



May 15, 2025

We're always looking for ways to make your banking experience easier, clearer, and more supportive of your goals, so we're excited to share a few updates coming soon to your account.

We're introducing a simplified line of checking and savings accounts that are designed to better reflect how you bank, save, and grow. These updates are part of our ongoing effort to create a more consistent and transparent experience for you.

### What's changing?

Your current account will automatically transition to a new account type **effective July 1, 2025**.

- » Streamlined features
- » Clear terms and benefits
- » Flexible options

### Why we're making this change:

This isn't just an update to our products, it's a commitment to you. We've listened to your feedback and designed these updates with your experience in mind. From everyday banking to long-term saving, these accounts are built to support your goals, whether you're managing your first checking account or planning for what's next.

Current Checking	NEW
uBenefit uChecking U@Work	» CLEAR
uRewards eChecking	» CONNECT
uPrime 55	» ULTIMATE

Current Savings	NEW
uSavings Money Beez uChoose Savings	» UNITY SAVINGS
Premier Money Mkt uMoney Mkt	» UPGRADE MONEY MKT

If you're happy with the account listed in the chart, no action is needed. Your account will transfer automatically to the new account type on the effective date.

If you'd prefer to choose a different account from our new lineup, we welcome you to call our local Customer Care Team at 877-889-6847 or visit your local Unity Bank and we'll help you make the change that best fits your needs.

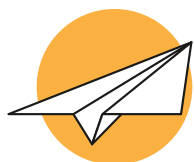
### You'll find enclosed:

- Account descriptions (page 2)
- A copy of the Truth in Savings Act (TISA) disclosures for the new accounts (page 3)
- Our current Fee Schedule for your reference (page 4)

**Thank you for choosing Unity Bank - we're proud to be your financial partner and Experience CommUNITY together.**

# Your New Account Options at a Glance

## Personal Checking Accounts



### CLEAR

Banking that keeps life simple, so you can focus on what matters most.

\$ **25** minimum to open

- ✓ no monthly service fee
- ✓ no minimum balance fee



### CONNECT

Spend with purpose, earn rewards, and give back to a greener community.

\$ **100** minimum to open

- ✓ \$10 monthly service fee (see page 3 to avoid the fee)
- ✓ no minimum balance fee
- ✓ earn \$.05 for each Unity Bank Debit Card purchase



### ULTIMATE

Rewarding your hard work with higher interest on the balance you keep.

\$ **500** minimum to open

- ✓ \$10 minimum balance fee (see page 3 to avoid the fee)
- ✓ \$500 minimum balance
- ✓ interest bearing

## Personal Savings Accounts



### UNITY SAVINGS

Saving together for a stronger tomorrow, one goal at a time.

\$ **25** minimum to open

- ✓ \$5 minimum balance fee (see page 3 to avoid the fee)
- ✓ \$25 minimum balance
- ✓ interest bearing



### UPGRADE MONEY MARKET

Elevate your savings while building a brighter future for your community.

\$ **500** minimum to open

- ✓ \$20 minimum balance fee (see page 3 to avoid the fee)
- ✓ \$500 minimum balance
- ✓ interest bearing

## Do you have a School Spirit Card?

In 2024 we were able to donate nearly \$10,000 to our local schools.



Use your Unity Bank School Spirit Debit Card to make purchases and Unity Bank will donate \$.05 to your local participating school district.



The following Truth in Savings Act (TISA) disclosures outlines key details about your account, including how interest is earned, and applicable fees, and other important terms you should know. We encourage you to review this page carefully and reach out if you have any questions.

## Personal Checking Account Products

### Clear Checking

**Minimum balance required to open:** The minimum balance required to open this account is \$25.00.

**Minimum balance required to avoid the Minimum Balance Fee:** No Minimum Balance required.

**Account Requirements to Avoid a Service Fee:** No monthly Service fee

**Deposit limitations:** You may make an unlimited number of deposits into your account.

**Check Discount:** Applies to single Unity Bank logo checks offered by Main Street Checks for customers age 55 and older (limited to 1 box per year).

