Pete Switenki)*



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## **EXHIBIT 93**

**Offered by Applicant United Bankers Bank**

12/2/95

# KNOCK OUT NON-BANK COMPETITION WITH A ONE-TWO INVESTMENT PUNCH

## **"CUSTOMERS ARE DEMANDING ALTERNATIVE INVESTMENTS"**

"And they are going to go somewhere to find them. It might as well be to their home town community bank," said Bob Barsness, President and CEO of Prior Lake State Bank in Prior Lake, Minn.

The solution? Do what Bob did: Offer your customers annuities and mutual funds through UPLAN™, a strategic alliance between United Bankers' Bank and the GNA Corporation and its subsidiaries. Products include tax-deferred annuities, tax-free bond funds†, U.S. government securities funds, unit investment trusts, retirement programs, securities trade desk services and equity funds.

## **"GNA KEEPS A COMMUNITY BANK'S INTERESTS AT HEART"**

"And that's just one of the reasons why I chose to do business with GNA," said Barsness. "I have confidence in UBB's judgement to pick outstanding service providers. GNA only markets its products through banks, unlike most other investment firms who are out there selling directly to your customers," Barsness emphasized. "GNA also has a full range of quality products, and they back them up with critical compliance and educational services."

## **"SUPPORT IS WHAT REALLY COUNTS"**

"It's not a matter of one company's products looking better than another's," Barsness continued. "These products are pretty comparable and are available through a number of different sources. What really counts is support, especially if you are just starting out. And GNA has delivered where it counts...on-going training, marketing and promotions, product education, management reporting and compliance service."

## **"VOLUMES HAVE GROWN STEADILY"**

"We're pleased with the steady growth in alternative investment volume through this program," commented Barsness. "But I would caution any banker who thinks this will generate significant income in comparison to traditional bank services. What's important is that you have one more tool in your arsenal to deepen and enhance the relationship you have with your customer."

## **TAKE BOB'S ADVICE...**

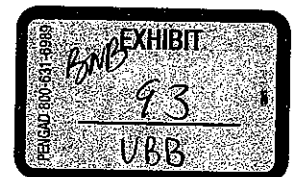
"Stop watching customer deposits flow out of your bank and into alternative investments. Offer them the opportunity and convenience to get these products from GNA at their community bank, a place they have trusted with their financial affairs for many years."



**United Bankers' Bank**

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**We Deliver Success To Community Banking**  
*Member FDIC*



Annuities and insurance are issued by Great Northern Insured Annuity Corporation. Securities are offered by GNA Securities, Inc., a registered broker/dealer, member SIPC. GNA is not affiliated with UBB or any of the community banks.

These financial products are not deposits with or obligations of any financial institution, are not guaranteed or endorsed by any financial institution or its affiliates and are not insured by the FDIC, the Federal Reserve Board or any other government agency. Purchases of non-deposit products involves investment risk including possible loss of principal amount invested.

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## **EXHIBIT 94**

**Offered by Applicant United Bankers Bank**

2/17/96 4/6/96 7/20/94 11/9/96

# KEEP HOME-GROWN BUSINESS HOME WITH PARTICIPATION LENDING PROGRAMS FROM UNITED BANKERS' BANK

## "TOGETHER, WE TRANSFORMED A DREAM INTO REALITY"

That's how Roger Haugen, President and CEO of Sherburne State Bank in Becker, Minnesota described his loan participation relationship with United Bankers' Bank (UBB). "There is big demand for a grocery store in Becker," Haugen said. "So we started making plans to bring a store here with Virgil Gilyard, the successful owner of the local Tom Thumb."

## "UBB NURTURED THE DEAL"

Gilyard's financial needs coupled with Sherburne State Bank's lending limits made this a unique opportunity," continued Haugen, "and that's where UBB came in. Right from the start they seemed willing to participate in the project to ensure it would be a success. UBB proved to be a flexible and understanding participant to both parties."

## "UBB'S FRIENDLY, CAN-DO PHILOSOPHY IS A PERFECT FIT FOR US"

"Freely accessible management, accommodating decision making and quick response time are the rule when working with UBB," commented Haugen. "UBB executives visited with both parties in person multiple times, demonstrating their reliability and forethought. This willingness to donate professional time and expertise to the grocery store project ultimately sealed its success."

## "HOME-GROWN BUSINESSES GENERATE HOME-GROWN REVENUES"

"A new grocery will soon be serving the Becker community, thanks in part, to UBB," said Haugen. "And since all UBB does is serve community banks like ours, I never felt like I had to worry about losing a valued customer to a larger competitor."

## TAKE ROGER'S ADVICE...

"If helping local businesses succeed is as important to you as it is to me, you'll look to UBB for help with participation loans."



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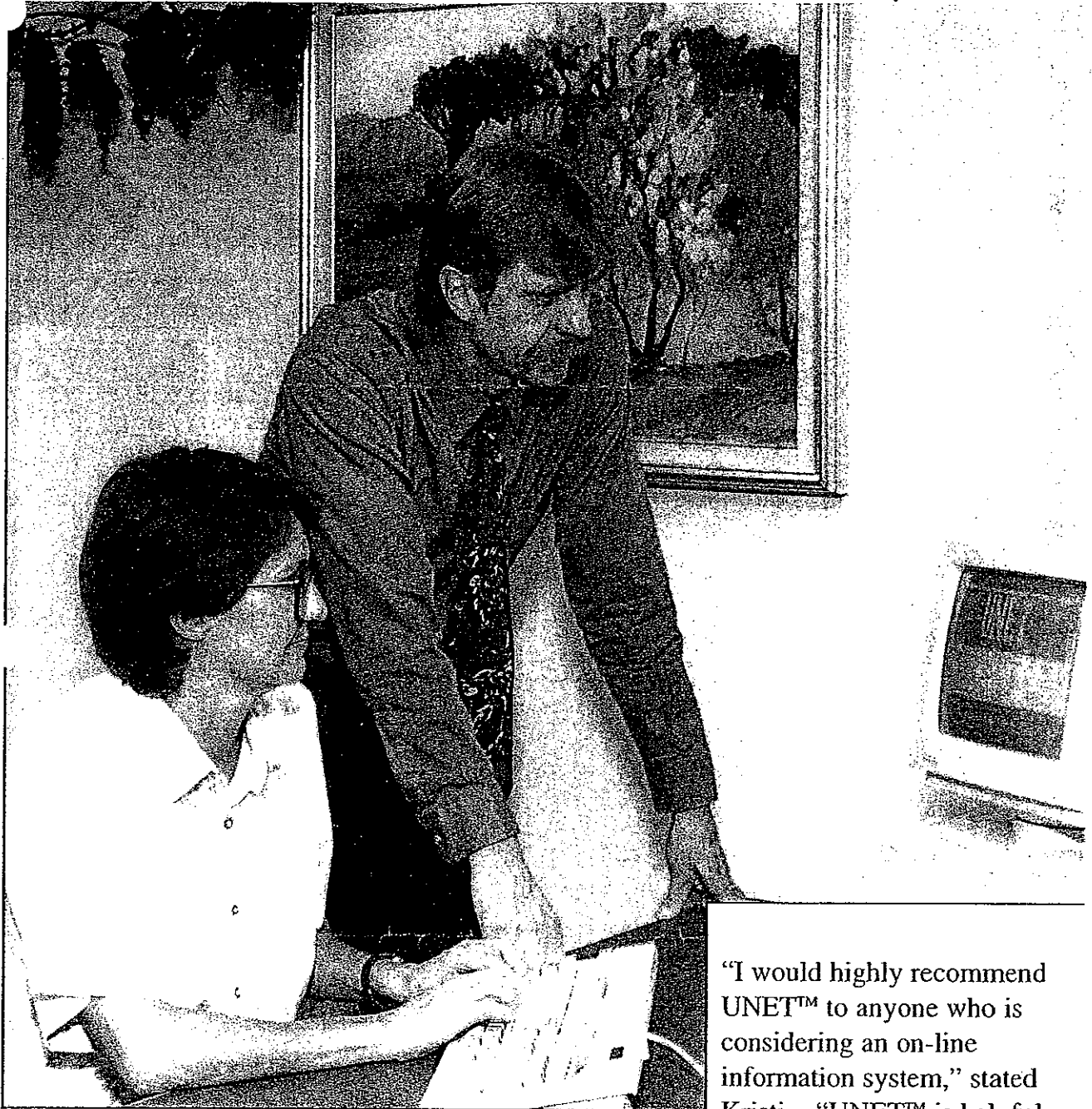
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## **EXHIBIT 95**

**Offered by Applicant United Bankers Bank**

# CRUISING THE INFORMATION SUPERHIGHWAY WITH UBB'S UNET™

5/19/96



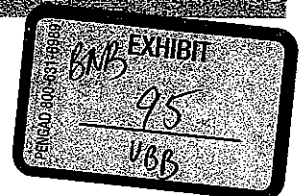
*Kristi Harrington, Vice President and Bernie Anderson, President/CEO,  
State Bank of New Richland, Minnesota*

"I would highly recommend UNET™ to anyone who is considering an on-line information system," stated Kristi. "UNET™ is helpful and easy to use."



