



Product & Services Guide

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Consumer Products

True Checking

Description: A non-interest personal checking account, which offers the customer a low balance option.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Unlimited check writing capabilities • No monthly maintenance fees • Free Debit Card issued with account • Unlimited direct deposit items allowed • Free Check Starter Kit • Use of ATM's 	<ul style="list-style-type: none"> • Offers the customer the flexible and convenient access to funds • Can be connected to online banking • Can be connected to online bill payment • Can be connected to Unity24 (telephone banking) 	<ul style="list-style-type: none"> • Unity Checkcard with rewards • Online Bill Pay Service • Online Banking • Mobile Banking • Telephone Banking • Savings Account • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** N/A (no interest earned with this product)
- **Minimum Balance Requirement:** \$.01 to keep account active
- **Monthly Low Balance Service Charge:** None
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** \$5.00
- **eStatements:** Free of charge
- **Other:** N/A

Qualifications:

- Personal customers only

Target Market:

All individuals who keep low monthly balances, or transfer funds to an interest-bearing account leaving a low monthly balance in their checking account

Sales Tips:

A great account for individuals looking for a low minimum balance, no monthly service fees and unlimited check writing capabilities.

NJ Consumer Checking

Description: A non-interest personal checking account, which offers the customer a low balance option.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • First 8 checks paid during each statement cycle are free • Free Debit Card issued with account • Unlimited direct deposit items allowed • Free Check Starter Kit • Use of ATM's 	<ul style="list-style-type: none"> • Offers the customer the flexible and convenient access to funds • Can be connected to online banking • Can be connected to online bill payment • Can be connected to Unity24 (telephone banking) 	<ul style="list-style-type: none"> • Savings Account • Unity Checkcard with rewards • Online Bill Pay Service • Online Banking • Mobile Banking • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** N/A (no interest earned with this product)
- **Minimum Balance Requirement:** \$1.00 to keep account active
- **Monthly Low Balance Service Charge:** \$3.00
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** \$5.00
- **eStatements:** Free of charge
- **Other:** For each check paid in excess of 8 during statement cycle, there is a \$.50 per check charge

Qualifications:

- Personal customers only

Target Market:

All individuals who keep low monthly balances, or transfer funds to an interest-bearing account leaving a low monthly balance in their checking account

Sales Tips:

A great account for individuals looking for a low minimum balance and unlimited direct deposits.

Prosperity Checking

Description: A non-interest personal checking account for individuals 55 years of age or older, which offers the customer a low balance option.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Unlimited check writing capabilities • No monthly maintenance fees • Free Debit Card issued with account • Unlimited direct deposit items allowed • Free Prosperity checks • Fee-free Treasurer Checks • Monthly Statements mailed 	<ul style="list-style-type: none"> • Offers the customer the flexible and convenient access to funds • Can be connected to online banking • Can be connected to online bill payment • Can be connected to Unity24 (telephone banking) • Assists in record keeping • Save money with free services 	<ul style="list-style-type: none"> • Unity Checkcard with rewards • Online Bill Pay Service • Online Banking • Mobile Banking • Telephone Banking • Prosperity Savings • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** N/A (no interest earned with this product)
- **Minimum Balance Requirement:** \$0.01 to keep account active
- **Monthly Low Balance Service Charge:** None
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** Free of charge
- **eStatements:** Free of charge
- **Other:** N/A

Qualifications:

- Personal customers only
- Must be 55 years of age or older

Target Market:

Individuals 55 years of age or older

Sales Tips:

A great account for individuals on a fixed income that want to avoid monthly fees and unlimited check writing capabilities.

Prosperity Plus Checking

Description: An interest-bearing personal checking account for individuals 55 years of age or older.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Unlimited check writing capabilities • Interest is compounded daily and paid monthly • Free Debit Card issued with account • Unlimited direct deposit items allowed • Free Prosperity checks • Fee-free Treasurer Checks • Monthly Statements mailed 	<ul style="list-style-type: none"> • Offers the customer the flexible and convenient access to funds • Can be connected to online banking • Can be connected to online bill payment • Can be connected to Unity24 (telephone banking) • Assists in record keeping • Puts funds in excellent earning position • Save money with free services 	<ul style="list-style-type: none"> • Unity Checkcard with rewards • Online Bill Pay Service • Online Banking • Mobile Banking • Telephone Banking • Prosperity Savings • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** \$100.00 (service charge will be applied if opened with less than the minimum)
- **Minimum Balance Requirement:** \$500.00
- **Monthly Low Balance Service Charge:** \$6.00
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** Free of charge
- **eStatements:** Free of charge
- **Other:** N/A

Qualifications:

- Personal customers only
- Must be 55 years of age or older

Target Market:

Individuals 55 years of age or older looking to earn interest on their checking account.