**eBanking Options:** No fee Online Banking. No fee Online Bill Pay. No fee Mobile Banking. eStatements

### Connect Checking

**Minimum balance required to open:** The minimum balance required to open this account is \$100.00

**Minimum balance required to avoid the Minimum Balance Fee:** No minimum balance required

**Account Requirements to Avoid a Service Fee:** *eStatements, Debit Card with at least ten (10) debit card point-of-sale transactions per statement cycle - If minimum account requirements are not met each statement cycle, your account may be subject to a \$10.00 Monthly Service Fee for that statement cycle*

**Deposit limitations:** You may make an unlimited number of deposits into your account.

**eBanking Options:** No fee Online Banking. No fee Online Bill Pay. No fee Mobile Banking. eStatements

**Check Discount:** Applies to single Unity Bank logo checks offered by Main Street Checks for customers age 55 and older (limited to 1 box per year).

**Features:** Earn \$.05 per POS Transaction up to \$5.00 a month, Annual Fee Waived on a Checking Reserve (Subject to credit qualifications)

### Ultimate Checking

**Minimum balance required to open:** The minimum balance required to open this account is \$500.00

**Minimum balance required:** \$10.00 Minimum balance Fee if balance falls below \$500.00 at any time during the statement cycle

**Minimum balance required to obtain the disclosed annual percentage yield:** \$0.00

**Account Requirements to Avoid a Service Fee:** No monthly Service Fee

**Deposit limitations:** You may make an unlimited number of deposits into your account.

**Rate Information:** At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

**Compounding Frequency:** Interest will be compounded monthly

**Crediting Frequency:** Interest will be credited to this account monthly

**Average daily balance computation method:** Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

**Accrual of interest on noncash deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks)

**eBanking Options:** No fee Online Banking. No fee Online Bill Pay. No fee Mobile Banking. eStatements

**Check Discount:** Applies to single Unity Bank logo checks offered by Main Street Checks for customers age 55 and older (limited to 1 box per year).

## Personal Savings Account Products

### Unity Savings

**Minimum balance required to open:** The minimum balance required to open this account is \$25.00.

**Minimum balance required to obtain the disclosed annual percentage yield:** \$0.00

**Minimum balance required to avoid Minimum Balance Fee:** \$5.00 Minimum Balance Fee if balance falls below \$25.00 at any time during the statement cycle. Minimum Balance fee waived for those under 21.

**Account Requirements to Avoid a Service Fee:** No monthly service fee.

**Deposit limitations:** You may make an unlimited number of deposits into your account.

**Rate Information:** At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

**Compounding frequency:** Interest will be compounded quarterly.

**Crediting frequency:** Interest will be credited to this account quarterly. Average daily balance computation method - Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

**Accrual of interest on noncash deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks)

**eBanking Options:** No fee Online Banking. No fee Online Bill Pay. No fee Mobile Banking. eStatements

### Upgrade Money Market

**Minimum balance required to open:** The minimum balance required to open this account is \$500.00.

**Minimum balance required to obtain the disclosed annual percentage yield:** \$0.00

**Minimum balance required to avoid Minimum Balance Fee:** \$20.00 minimum balance fee if balance falls below \$500.00 at any time during the statement cycle.