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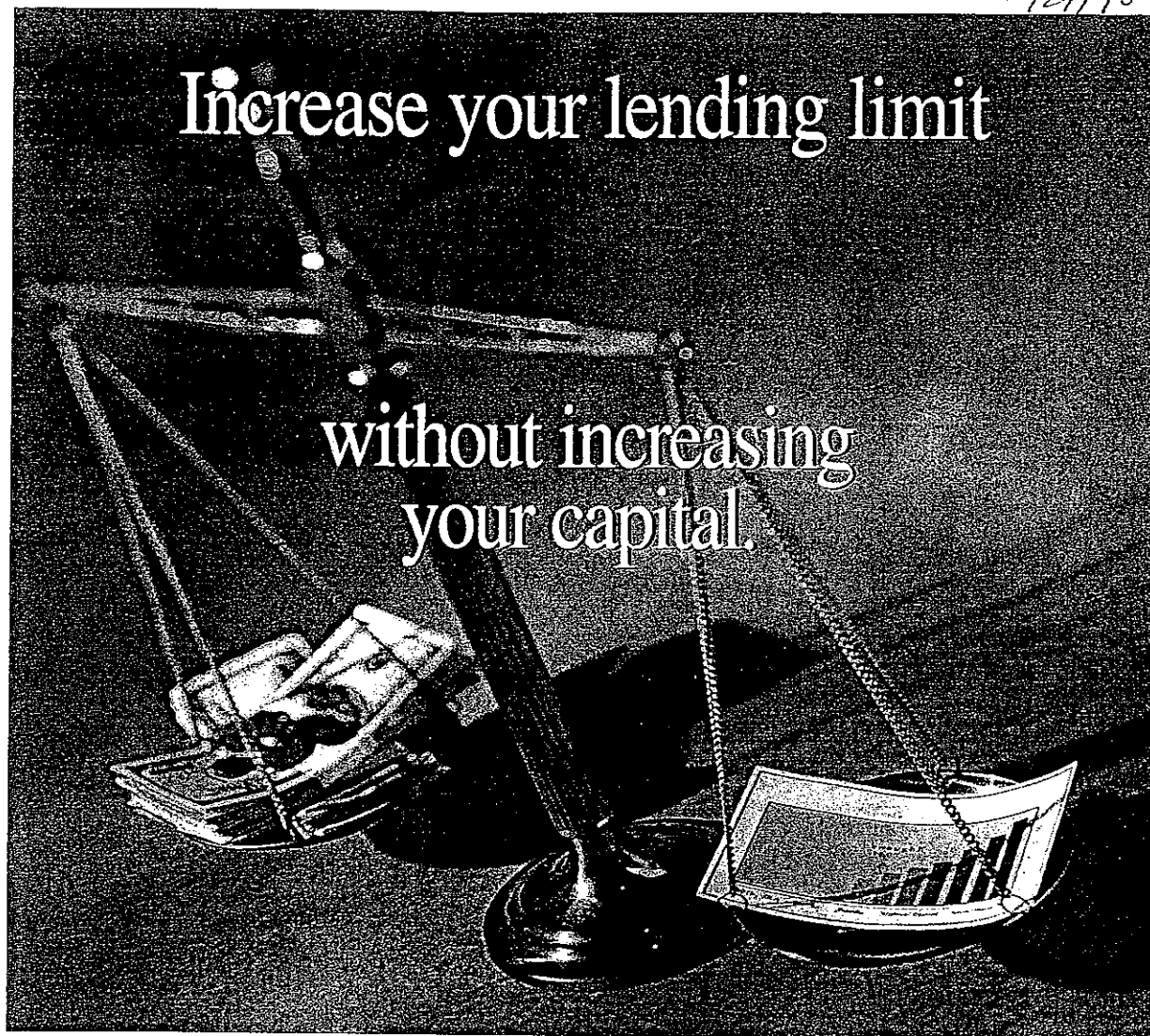
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1997 6/98 12/5/98

10/24/98

# Increase your lending limit

## without increasing your capital.



UBB has the experience and expertise to help *you* keep your customers.

You've worked to earn their trust, build their business and help them grow... You don't have to watch them outgrow your bank.

- ▶ diversify your risk
- ▶ maintain your liquidity
- ▶ keep your customer

- ▶ UBB can be your loan department's backroom
- ▶ UBB doesn't compete with it's customers
- ▶ Call us to visit about loan participation services



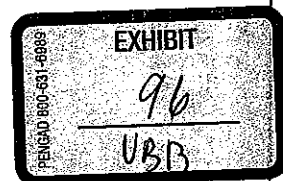
*Where Community Bankers Bank.*

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## **EXHIBIT 97**

**Offered by Applicant United Bankers Bank**

Nebraska Independent Community Bankers



UBB000002

# Our Purpose is Your Success.™

Community bankers created United Bankers' Bank more than twenty-five years ago to be their trusted ally for correspondent services.

Now more than 700 banks in seven states turn to United Bankers' Bank for deposit, loan, securities and consulting services.

The message is clear — as the correspondent bank owned by community banks, our **only** purpose is your success.



United Bankers' Bank<sup>®</sup>

Suite 1500, Southpoint Center,

1650 West 82nd Street, Bloomington, MN 55431-1467

(952) 881-5800 (800) 752-8140 [www.ubb.com](http://www.ubb.com) [info@ubb.com](mailto:info@ubb.com)

Member FDIC

UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

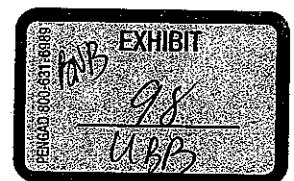
Applicant.

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## **EXHIBIT 98**

**Offered by Applicant United Bankers Bank**

Nebraska Bankers Association




UBB000004

03-04 ~~P.D.~~ NBA Directory Ad

**United Bankers' Bank**

United Bankers' Bank is the leading correspondent bank in the upper Midwest providing a full line of correspondent services to community banks including: Bank Value Advisory Services, Credit Cards, Depository Services, Investments, Loans, UNET electronic information management, and USOURCE human resources management.



800-752-8140    [www.ubb.com](http://www.ubb.com)  
[info@ubb.com](mailto:info@ubb.com)  
Member FDIC

UBB000005

UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

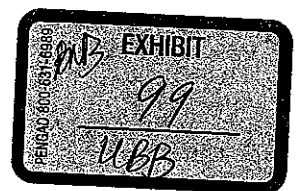
Applicant.

---

## **EXHIBIT 99**

**Offered by Applicant United Bankers Bank**

*Iowa Banking Magazine*



UBB000006

1/01 12/01 1/02 3/02 5/02 7/02 7/02 11/02 1/03

# BANKVALUE™

Services designed to enhance, quantify  
& preserve shareholder value.

## Bank Value Advisory Services

### BANK STOCK VALUATION

- Employee Stock Ownership Plans
- Purchase of minority shares
- Estate Planning and Gifting
- Buy/Sell Agreements

### MARKET STUDIES

- De Novo Banks
- Branch Expansion
- Strategic Planning

### MERGER/ACQUISITION SERVICES

- Strategic Options Analysis
- Bank Purchase/Sale issues



United Bankers' Bank

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Member FDIC

UBB000007

3/03 5/03 7/03 9/03 11/03 1/04 3/04 5/04 7/04

A Tradition of Personal, Guiding Service



Our Only Focus is Community Banks



*Where Community Bankers Bank.*

**United Bankers' Bank**

Suite 1500, Southpoint Center, 1650 West 82nd Street, Bloomington, MN 55431

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Member FDIC

UBB000008

1/05 2/05 6/05 10/05 11/05 1/06

# Our Purpose is Your Success.™

## *UBB: A Safe Harbor for Community Banks*

United Bankers' Bank is a correspondent bank for community banks. We provide a safe harbor for your business, offering a wide range of services to help you succeed.