Sales Tips:

A great account for individuals who want to earn interest with unlimited check writing capabilities and want to maintain a high balance.

Student Checking

Description: An interest-bearing personal checking account, which offers the customer a low balance option for students ages 14-24.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Unlimited check writing capabilities • No monthly maintenance fees • Interest earned on all balances • Free ATM or Debit Card issued with account • Unlimited direct deposit items allowed • Free Check Starter Kit • Use of ATM's • Visa Debit Card for students age 17 or older 	<ul style="list-style-type: none"> • Offers the customer the flexible and convenient access to funds • Can be connected to online banking • Can be connected to online bill payment • Can be connected to Unity24 (telephone banking) 	<ul style="list-style-type: none"> • Savings Account* • Unity Checkcard with rewards • Online Bill Pay Service • Online Banking • Mobile Banking • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** \$.01
- **Minimum Balance Requirement:** \$.01 to keep account active
- **Monthly Low Balance Service Charge:** None
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** N/A
- **eStatements:** Free of charge
- **Other:** N/A

Qualifications:

- Individuals that are students aged 14-24
- ATM Card only for students 14-16
- Debit Card for students age 17+

Target Market:

Students

Sales Tips:

A great account for students looking for a low minimum balance, no monthly service fees, and unlimited check writing capabilities.

*Students 18 or older, can open any savings account, students under 18, need to open a custodian savings

Opportunity Checking Account

Description: an account where rates can rise with the growing balance in the account

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Interest is compounded daily and paid monthly • Tiered Rates of Interest: <ul style="list-style-type: none"> ○ \$2,000-\$3,999 ○ \$4,000-\$6,999 ○ \$7,000 + • Check Access, withdrawals over the counter or at an ATM • Monthly statement 	<ul style="list-style-type: none"> • Puts customer in excellent earnings position • Increase earnings as balances go up • Convenient Access Methods • Provides detailed account activity for record keeping 	<ul style="list-style-type: none"> • Savings Account • ATM Card • Online Banking • Mobile Banking • Telephone Banking • UB Checking • UB Savings • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** \$2,000.00
- **Minimum Balance Requirement:** \$100
- **Monthly Low Balance Service Charge:** \$12.00
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** N/A
- **eStatements:** Free of charge
- **Other:** N/A

Qualifications:

- Personal customers
- Business customers – sole proprietors only

Target Market:

Customer looking for high interest rates with easy access to their funds

Sales Tips:

Excellent account for customers wanting to keep their money liquid and at the same time enjoy higher rates of interest with easy access to their funds.

Opportunity Money Market Deposit Account

Description: an account where rates can rise with the growing balance in the account

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Interest is compounded daily and paid monthly • Tiered Rates of Interest: <ul style="list-style-type: none"> ○ \$2,000-\$9,999 ○ \$10,000 + • Check Access, withdrawals over the counter or at an ATM • Monthly statement 	<ul style="list-style-type: none"> • Puts customer in excellent earnings position • Increase earnings as balances go up • Convenient Access Methods • Provides detailed account activity for record keeping 	<ul style="list-style-type: none"> • ATM Card • Online Banking • Mobile Banking • Telephone Banking • Checking Account • Savings Account • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** \$2,000.00
- **Minimum Balance Requirement:** \$10,000.00
- **Monthly Low Balance Service Charge:** \$15.00
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** N/A
- **eStatements:** Free of charge
- **Other:** Limit of 6 pre-authorized transactions permitted each month

Qualifications:

- Personal customers
- Business customers

Target Market:

Customer looking for high interest rates with easy access to their funds

Sales Tips:

Excellent account for customers wanting to keep their money liquid and at the same time enjoy higher rates of interest with easy access to their funds.