**Account Requirements to Avoid a Service Fee:** No monthly service fee.

**Deposit limitations:** You may make an unlimited number of deposits into your account

**Rate Information:** At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

**Compounding frequency:** Interest will be compounded monthly.

**Crediting frequency:** Interest will be credited to this account monthly.

**Average daily balance computation method:** Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

**Accrual of interest on noncash deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks)

**eBanking Options:** No fee Online Banking. No fee Online Bill Pay. No fee Mobile Banking. eStatements



# UNITY BANK

## Fee Schedule

Effective April 1, 2024

<b>Account Research/Reconciliation (\$25.00 minimum)</b>	<b>\$25/hour</b>	<b>Notary Service</b>	
<b>Account Closing</b>		Customer	No Fee
Dormant Account Fee, Monthly	\$5	Non-Customer per document	\$1
No transactions for 12 months on Checking Accounts.			
No transactions for 24 months on Savings Accounts.			
Account Closed within 90 days of opening	\$25		
<b>Bill Pay</b>		<b>Overdraft</b>	
Standard Delivery	No Fee	For Consumer Accounts- No Fee will be charged when the account is overdrawn ten (\$10.00) dollars or less. Overdraft fees are assessed on up to five items per day, with the daily maximum not to exceed \$180. You may be assessed additional NSF or OD fees for the same item if the sending bank or merchant requests that the item be represented, in any form, for payment. A continuous overdraft fee may be assessed when an account is negative \$50 or more in excess of 10 calendar days. Continuous overdraft fees may be in addition to the NSF fee. Overdrafts can be created by check, in-person, withdrawal, ATM withdrawal or other electronic means.	
Same-Day Bill Payment Fee	\$10	Overdraft Fee	\$30/item
Overnight Check Fee	\$15	Continuous Overdraft Fee	\$5/day
<b>Checks</b>		Overdraft Transfer Fee from Unity Account	\$3
Cashier's Check	\$5 each	Return Item Fee	\$30/item
Counter Checks	\$0.25 each		
Check Image Copies	\$1		
<b>Check Cashing for Non Customers</b>		<b>Night Depository Services</b>	
Checks payable to non-customers drawn on a Unity Bank account.		Night Depository Key w/1 Lock Bag	\$25
Less than \$1500	No Fee	Night Depository Locking Bags	\$10 each
In excess of \$1500	\$20	Night Depository Key Replacement	\$20
<b>Coin/Currency</b>		Zipper Bags	\$5 each
Coin Counting - non-customers	10% of total		
Coin Purchase, per roll	\$0.10	<b>Photocopy, Printout, Fax Copy</b>	\$1/page
Currency Purchase, per strap	\$0.25		
<b>Debit Cards</b>		<b>Safe Deposit Box</b>	
Standard Debit Card - initial setup	No Fee	Annual Rent Payment	Varies by size
Card Replacement Fee	\$10	Rent Late Fee at 30 Days	\$10
Rush Order (Standard Card Only)	\$60	Replacement Key Fee	\$20
<b>Escheatment</b>	\$50	Drilling and New Lock/Key Fee	Locksmith Fee
Funds in a deposit account with no activity for 3 years are required by law to be sent to the State.			
<b>Foreign Item Collection</b>	\$25	<b>Statements</b>	
A check or draft not drawn on a United States bank account required to be sent to a foreign country for collection.		Paper Statement with Images	\$3/statement
		Statement Copy	\$5/statement
		Account Activity Printout	\$3 each
<b>Garnishment/Levy</b>	\$75	<b>Stop Payment</b>	
		Initial or Renewal	\$30/item
		Checks or ACH	
<b>Health Savings Account (HSA)</b>		<b>Wire Transfer</b>	
HSA Debit Card - initial setup	No Fee	Domestic: A Bank within the United States	
<b>IRA Plan Transfer/Close Out</b>	\$30	Incoming	\$15
		Outgoing	\$25
<b>Lien Release, duplicate</b>	\$5	International: A Bank in a country outside the United States	
		Incoming	\$30
<b>Mortgage Satisfaction, duplicate</b>	\$20	Outgoing	\$50
<b>Money Orders</b>	\$3 each		



These fees may have been changed since previously disclosed to you. These fees may apply and/or be assessed to your account and are subject to change at any time. For account specific charges or maintenance fees refer to the Truth in Savings Disclosure (TISA) provided at account opening. Additional copies of this disclosure may be requested by calling 877-889-6847.