Now more than 700 banks in seven states turn to United Bankers' Bank for deposit, loan, securities and consulting services.

The message is clear — as the correspondent bank owned by community banks, our **only** purpose is your success.

United Bankers' Bank was built by community bankers, for community bankers. We are truly your correspondent safe harbor.



**United Bankers' Bank**

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*Member FDIC*

*Sioux City photo credit: Iowa Tourism Office*

UBB000009

3/05 4/05 5/05 12/05

# Our Purpose is Your Success.™

Community bankers created United Bankers' Bank more than twenty-five years ago to be their trusted ally for correspondent services.

The message is clear — as the correspondent bank owned by community banks, our **only** purpose is your success.

Now more than 700 banks in seven states turn to United Bankers' Bank for deposit, loan, securities and consulting services.

United Bankers' Bank was built by community bankers, for community bankers. We are truly your correspondent safe harbor.



United Bankers' Bank®

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Member FDIC

*Loess Hills photo credit: Iowa Tourism Office*

UBB000010

7/05 8/05 9/05

# Our Purpose is Your Success.™

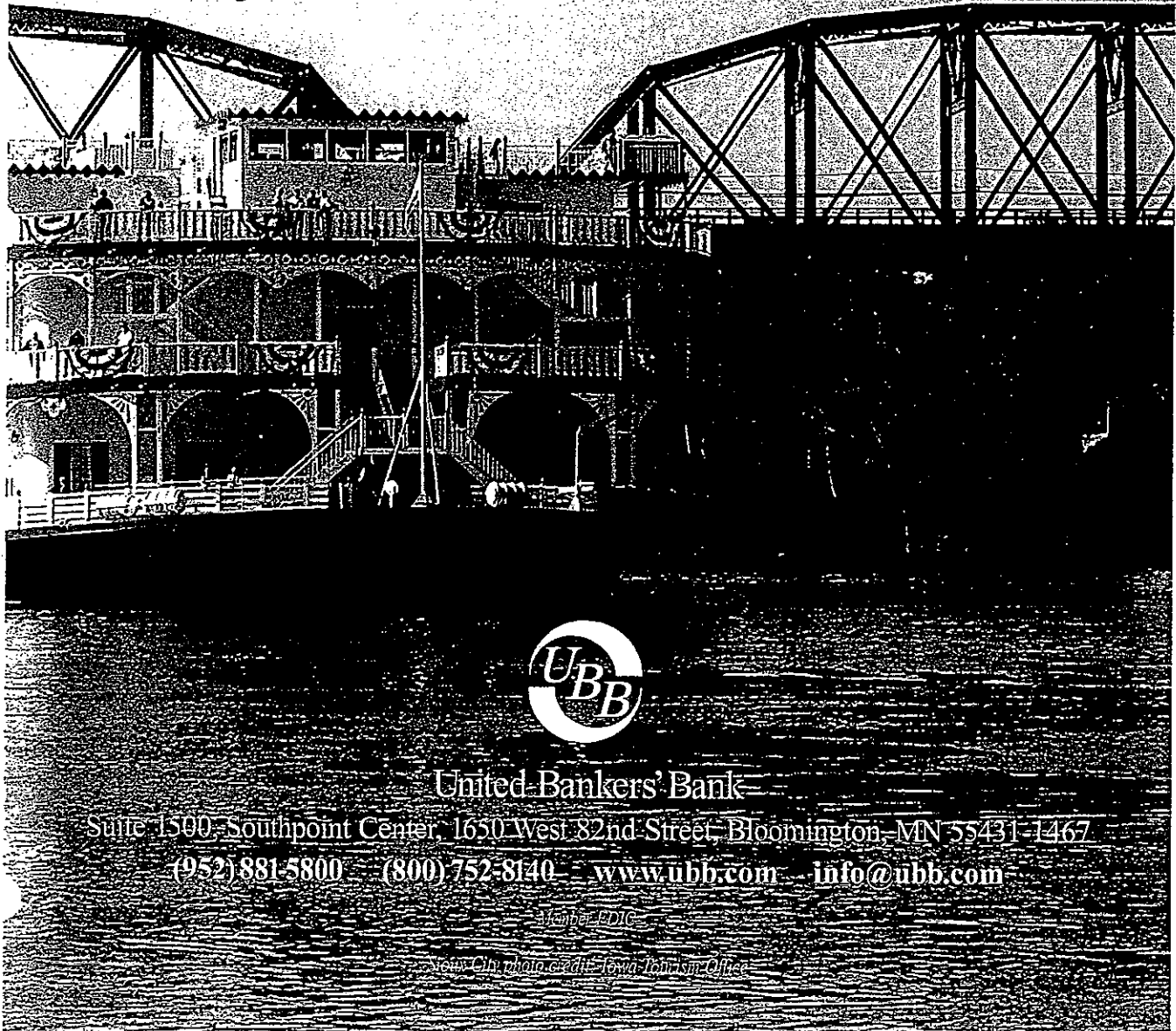
## *UBB... A Safe Harbor for Community Banks*

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Member FDIC

New City photo credit: Iowa Tourism Office

UBB000011

2/06

# UNET.web: Comprehensive, Secure, Convenient

UNET.web is the next generation of UNET<sup>™</sup>, the widely acclaimed online correspondent banking and information communication system service from United Bankers' Bank (UBB).

We've combined the ease and speed of Internet access with the latest security to provide you with the financial management functions you depend on every day. Simply log on to UNET.web for instant access to your UBB correspondent account using a standard personal computer, an

Internet connection, and our U.are.U<sup>®</sup> biometric fingerprint scanner. Use UNET.web to initiate wire transfers and ACH activity, view daily MICR files, and much more.

Contact your UBB Correspondent Banking Officer for all the details on UNET.web, the premiere correspondent information and cash management system designed exclusively for community bankers.



United Bankers' Bank<sup>®</sup>

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UBB000012

3/04

# BankValue Advisory Services: *Your Independent Advisory Team*

BankValue™ Advisory Services offers products and services designed to enhance, quantify and preserve shareholder value for community bankers.

Our services include:

- ▶ Stock Valuations
- ▶ Risk Management Services
- ▶ Merger/Acquisition Consulting
- ▶ Branch Analysis
- ▶ Market Research

Our staff of knowledgeable, experienced and independent advisory experts will work with you to meet your individual consulting needs and those of your customers.

You can count on United Bankers' Bank and BankValue Advisory Services, because — our purpose is your success.



United Bankers' Bank®

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(952) 881-5800 (800) 752-8140 [www.ubb.com](http://www.ubb.com) [info@ubb.com](mailto:info@ubb.com)

Member FDIC

4/06 5/06 6/06

# UNETexchange: UBB's Check 21 Product Suite

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- ▶ **Merchant Image Capture**
- ▶ **One-stop Access...** when used with UNET.web, you have one-stop access for all your cash management and information delivery needs.

**Our solution is:**

**Proven...** technology utilized nationwide

**Cost-effective...** minimal deployment or integration costs

**Scaleable...** fits your bank's size and unique needs

**Compatible...** works with your existing technology

**Competitive...** helps you offer services to keep your corporate customers



United Bankers Bank

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Member FDIC

UBB000014

UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

Applicant.

---

## **EXHIBIT 100**

**Offered by Applicant United Bankers Bank**

Independent Community Bankers of America  
*Independent Banker Magazine*



UBB000015

March 2005

# Our Purpose is Your Success.™

## *UBB... A Safe Harbor for Community Banks*

Community bankers created United Bankers' Bank more than twenty-five years ago to be their trusted ally for correspondent services.

Now more than 700 banks in seven states turn to United Bankers' Bank for deposit, loan, securities and consulting services.

The message is clear — as the correspondent bank owned by community banks, our **only** purpose is your success.

United Bankers' Bank was built by community bankers, for community bankers. We are truly your correspondent safe harbor.



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Member FDIC

UBB000016

UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

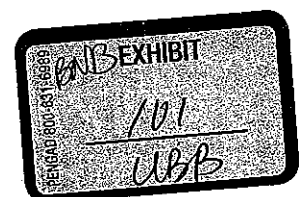
Applicant.