eSavings Account

Description: A tiered savings account, which requires a low minimum balance to open. An eStatement is mandatory with this type of account

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Interest is compounded daily and paid monthly • Tiered Rates of Interest (see rate sheet) 	<ul style="list-style-type: none"> • Puts customer in excellent earnings position • eStatements for easy reconciling • No need to store statements • Protects against mail fraud • Increase earnings as balances go up 	<ul style="list-style-type: none"> • ATM Card • Online Banking • Mobile Banking • Telephone Banking • Checking Account • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** \$100.00
- **Minimum Balance Requirement:** \$100.00
- **Monthly Low Balance Service Charge:** \$10.00
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** N/A (not offered with this account type)
- **eStatements:** Free of charge
- **Other:** Limit of 6 pre-authorized transactions permitted each month

Qualifications:

- Personal customers
- Business customers (except for municipalities and escrow)

Target Market:

Customer wishing to maintain a saving account with a low minimum balance requirement and potential high interest earnings.

Sales Tips:

Excellent account for customers who need accessible savings, just beginning to save, need flexible savings for short term goals or are saving for a specific purpose.

Opportunity Savings

Description: A tiered savings account, which requires a low minimum balance to open. An eStatement is mandatory with this type of account

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Interest is compounded daily and paid monthly • Tiered Rates of Interest: <ul style="list-style-type: none"> ○ \$100-\$19,999 ○ \$20,000-\$99,999 ○ \$100,000 + 	<ul style="list-style-type: none"> • Puts customer in excellent earnings position • eStatements for easy reconciling • No need to store statements • Protects against mail fraud • Increase earnings as balances go up 	<ul style="list-style-type: none"> • ATM Card • Online Banking • Mobile Banking • Telephone Banking • Checking Account • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** \$100.00
- **Minimum Balance Requirement:** \$100.00
- **Monthly Low Balance Service Charge:** \$10.00
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** N/A (not offered with this account type)
- **eStatements:** Free of charge
- **Other:** Limit of 6 pre-authorized transactions permitted each month

Qualifications:

- Personal customers
- Business customers (except for municipalities and escrow)

Target Market:

Customer wishing to maintain a saving account with a low minimum balance requirement and potential high interest earnings.

Sales Tips:

Excellent account for customers who need accessible savings, just beginning to save, need flexible savings for short term goals or are saving for a specific purpose.

Prosperity Savings

Description: An interest personal savings account for individuals 55 years of age or older, which offers the customer a low balance option.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• Transfer funds as needed through Online Banking• Free ATM Card• Free eStatements• Free Paper Statements	<ul style="list-style-type: none">• Offers the customer the flexible and convenient access to funds• Can be connected to online banking• Can be connected to Unity24 (telephone banking)• Assists in record keeping	<ul style="list-style-type: none">• Unity Checkcard with rewards• Online Bill Pay Service• Online Banking• Mobile Banking• Telephone Banking• Credit Card• Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** \$25.00
- **Minimum Balance Requirement:** \$25.00
- **Monthly Low Balance Service Charge:** \$1.00 if balance is below \$25.00
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** Free of charge
- **eStatements:** Free of charge
- **Other:** N/A

Qualifications:

- Personal customers only
- Must be 55 years of age or older

Target Market:

Individuals 55 years of age or older

Sales Tips:

A great account for individuals on a fixed income that want to avoid monthly fees and unlimited check writing capabilities.

Certificates of Deposit

Description: An interest-bearing account that allows you to lock in your rate for the term of the account

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Terms from 3 months to 60 months 	<ul style="list-style-type: none"> • CD's offer guaranteed interest rate for term of customers choice Can be connected to online banking 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard with rewards • Online Bill Pay Service • Online Banking • Mobile Banking • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1000.00 (\$500.00 for minors)
- **Minimum Balance to Earn Interest:** \$1,000.00
- **Minimum Balance Requirement:** \$1,000.00 (\$500.00 for minors)
- **Monthly Low Balance Service Charge:** N/A
- **Early Closeout Fee:** Early withdrawal penalty varies
- **Paper Statements Fee per Month:** N/A
- **eStatements:** N/A
- **Other:** N/A

Qualifications:

- Personal customers

Target Market:

Customers looking for a guaranteed interest rate

Sales Tips:

A good account for customers who do not need immediate access to their funds

Individual Retirement Account (IRA)

Description: Individual Retirement Accounts are designed to encourage individuals to save money for their retirement.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Savings set aside for retirement • Tax deferred earnings • May be tax deductible • Rollover from qualified plan within 60-days 	<ul style="list-style-type: none"> • Peace of mind for future security • Money taxed when withdrawn often at a lower rate (not applicable to a Roth) • Consult with tax advisor for deductibility • No IRS penalty will be assessed if rolled over within 60-days 	<ul style="list-style-type: none"> • Online Banking • Mobile Banking • Telephone Banking • Checking Accounts • Savings Accounts • Credit Card

Service Fees:

- **Minimum to Open:** \$1000.00
- **Minimum Balance to Earn Interest:** \$1,000.00
- **Minimum Balance Requirement:** \$1,000.00
- **Monthly Low Balance Service Charge:** N/A
- **Early Closeout Fee:** Early CD withdrawal fee may apply
- **Paper Statements Fee per Month:** N/A
- **eStatements:** N/A
- **Other:** 10% IRS penalty for early withdrawal before 59 ½.
 - Under Special circumstances, the 10% fee IRS penalty may be waived for:
 - First time home buyer
 - Qualified education
 - Death or disability
 - See IRS.gov for other circumstances that may qualify

Qualifications:

- Personal customers
- Available as Traditional, ROTH, SEP or Educational Savings (Coverdell) – See IRA training manual for further information.

Target Market:

Wage earners under 72.

Sales Tips:

It's never too early to start planning for retirement. The deposits to IRA's grow substantially over time. Even minors with an income can make IRA contributions.

Money Market IRA

Description: A money market account under the IRA umbrella

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Money Market Rates • Tiered Interest <ul style="list-style-type: none"> ○ \$100-\$4,999 ○ \$5,000-\$9,999 ○ \$10,000-\$24,999 ○ \$25,000-\$49,999 ○ \$50,000 + 	<ul style="list-style-type: none"> • Rates based on balances • Flexible account – no terms involved • Allowed to park monies under \$1,000 to save for CD to gain a higher rate 	<ul style="list-style-type: none"> • Online Banking • Mobile Banking • Telephone Banking • Checking Accounts • Savings Accounts • Credit Card

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** \$100.00
- **Minimum Balance Requirement:** \$100.00
- **Monthly Low Balance Service Charge:** N/A
- **Early Closeout Fee:** N/A
- **Paper Statements Fee per Month:** N/A
- **eStatements:** N/A
- **Other:** 10% IRS penalty for early withdrawal before 59 ½.
 - Under Special circumstances, the 10% fee IRS penalty may be waived for:
 - First time home buyer
 - Qualified education
 - Death or disability
 - See IRS.gov for other circumstances that may qualify

Qualifications:

- Personal customers
- Any new or rollover IRA

Target Market:

Wage earners under 72.

Sales Tips:

It's never too early to start planning for retirement. The deposits to IRA's grow substantially over time. Even minors with an income can make IRA contributions.

Safe Deposit Box Rental

Description: A bank service extended to customers for their convenience in security of their personal possessions. Boxes are available in various sizes for annual rental.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> Secure personal possessions Protected by key access 	<ul style="list-style-type: none"> Peace of mind Secure Access 	<ul style="list-style-type: none"> Checking Accounts Savings Accounts Credit Card Online Banking Mobile Banking Telephone Banking

Rental Fees:

- Based on box size (see below)
- 6.85% Sales Tax NJ Branches Only
- PA Branches are exempt from sales tax
- Boxes are paid a year in advance; refunds are not permitted if yearly contract is broken
- Late fees apply

Box Size	Box Rental (not including tax)
2x5	\$25.00
3x5	\$40.00
4x5	\$45.00
5x5	\$55.00
3x10	\$70.00
5x10	\$105.00
10x10	\$200.00

Qualifications:

- Personal customers
- Business customers

Target Market:

Customers concerned with the safety of important documents or personal items

Sales Tips:

Keep valuables in a safe place

Consumer Services

Unity ATM Card

Description: A plastic card which allows you to withdrawal funds from automatic teller machines.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Pin protected • Withdraw up to \$1,005.00 in cash per business day (including surcharges) • Up to 3 checking and 3 savings accounts may be linked to one card 	<ul style="list-style-type: none"> • Access accounts for withdrawals • Transfer between accounts linked to card • Balance Inquiries • Make Deposits at Unity machines • Member of Allpoint surcharge free network 	<ul style="list-style-type: none"> • Unity Checkcard with rewards • Online Banking • Online Bill Pay Service • Mobile Banking • Telephone Banking • Savings Account • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- Free card when opening a new account
- Surcharge fee applicable when using a non-Unity ATM as determined by other institution
 - No surcharge fee when using a Unity ATM or Allpoint Network ATM
- \$10 replacement card fee
- \$35 for new card/replacement rush order

Qualifications:

- Personal customers
- Business customers
- Must have either a checking or savings account

Target Market:

Customers with a checking or savings account

Sales Tips:

Convenient, fast access to your money. No need to carry cash. Great when traveling

Unity Visa Check Card

Description: A plastic card which allows you to withdrawal funds from automatic teller machines and utilize for signature-based transactions.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Pin protected • Withdraw up to \$1,005.00 in cash per business day (including surcharges) • Cash withdrawals are pin/chip protected • Perform up to \$1500 in signature-based transactions per business day • Signature based transactions are protected by Visa’s liability regulations • Up to 3 checking and 3 savings accounts may be linked to one card • Ability to create alerts via Card Hub and tokenization 	<ul style="list-style-type: none"> • Accepted by over 14 million merchants for signature-based transactions • Purchases are deducted from primary UB checking account • Withdraw cash from ATM’s • Member of Allpoint surcharge free network • Balance Inquiries • Transfer between accounts linked to card • Make Deposits at Unity machines • Eligible for rewards program for qualifying signature-based transactions 	<ul style="list-style-type: none"> • Uchoose rewards • Online Banking • Online Bill Pay Service • Mobile Banking • Telephone Banking • Savings Account • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- Free card when opening a new account
- Surcharge fee applicable when using a non-Unity ATM as determined by other institution
 - No surcharge fee when using a Unity ATM or Allpoint Network ATM
- \$10 replacement card fee
- \$40 for new card/replacement rush order

Qualifications:

- Personal customers
- Business customers
- Must have a checking account

Target Market:

Customers with a checking account

Sales Tips:

Purchases can be made at any merchant that accepts Visa. Convenient, fast access to your money. No need to carry cash. Great when shopping and traveling.

Unity Bank Website – www.unitybank.com

Description: Website designed to provide customer friendly information about Unity Bank’s products and services

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • On-line applications • Demos of various services • Links to credit cards, uChoose, Zelle • Links to products and forms • Current Rates • Links to properties and foreclosures • Check reorders • Contact information • Branch hours, locations, directions • Privacy Policy • Careers • Access to Online Banking 	<ul style="list-style-type: none"> • Easy to navigate • One stop information on services • Education Center 	<ul style="list-style-type: none"> • Online Banking • Online Bill Pay Service • Mobile Banking • Telephone Banking • Checking Account • Savings Account • Unity Checkcard • Uchoose rewards • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- N/A

Qualifications:

- Anyone, anywhere that has internet access

Target Market:

Customers and prospects that enjoy banking from home

Sales Tips:

Save a trip or call to the branch.

Online Bill Pay

Description: Fast and convenient way to pay bills Online for consumers and business.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• Pay bills 24 hours 7 days a week• Bills are paid from a Unity Bank account• Password protected• Automatic time out feature• Use of firewalls• Ability to pay individuals• Ability to send gift checks• Ability to schedule payments ahead of time• Excellent tool for budgeting and planning	<ul style="list-style-type: none">• Convenient and easy• Saves money on envelopes and stamps• Automatically logs the customer out after an extended period of inactivity• Refuses entry to anyone without proper authorization• Allows the electronic exchange of financial data between Unity Bank and personal or business financial software	<ul style="list-style-type: none">• Choose rewards• Mobile Banking• Telephone Banking• Savings Account• Credit Card• Safe Deposit Boxes (at select branches)• Zelle

Service Fees:

- N/A

Qualifications:

- Must have Online banking
- Must have a checking account for bill payment
- Personal or Business Accounts with Unity Bank

Target Market:

Personal or business customers looking for a fast, convenient, and inexpensive way to pay bills and keep track of expenses electronically.