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## **EXHIBIT 101**

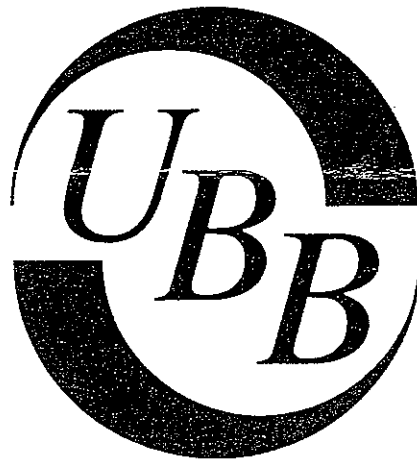
**Offered by Applicant United Bankers Bank**

Independent Community Bankers of Minnesota



UBB000017

# STRENGTH, SERVICE & COMMITMENT



*At United Bankers' Bank, correspondent banking is much more than just a business, it's our only business!*

*You can count on our steady commitment to community banking. See us for a full line of correspondent services:*

***Loans • Investments • Cash Management  
Credit Cards • UNET***

## **UNITED BANKERS' BANK**

***Suite 1500 1650 West 82nd Street, Bloomington, MN 55431***

***(612)881-5800***

***(800)752-8140***

Member FDIC

UBB000018

# Our Purpose is Your Success.

## *UBB... A Safe Harbor for Community Banks*

Community bankers created United Bankers' Bank more than twenty-five years ago to be their trusted ally for correspondent services.

Now more than 700 banks in seven states turn to United Bankers' Bank for deposit, loan, securities and consulting services.

The message is clear — as the correspondent bank owned by community banks, our **only** purpose is your success.

United Bankers' Bank was built by community bankers, for community bankers. We are truly your correspondent safe harbor.



United Bankers' Bank®

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Member FDIC

ICBM Directory Ad 2005

UBB000019

2/05 4/05 7/05 11/05

# Our Purpose is Your Success.™

## *UBB... A Safe Harbor for Community Banks*

Community bankers created United Bankers' Bank more than twenty-five years ago to be their trusted ally for correspondent services.

Now more than 700 banks in seven states turn to United Bankers' Bank for deposit, loan, securities and consulting services.

The message is clear — as the correspondent bank owned by community banks, our **only** purpose is your success.

United Bankers' Bank was built by community bankers, for community bankers. We are truly your correspondent safe harbor.

*Where Community Bankers Bank.*



United Bankers' Bank

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2/06 3/06

# Our Purpose is Your Success.®

## *UBB... A Safe Harbor for Community Banks*

Community bankers created United Bankers' Bank thirty years ago to be their trusted ally for correspondent services.

Now more than 700 banks in seven states turn to United Bankers' Bank for deposit, loan, securities and consulting services.

The message is clear—as the correspondent bank owned by community banks,

our **only** purpose is your success.

United Bankers' Bank was built by community bankers, for community bankers. We are truly your correspondent safe harbor.



**United Bankers' Bank**

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*Member FDIC*

UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

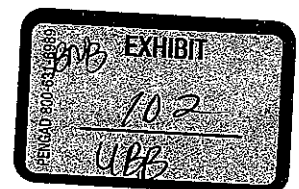
Applicant.

---

## **EXHIBIT 102**

**Offered by Applicant United Bankers Bank**

Independent Community Bankers of North Dakota



UBB000022

# Our Purpose is Your Success.™

Community bankers created United Bankers' Bank more than twenty-five years ago to be their trusted ally for correspondent services.

Now more than 700 banks in seven states turn to United Bankers' Bank for deposit, loan, securities and consulting services.

The message is clear — as the correspondent bank owned by community banks, our only purpose is your success.

United Bankers' Bank was built by community bankers, for community bankers. We are truly your correspondent safe harbor.



United Bankers' Bank®

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ICBND Newsletter Ad 2005  
Jan/Feb 2005

UBB000023

UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

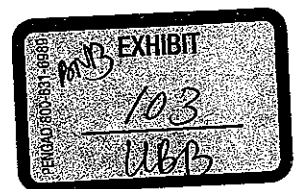
Applicant.

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## **EXHIBIT 103**

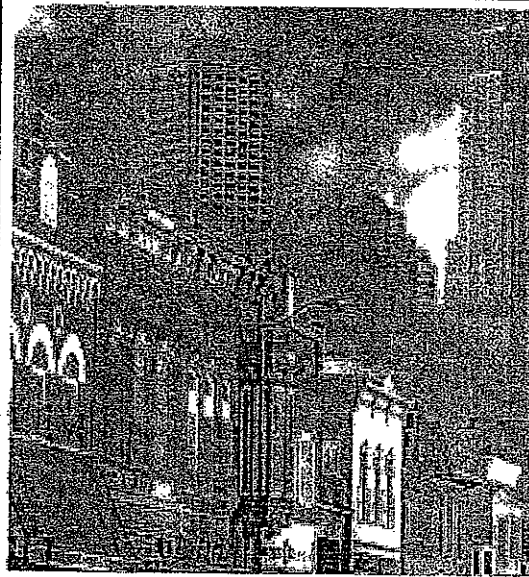
**Offered by Applicant United Bankers Bank**

Iowa Bankers Association



UBB000024

## United Bankers' Bank



United Bankers' Bank is a leading correspondent bank in the upper Midwest providing a full line of correspondent services to community banks including: BankValue Advisory Services, Credit Cards, Depository Services, Investments, Loans, UNET- an electronic information management system, and USOURCE human resources management.



800-752-8140 [www.ubb.com](http://www.ubb.com)  
[info@ubb.com](mailto:info@ubb.com)

Contact Phil Hubler (952) 886-9523 or  
John Peterson (952) 885-9433

Member FDIC

## Our Purpose is your Success.

Community bankers created United Bankers' Bank more than twenty-five years ago to be their trusted ally for correspondent services.

Now more than 600 banks in seven states turn to United Bankers' Bank for deposit, loan, securities and consulting services.

The message is clear — as the correspondent bank owned by community banks, our only purpose is your success.



United Bankers' Bank®

Suite 1500, Southpoint Center  
1650 West 82nd Street  
Bloomington, MN 55431-1467

(800) 752-8140 [www.ubb.com](http://www.ubb.com)

[info@ubb.com](mailto:info@ubb.com)

Contact Marty Trepp (515) 371-9410  
or John Peterson (952) 885-9433

Member FDIC

UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

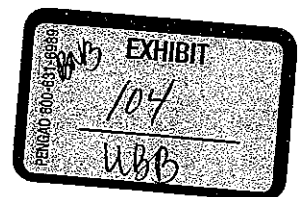
Applicant.

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## **EXHIBIT 104**

**Offered by Applicant United Bankers Bank**

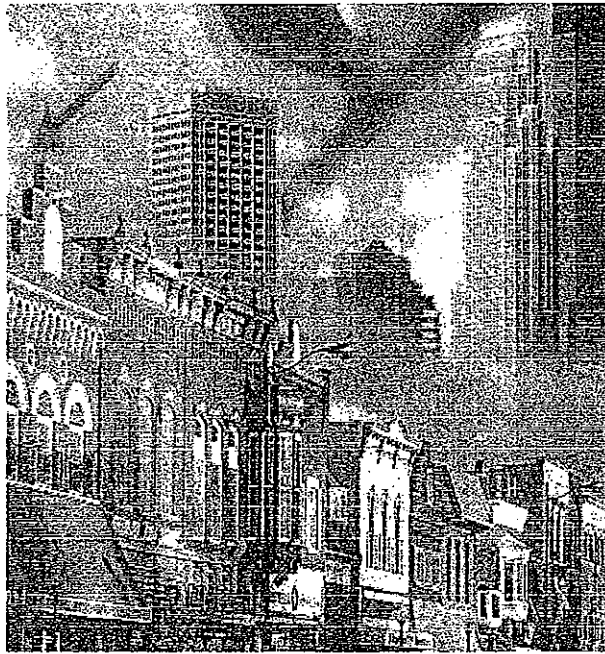
South Dakota Bankers Association



UBB000027

2004 Bank Directory  
Ad

## United Bankers' Bank



United Bankers' Bank is the leading correspondent bank in the upper Midwest providing a full line of correspondent services to community banks including: BankValue Advisory Services, Credit Cards, Depository Services, Investments, Loans, UNET electronic information management, and USOURCE human resources management.



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Member FDIC

UBB000028

# Your 2005 Ad

Bank Directory

## Our Purpose is Your Success.

Community bankers created United Bankers' Bank more than twenty-five years ago. We've remained ally for responsible clients.

Our mission is to provide a full range of financial services to our customers. We are committed to the success of our clients and the community.

Our only purpose is your success.



United Bankers' Bank

Suite 1000, South Main Street

West, Salem, Oregon

97301-1000

(952) 881-5800 (800) 752-8140

www.ubb.com info@ubb.com

Member FDIC

UBB000029

# 2/08 Our Purpose is Your Success

Community bankers created United Bankers' Bank more than twenty-five years ago to be their trusted ally for correspondent services.

Now more than 700 banks in seven states turn to United Bankers' Bank for deposit, loan, securities and consulting services.

The message is clear — as the correspondent bank owned by community banks, our only purpose is your success.

United Bankers' Bank was built by community bankers for community bankers. We are truly your correspondent safe harbor.



United Bankers' Bank®

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Member FDIC

UBB000030

4/05

# Our Purpose is Your Success.™

Community bankers created United Bankers' Bank more than twenty-five years ago to be their trusted ally for correspondent services.

Now more than 700 banks in seven states turn to United Bankers' Bank for deposit, loan, securities and consulting services.

The message is clear — as the correspondent bank owned by community banks, our **only** purpose is your success.

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Member FDIC

UBB000031

UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

Applicant.

---

## **EXHIBIT 105**

**Offered by Applicant United Bankers Bank**



**UNION STATE BANK**  
*Your Hometown Financial Advantage*



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What's  
**New?**



**Jan 19** All bank branches will be closed for MLK Jr. birthday.

USB's Telebank number is 224-8100.

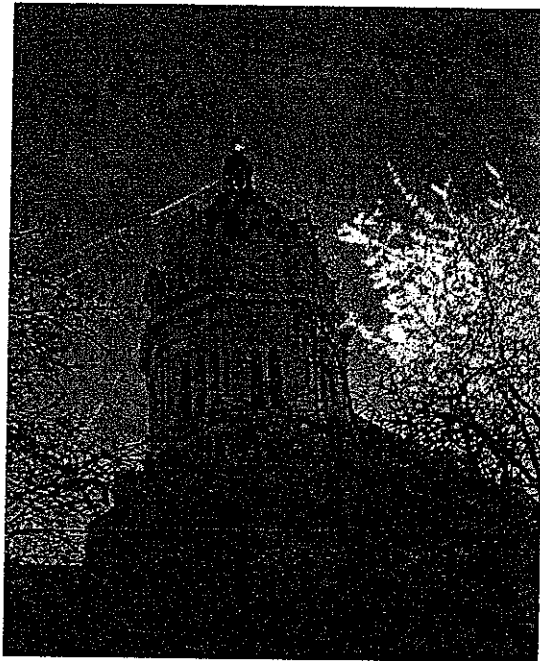
Call 800-383-8000 to report a lost or stolen ATM / debit card.

**NO CLOSING COST**  
**Home Equity Line of Credit**  
(Click above to contact a loan officer)

30 year home loan interest rates are  
**LOW, LOW, LOW!**  
Apply online **NOW!** (click below)



Member  
**FDIC**



*The Madison County courthouse in Winterset,  
Iowa.*

Winterset  
35°F  
AccuWeather.com  
Weather Forecast

### Online Banking

User ID:  
(case sensitive)

Take Me To: [Primary Account Summary](#)

[Login](#)

### QUICK LINKS

[Reorder Checks](#)

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[Locate Fee Free ATMs](#)

[Fight Fraud](#)

### Business Online

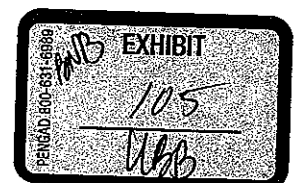
(eCorp) token users only

Access ID:

[Submit](#)



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# UNION STATE BANK

*Your Hometown Financial Advantage*

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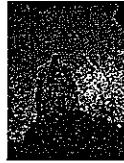
## Products and Services



### *Life...Made Easier with USB.*

- Checking
- Golden Opportunity Club
- Saving
- Christmas Club
- College Savings Account
- Money Market Account
- Certificate of Deposits
- Business and Ag Loans
- Online Business Accounts
- Vehicle Loans
- Personal Loans
- Home Equity Loans
- Home Loans
- Photo Check Card/Debit Card
- USB Investment Center
- Individual Retirement Account
- Trust Services
- Burial Trust
- Safe Deposit Boxes
- Cashier's Checks
- Money Orders
- Notary Services
- 24 Hour bank by phone
- Wire Transfers
- Direct Deposit
- Bank by Mail
- Bill Pay
- Online Images

### *E-Statements*



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# INVESTMENT CENTER

*Your Hometown Financial Advantage*

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## Investment Center

The USB Investment Center has partnered with Financial Network Investment Corporation, a division of ING, to provide you access to the investment and insurance products you need.

For more information, contact:

Jason Kleemeier  
Investment Executive  
515-462-3680  
888-322-3691 (toll free)  
515-462-2468 (FAX)

email: [kleemeierj@financialnetwork.com](mailto:kleemeierj@financialnetwork.com)

Do not include bank information, account numbers,  
social security number or any other confidential  
information in your email.

\*Securities and Advisory Services offered through Financial  
Network Investment Corporation, Member SIPC.  
\*Not insured by any Federal Government Agency.  
\*Not a Deposit. \*Not FDIC Insured.  
\*Not Guaranteed by a Bank.  
\*May go Down in Value.

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Investment Corporation are not affiliated.

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UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

Applicant.

---

## **EXHIBIT 106**

**Offered by Applicant United Bankers Bank**

Home | Locations, ATMs &amp; Hours

**UNION BANK**  
& TRUST COMPANY,*You Belong Here.™*

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**online banking**

- ▶ Personal Online Banking
- ▶ Business Banking Online
- ▶ Login Links

Where do I enter my log-in information?

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We want to get to know you better. Help us learn more about your everyday decisions. [Let us Know...](#)

**Deposit Insurance Increase**

FDIC deposit insurance has been temporarily increased through December 31, 2009. [More...](#)

**UCrew Here for Students**

They're students. They're bankers. They're your connection to banking advice and services. [More...](#)

**features****How Many Have U Earned?**

You have likely earned points by using your Union Bank debit and credit cards. [Log in, see your points total and earn more.](#)

**Pay Bills Fast & Free**

Our free online BillPay service lets you pay bills on your schedule, without the hassle of checks and stamps. [More...](#)

**Guaranteed Returns.**

Pile up your returns and enjoy the safety of FDIC-insured certificates of Deposit. Choose the terms that fit you. [More...](#)

**online tools**

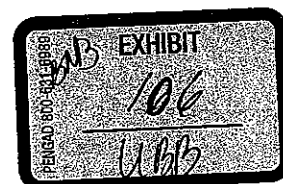
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**Important Information About Procedures For Opening A New Account—**  
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you; we may also ask to see your driver's license or other identifying documents.

**\*\*Insurance policies are obligations of the issuing insurance company, and are not**



obligations or deposits of, or guaranteed by any bank and are not FDIC insured. Union Bank makes insurance available through its affiliated company Union Agency Inc.

**FDIC Insurance:**

On October 3, 2008, FDIC Deposit Insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2009.

Union Bank is participating in the FDIC's Transaction Account Guarantee Program.

Under that program, through December 31, 2009, all non-interest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account.

Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

Investment products: Not FDIC Insured - No Bank Guarantee - May Lose Value.

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You Belong Here.™

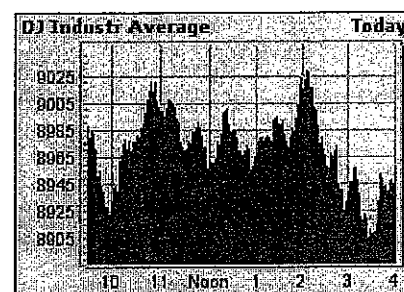
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enhance your  
quality of  
life

## investing

- ▶ 529 College Savings Plans
- ▶ IRAs & Annuities
- ▶ Retirement Plans
- ▶ Union Investment Management Group

## market center



Symbol	Last	Change
<a href="#">DJINDJ</a>	8952.89	-81.80 ↓
<a href="#">COMP</a>	1628.03	-4.18 ↓
<a href="#">SPX</a>	927.45	-4.35 ↓
<a href="#">NYA</a>	5908.43	-7.30 ↓

 Symbol:   
 Symbol: 
  


## you belong here

Union Investment Management Group provides portfolio management for endowments, foundations, pensions, high-net-worth individuals, families and trusts.

## Commitment to Superior Service

Our portfolio managers are committed to providing you with a high level of service and managing your investments in a manner that is tailored to your goals and objectives.

You will have the ability to meet face-to-face with the person managing your money and the confidence of knowing that all of our investment professionals use a consistent process and philosophy. In addition to being very competitive, our fee structure is straightforward and not based on commissions, so as to prevent any potential conflicts.

## Qualified and Dedicated Investment Professionals


 Podcasts  
[Investment](#)
[Strategies for all](#)  
[Stages of Life](#)
[LifeCycle Funds](#)

Each of the investment professionals in Union Investment Management Group holds the Chartered Financial Analyst (CFA) designation. The CFA designation represents a dedication to excellence and to the highest level of ethical and professional standards. The value Union Bank and Trust places on hiring and promoting individuals who have obtained the CFA designation demonstrates our dedication to providing clients with the most qualified professionals to handle their investment management needs.

### **Team-based Approach**

Each portfolio manager takes an active role in the portfolio management process for our clients' accounts. In addition to managing individual accounts, each of our portfolio managers also specializes in different areas of the financial markets and reports to the team on their area of expertise. By utilizing a team approach, every client benefits from the experience of all of the investment professionals on the team, while receiving personal service from their dedicated portfolio manager.

For in-depth information, visit the **Union Investment Management Group** on our Trust website. (the site will open in a new window).

Union Investment Management Group  
323-1253 in Lincoln, or toll-free, 888-239-5135  
6811 S. 27th Street (27th & Pine Lake Road)  
P.O. Box 82535, Lincoln, NE 68501-2535

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**Important Information About Procedures For Opening A New Account—**  
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you; we may also ask to see your driver's license or other identifying documents.

\*Investment services offered through Union Bank & Trust Company's Trust Division.

Investment products: Not FDIC Insured - No Bank Guarantee - May Lose Value.

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UBS AG

Opposer,

Opposition No. 91168033

v.

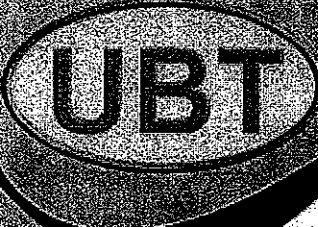
United Bankers' Bank,

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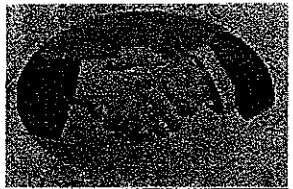
## **EXHIBIT 107**

**Offered by Applicant United Bankers Bank**



Union Bank and  
Trust Company

**The Bank of Friendly Service**



**About Us**

**Locations**

**Services**

**Biographies**

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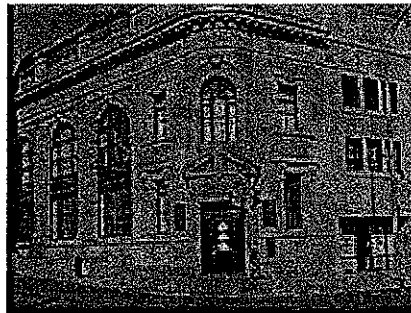
**Privacy Policy**

## About Us

Union Bank and Trust Company is a locally owned independent community bank serving Schuylkill and Northumberland Counties.

Known as the "Bank of Friendly Service", the officers and employees of Union Bank and Trust Company are committed to customer satisfaction. Organized in 1896, the Bank has grown its combined assets to \$125,000,000.

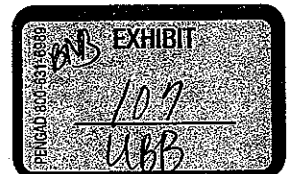
Headquartered in Pottsville, PA, Union Bank and Trust Company has nine convenient banking offices and a loan and trust office which is also located in downtown Pottsville.



## Corporate Mission

The Bank has had, now has, and hopefully will always have, a single mission: to serve it's community as an independent bank by providing a full-range of quality commercial banking services and products at fair and competitive prices. The Bank looks at all of Schuylkill County and certain adjacent areas as its community; and views the people and businesses who live and operate in said community not only as customers, but also as neighbors. Accordingly, the Bank will always conduct itself as an equal opportunity lender, and shall fully comply with the provisions of The Community Reinvestment Act and all applicable federal and state rules and regulations. In so doing, it shall strive to operate in the common interests of its customers, depositors, creditors and shareholders by always acting in a safe, sound and profitable manner.

The Bank looks upon its employees as fellow members of the



community it serves. Accordingly, it shall always be part of the Bank's mission to also serve its employees by providing a pleasant workplace, by paying competitive wages, salaries and fringe benefits, and by encouraging them to improve the quality of life throughout their community by participating in civic, social, cultural, religious and educational organizations and activities.

In short, the Bank is totally committed to community service, community banking, and community life.

#### Union Bank's roots traced to 1852 insurance company

Early Days of UBT

Reorganized in 1896

Building occupied in 1913

#### 1953 open house showcased year-long renovation project

Open house in 1953

Cheerful atmosphere

Branch opened in 1959

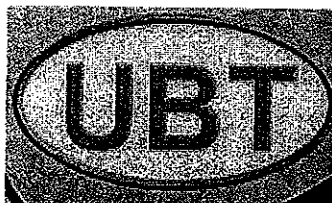
#### Union Bancorp, Inc. formed to protect and help bank grow

Bancorp formed in 1987

'A tight, close ship'

*"Friendly one on one service, with local people helping local people.  
We Care - Staff answered phone calls separate us from the rest."*



Union Bank and  
Trust Company*The Bank of Friendly Service*[About Us](#)[Locations](#)[Services](#)[Biographies](#)[Contact Us](#)[Privacy Policy](#)

## Services

Please review our services listed below. Various terms and rates are available by calling or visiting any of our convenient locations.

UBT provides personal, friendly one on one service to assist you in selecting the best product available to meet your needs.

Contact us today: We are local people helping local people!

### CHECKING PRODUCTS

[Regular Checking](#)[Money Market Accounts](#)[NOW Accounts](#)

### SAVINGS PRODUCTS

[Statement Savings](#)[Passbook Savings](#)[Certificates of Deposit](#)[Christmas & Vacation Clubs](#)[Individual Retirement Accounts](#)

### TRUST & INVESTMENT SERVICES

For information on any of the services below contact:

**Bert R. Cramer**, Esquire, Vice President and Trust Officer  
Losch Plaza, 121 N. Progress Avenue, P.O. Box 119,  
Pottsville, PA 17901  
(570)622-9528

**Michele Reber**, Assistant Trust Officer  
Losch Plaza, 121 N. Progress Avenue, P.O. Box 119,  
Pottsville, PA 17901  
(570)622-9528

**Cynthia Martin**, Trust Department  
Losch Plaza, 121 N. Progress Avenue, P.O. Box 119,  
Pottsville, PA 17901  
(570)622-9528

[Investment Management](#)[Rollover IRA's](#)

Retirement Planning

Financial Planning

Estate Planning

Estate Administration

Trust Administration

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Commercial/Business Loans

### CONSUMER LOANS

Mortgages

Personal Loans

Home Equity



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Bank-by-Mail

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Certified Checks

Direct Deposit

Depository for Taxes

6-Day Banking

U.S. Savings Bonds

Christmas Clubs

Vacation Clubs

Safe Deposit Boxes

Traveler's Checks

Pre-Authorized Transfers

Star/ATM Cards

MasterMoney™ Debit Cards

Limited Notary Service

*"Friendly one on one service, with local people helping local people.  
We Care - Staff answered phone calls separate us from the rest."*



UBS AG

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Opposition No. 91168033

v.

United Bankers' Bank,

Applicant.

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## **EXHIBIT 108**

**Offered by Applicant United Bankers Bank**

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**UMS Banking**  
Payment Processing Services



Your path to superior service and technology

### Full-service payment processing for merchants

- Point-Of-Sale Debit
- Wireless Applications
- Mail Order Acceptance
- Recurring Billing Services
- Electronic Check Processing
- Gift Cards/Smart Cards
- Electronic Benefits Transfer
- Internet Payment Services
- Electronic Funds Transfer
- Check Conversion & Guarantee
- Optional Online Reporting

[Click for more info >>](#)

### Full-service payment processing for banks

UMS Banking provides a variety of financial products designed to create a total Payment Processing Package that enables banks to offer their commercial customers a broad range of payment processing options backed by superior service at competitive rates.

- Outsourced Referral Programs
- Hybrid Programs
- In-House Agent Programs

[Click for more info >>](#)

### UMS Banking sets the standard with a long history of "firsts"

- UMS Banking first introduced the revolutionary concept of "outsourced liability" to the banking community in the 1980s, creating a totally new trend in bankcard processing and ushering in a completely new way for banks to deliver acquiring products to their customers.
- In 1990 UMS Banking was the first to offer Point-Of-Sale Debit services to financial institutions.
- In the early 90s UMS Banking was first to launch wireless technology to the banking industry.
- 1995, UMS Banking introduces workable Smart Card/Gift Card technology to banks for their commercial customers.

[Click for more info >>](#)

**UMS Banking Main Office:**  
750 Fairmont Avenue, Suite 201  
Glendale, California 91203  
Local Phone: (818) 246-6767  
Customer Service/Help Desk: (800) 866-1881  
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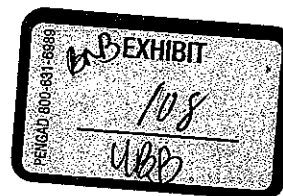
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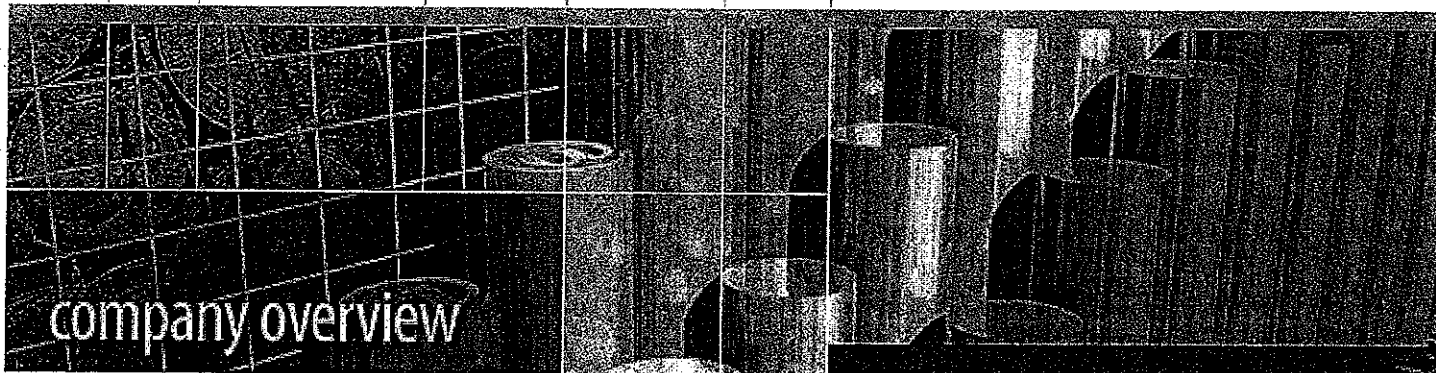
[Products & Services:](#) [Credit Card Processing](#) | [Other Payment Processing Services](#)

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Payment Processing Services

## Complete payment processing services for banks & merchants

---

### ABOUT US SECTION

- [Company Overview](#)
- [Senior Management](#)
- [Meet Our Staff](#)
- [Newsletter](#)
- [Employment Opportunities](#)

UMS Banking is a member  
in good standing of the  
following organizations:

**United Merchant Services of California, Inc.** (known publicly as **UMS Banking**), has been providing payment processing services to merchants and financial institutions since 1987. Our corporate headquarters are located in Glendale, California with regional offices in northern California.

In 2003 the Nilson Report rated UMS Banking (United Merchant Services of CA, Inc.) **54<sup>th</sup> nationally** in the industry, up from **57<sup>th</sup>** the prior year.

UMS Banking was filed as a DBA in 2001 to eliminate a growing confusion between our firm and a number of other companies with the same or similar name that had formed over the years.

UMS Banking currently employs over 65 staff. Our growth continues with plans in 2004 to add additional staff to support continued company expansion.

---

### UMS Banking Mission Statement

UMS has as its primary goal, the increased production and profitability of our clients. Our product and our success are measured by the degree of expansion and growth in the profitability and size of our client banks' portfolios.

To this end, all company actions must be driven by SERVICE first, for it is service that gains UMS clients and retains them for the duration. Our staff must think of themselves as an extension of the financial institutions we service. As such, our staff and their actions must emulate those of the client banks that we care for.

Second in importance is the creation and recognition of a stable and loyal production team. To this goal UMS strives to create an environment in which our staff can flourish and prosper. Staff longevity is a direct barometer of their feelings for their work environment. Critical to this success is our staff training program.



Happy staff are productive staff, who service our clients well. In turn, we hope that our team will spread their enthusiasm to you and your clients.

---

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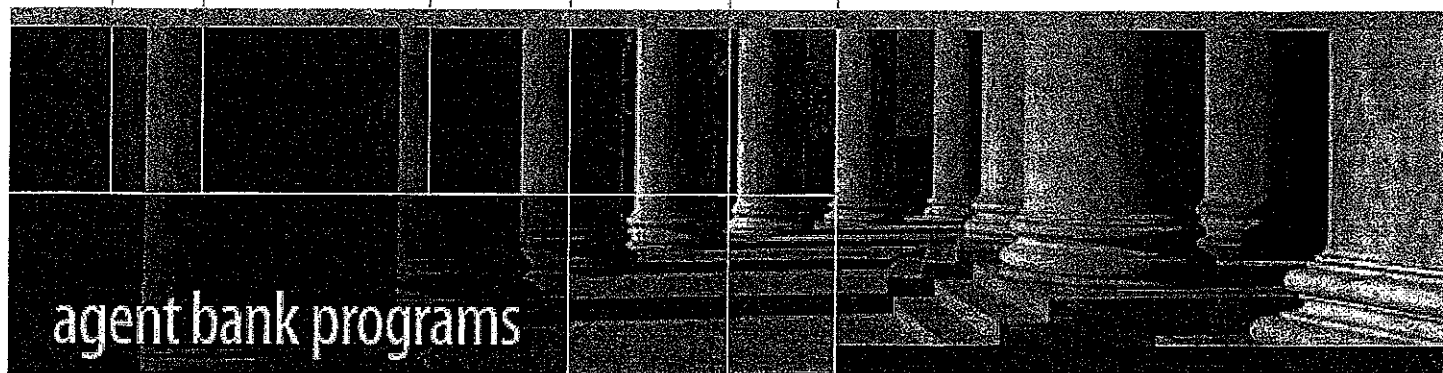
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**UMS Banking™**  
Payment Processing Services



## UMS Banking creates individually customized programs tailored to your bank's needs

### AGENT BANKS SECTION

- [Agent Bank Programs](#)
- [Merchant Referral Form](#)
- [Support Information](#)
- [Let Us Hear From You](#)

Use the processing power of UMS Banking and create a bankcard program that fits your exact needs while building a lasting asset for your bank.

At UMS Banking we understand that each bank has its own unique needs and that one program does not fit all. That's why we offer our banking partners a variety of options with which to design their merchant program. From a fully outsourced program to a fully contained "in-house" bank-run program and any option in between, we will assist our clients in creating a custom program to fit their needs. Our success is measured by the growth, retention and profitability of our banks' portfolios. Couple that with a high level of satisfaction on the part of your merchants, and you have a winning program. UMS Banking is "your path to superior service and technology."

For over 17 years UMS Banking (United Merchant Services of California, Inc.) has dedicated its resources to enabling financial institutions to compete in the transaction world with simplicity and ease. We have achieved this by offering products that allow banks a variety of options in creating programs that exactly fit their needs. In addition, our clients have the peace of mind knowing their customers will be serviced with the same level of caring and competence that mirrors the bank's operating philosophy. Although our core product is providing transaction processing to financial institutions that wish to offer acquiring services to their commercial customers, UMS Banking has always offered our banking partners a diversified mix of transaction products. These include but are not limited to:

### Product Options

- Merchant Bankcard Acquiring
- POS Debit (Point of Sale)
- Electronic Benefits Transfer Processing
- Gift Card/Smart Card Programs
- Electronic Check Processing (at the point of sale)
- Merchant ATM Placement and Service
- EFT Products (Electronic Funds Transfer —ACH credits and debits)
- RCK (Returned Check re-processing product)

### Customized Options

At UMS Banking we stand ready to work with you in building a portfolio that is profitable and expanding. Because the UMS Banking team is composed of a unique blend of seasoned marketing, banking and technology professionals we are equipped to meet the

challenges of our partners and to service your needs in a unique and caring manner.

---

We offer three primary program options with customization as required by each banking partner:

### **Outsourced Referral Programs**

This program allows banks to offer a turnkey referral program. While outsourcing the liability, overhead and dedicated staff generally associated with such portfolios, your bank can build a handsome portfolio that becomes a portable asset for the bank. The differentiating factor with UMS Banking is that your bank will actually own its portfolio while outsourcing the liability and work.

### **Hybrid Programs**

With a partially outsourced program, banks can pick and choose what portions of their program they would like to retain in-house. Many banks choose to outsource liability, risk monitoring, chargebacks and tech support while retaining the marketing aspects of the program. Other banks may choose to retain liability and marketing while outsourcing terminal installation, merchant training and tech support. Call one of our account representatives to discuss the balance that's right for your bank.

### **In-House Agent Programs**

Some banks prefer to simply purchase transactions and create their own program, manned with their own resources. For these institutions UMS Banking offers state-of-the-art tools that allow the bank to build, manage and maintain their portfolio. Our dedicated professionals stand ready to work with such banks, hand-in-hand as a pro-active partner. At UMS Banking we don't feel our job is done after the ink has dried on the contract. While UMS Banking offers the additional option of portfolio purchase, we ask our banking partners to seriously consider the long-term effect of such a decision. Many banks choose this route as a means to remove liability and overhead from the bank. At UMS Banking our partners can achieve this objective while continuing to build a program that they own by simply outsourcing liability to UMS Banking.

---

### **Additional Financial Products**

Bankcard and other financial products, while not the core competency of a bank, if managed well can assist in building a bank's depository and loan portfolios. Offering products such as bankcard, recurring payment processing, retail intelligence software and check processing options to commercial clients creates a product mix that promotes loyalty and is a proven defense against customer attrition.

Community banks often prefer not to offer services such as ACH processing because of the attendant liability with such products. UMS Banking offers local banks the ability to offer these products while again outsourcing liability and overhead. Another unique feature at UMS Banking is that any of our services can be contracted individually or as a package of products.

**Online Reporting:** In addition to traditional monthly paper reports, UMS Banking offers both its Banks and Merchants online reporting and research options. This tool allows banks and merchants to rapidly manage their accounts.

---

### **UMS Banking Sets the Standard:**

#### **A long history of firsts in the payment processing industry**

In the mid-80's UMS Banking first introduced the revolutionary concept of "outsourced"

liability to the banking community. This created a totally new trend in bankcard processing for financial institutions, ushering in a completely new way for banks to deliver acquiring products to their customers. In 1990 we were the first company to offer Point of Sale Debit to financial institutions. Then in the early 90's we were the first to launch wireless technology to the banking industry. The mid-90's saw us first to offer workable smart card/gift card technology to banks for their commercial customers. We continue this leading edge trend by offering the latest in payment processing solutions for your clients. UMS Banking offers financial institutions not only the means to compete in a fiercely competitive marketplace, but the ability to protect their portfolio from attrition through a mix of products that will ensure customer loyalty, combined with superior customer service.

Contact one of our service representatives to discuss your particular needs.



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UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

Applicant.

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## **EXHIBIT 109**

**Offered by Applicant United Bankers Bank**



## Welcome to the RBS Group

We operate across a global network, delivering world class banking and financial services to help our customers make it happen.

More about RBS

**Share Price: 52.50p (0.00p)**  
16:35 PM - 05/01/2009

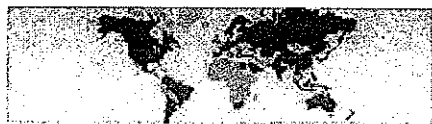
- Financial Reports

## Group News

MoneySense press release

Find out more

- 11 Dec 2008 - Over 1,000 NatWest branches to offer free, impartial financial...
- 08 Dec 2008 - NatWest and RBS provide further reassurance to its small...
- 01 Dec 2008 - Peace of mind for homeowners as NatWest and RBS commit to...



## Global Network

The RBS Group operates in the following regions:

- Europe, Middle East and Africa
- North America and Canada
- Asia Pacific
- Latin America



## Our Businesses

- Personal Finances
- Wealth Management
- Business & Commercial
- Corporate & Institutional

### Useful links

Useful links:

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## The service you deserve

RBS, the No.1 main high street bank for customer satisfaction.

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- [Loans](#)
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### Private Banking

Exclusive service - and a relationship manager as standard.

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## Services for your business finances

### Business Banking

Up to £1m turnover? Everything you need to grow.

- [Banking with us](#)
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- [Borrowing](#)
- [Savings & deposits](#)
- [Cards & payments](#)
- [Insurance](#)
- [International](#)
- [Carbon Offset](#)



### **Corporate Banking**

Over £1m turnover? Get personal service with global reach.

- Banking with RBS
- Sector expertise
- Finance
- Deposits & investments
- Payments
- International
- Electronic services



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## **EXHIBIT 110**

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Small Business

Commercial &amp; Government

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Online Investing

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protect yourself.

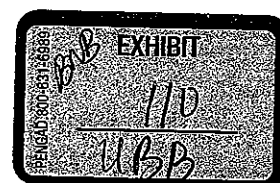
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Deposit Products offered by U.S. Bank N.A. Member FDIC

Investment Products: Not FDIC Insured • No Bank Guarantee • May Lose Value

Investment Products and Services are available through U.S. Bancorp Investments, Inc., an investment  
advisor and brokerage subsidiary of U.S. Bancorp and an affiliate of U.S. Bank.



UBS AG

Opposer,

Opposition No. 91168033

v.

United Bankers' Bank,

Applicant.

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## **EXHIBIT 111**

**Offered by Applicant United Bankers Bank**

UNITED  
SOUTHERN  
BANK**About USB****Personal Banking****Commercial Banking****Investments and Trust****USB Personal Online****Business Online****Conveniences****Contact Us****For Your Security****Careers**

## ABOUT US

United Southern Bank (USB) was chartered in 1937 as Umatilla State Bank in downtown Umatilla and the bank primarily served the residents and businesses in the Umatilla area. As Umatilla State Bank continued to grow and branch banking was approved, USB began to open branches beginning with the Lady Lake Office in 1977. As branching continued, the directors formed a one-bank holding company and changed the name to United Southern Bank, retaining the USB initials.

Today, with eleven offices in the Lake County area and 65 years of community banking, United Southern Bank still puts a premium on building strong customer relationships. The bank's officers live here, some of them all their lives, and they know their customers and their businesses. Our customer family tells us they prefer doing business with a bank that is locally owned and managed. They like banking in an office where everyone really does know their name.

Our customers can visit us in any of our eleven locations, do their banking by telephone, visit an ATM, or bank online. United Southern Bank is ready to serve you in many different ways. USB has state of the art technology with the power for you to bank anywhere, any time; or you can let the power of our dedicated staff serve you at any of our locations.

Let United Southern Bank put the power of independent banking to work for you.

Community  
Center

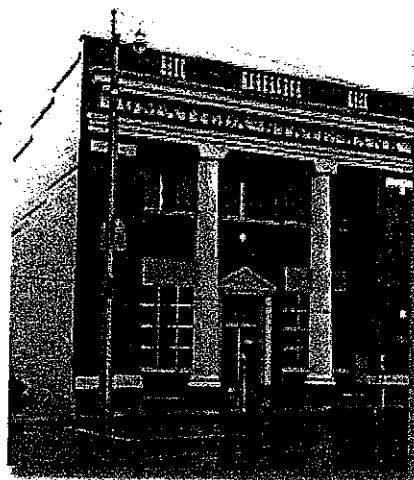
Tools

News

Weather

Sports

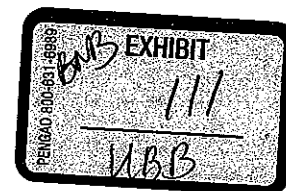
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United Southern Bank



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