Sales Tips:

Ease of processing transactions and the convenience of making guaranteed automatic payment

Escrow Account Service – EASE Product

Description: An escrow funds accounting system, which can maintain multiple client accounts. Utilized primarily by attorneys, municipalities, and real estate management companies to manage client relationships.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Separate bookkeeping for each client’s sub-accounts • Detailed monthly statements describing each client’s transactions • End of the year tax reporting done by Unity Bank • Allows IOLTA Fund participation • Sub-accounts can be interest or non-interest • Disbursement account can be any checking account Unity Bank offers if the business meets the proper criteria • Account management via Ecorp 	<ul style="list-style-type: none"> • Provides a streamlined audit trail and minimizes bookkeeping tasks • Provides each customer with safety and security of FDIC protection • Easy, at a glance record of clients’ accounts • Interest reporting information broken out by client • Allows the customer to manage their accounts Online without intervention from bank employees 	<ul style="list-style-type: none"> • Ecorp • Online Bill Pay Service • Mobile Banking • Telephone Banking • Checking Account • Savings Account • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- Manual transfers - \$2.50 per transfer

Qualifications:

- Escrow Disbursement Account via Ecorp is required
- EASE is designed to meet the escrow needs of any customer managing multiple client’s funds

Target Market:

Attorneys, Real Estate Management Companies, Tax and Escrow Services, Title Companies, Landlords and Municipalities

Sales Tips:

Eases the complexity of having to maintain clients accounts on an individual basis

Customer Service Center

Description: Unity Bank call center 1-800-618-BANK (2265)

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Telephone assistance for account balances • Account information • General Banking information • Personal Online Banking assistance • Bill pay assistance • Place stop payments • Password resets • Updates addresses • Close/order cards due to fraud restriction • Code cards for travel 	<ul style="list-style-type: none"> • Customers can call for personal service regarding their account inquiries 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard • Uchoose rewards • Online Banking • Online Bill Pay Service • Mobile Banking • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- N/A

Qualifications:

- Customers and potential customers

Target Market:

Customers that do not use internet or that are unable to go into a branch in person

Sales Tips:

Ability to receive personalized assistance during business hours

Mobile Banking

Description: A fast and convenient way to check balances, transfer funds and make mobile deposit through a mobile device.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Mobile browser uses the browser on the customers mobile device to perform transactions, make payments, locate ATM's and more • Downloadable application downloaded and installed on mobile devices to perform mobile banking and payment transactions • Sign up for alerts of the customer's choice to monitor their account by notifications 	<ul style="list-style-type: none"> • Customers can check their balances anytime from their mobile device • Transfer money between linked accounts • Have account balances texted to customers mobile device • Pay bills via mobile device • Business account transfers can be approved via mobile device • Mobile Deposit • Send-receive money via Zelle 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard • Uchoose rewards • Online Banking • Online Bill Pay Service • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- N/A

Qualifications:

- Personal customers must have Online Banking
- Business customers must have Business Online Banking
- Must have a compatible device

Target Market:

Personal or business customers who want to frequently check their balances, transfer funds between accounts and make payment through their mobile device.

Sales Tips:

Ease and convenience of balance verification, funds transfer and mobile deposit.

Foreign Currency Exchange Services

Description: Buy and sell Foreign Currency

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Buy or sell foreign currency • Exchange foreign bank notes • Exchange of traveler’s checks • FX Drafts 	<ul style="list-style-type: none"> • Have local currency for travel • Time savings • Convenience of using local Unity Bank branch 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard • Uchoose rewards • Online Banking • Online Bill Pay Service • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- \$5.00 to buy or sell
- \$10.00 Small Transaction Fee (Less than \$300.00 USD)
- Additional fees may apply

Qualifications:

- Personal or Business customers only

Target Market:

Existing customers who may need to buy or sell foreign currency

Sales Tips:

Convenience of using a Unity Bank local branch to buy or sell foreign currency

Visa Gift Cards

Description: Visa gift card that can be used as a gift or personal use.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Loadable amounts from \$10 - \$1000 • Maximum daily purchase customers \$2,000 • Personalized cards available for larger orders • Expiration: 3 years • Online/Telephone access to check card history 	<ul style="list-style-type: none"> • Low minimum load value that can be used for even small gifts • Ability to personalize cards for a personal touch • Track your purchases and balances either online or by phone • Replacement card available if lost or stolen 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard • Uchoose rewards • Online Banking • Online Bill Pay Service • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- Purchase fee of \$2.95 regardless of amount loaded (fee currently waived)
- Replacement fee of \$5.00 if card is lost or stolen

Qualifications:

- Personal and personal customers can purchase up to \$2,000.00 in gift cards daily
 - Branch Operations can make an exception

Target Market:

Unity Bank customers

Sales Tips:

Great gift idea for celebrations and holidays. Low fees allow an alternative to cash. Personalize a large order with Business Name and/or personal message.

Redemption of US Savings Bonds

Description: Redemption of Series EE and Series I, US Savings Bonds.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• Bond value inquiry• Payment in branch• Tax information provided	<ul style="list-style-type: none">• Check value before cashing• No waiting for payment• No guessing at tax time	<ul style="list-style-type: none">• Visa gift cards

Service Fees:

- N/A

Qualifications:

- Customers – no limit on bond redemption
- Non-customers – maximum \$1,000.00 bond redemption amount

Target Market:

New, existing and non-customers

Sales Tips:

Convert bond proceeds to a Unity Bank account

Wire Transfers

Description: Incoming and/or outgoing wire transfers of funds on behalf of the customer.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• Electronic funds transfer	<ul style="list-style-type: none">• Funds are available once wire is posted to customers account	<ul style="list-style-type: none">• Checking Account• Savings Account• Unity Checkcard• Uchoose rewards• Online Banking• Online Bill Pay Service• Telephone Banking• Credit Card• Safe Deposit Boxes (at select branches)

Service Fees:

- Outgoing domestic wire fee – review fee schedule
- Outgoing foreign wire fee – review fee schedule
- Incoming wire fee \$10.00

Qualifications:

- Customers with established relationships with Unity Bank
 - Wire Agreement is needed for faxed wires
 - Ecorp with wire agreement for wires entered by the business customer via Online banking
- Wire cutoff times are:
 - 3:00 p.m. for faxed requests and international consumer remittance
 - 4:00 p.m. for E-Corp and all other in person wires

Target Market:

Send or receive money to anywhere

Sales Tips:

Get money or receive money from anywhere!

Business Products

Small Business Checking

Description: A non-interest business checking account.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Ability to write 100 checks per statement cycle • Ability to deposit less \$50,000 in cash each month • Free Business Debit Card issued with account • Unlimited direct deposit items allowed • Use of ATM's 	<ul style="list-style-type: none"> • Offers the customer the flexible and convenient access to funds • Can be connected to business online banking • Can be connected to online bill payment • Can be connected to Unity24 (telephone banking) 	<ul style="list-style-type: none"> • Unity Checkcard • Online Bill Pay Service • Online Banking (Ecorp) • Mobile Banking • Telephone Banking • Savings Account • Credit Card • Merchant Services • Positive Pay • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** N/A (no interest earned with this product)
- **Minimum Balance Requirement:** \$1,500.00 avg monthly balance
- **Monthly Low Balance Service Charge:** \$15.00 if account falls below the average monthly balance
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** N/A
- **eStatements:** Free of charge
- **Other:** N/A

Qualifications:

- Business customers only
 - Check cashers, money transmitters, phone card customers, fuel businesses ARE NOT eligible for this product
- Less than 100 checks cleared each month
- Less than \$50,000 in cash transactions per month

Target Market:

Business customers that do not have a high volume of check or cash activity

Sales Tips:

A great account for businesses that write less than 100 checks a month

Opportunity Checking Account

Description: an account where rates can rise with the growing balance in the account

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Interest is compounded daily and paid monthly • Tiered Rates of Interest: <ul style="list-style-type: none"> ○ \$2,000-\$3,999 ○ \$4,000-\$6,999 ○ \$7,000 + • Check Access, withdrawals over the counter or at an ATM • Monthly statement 	<ul style="list-style-type: none"> • Puts customer in excellent earnings position • Increase earnings as balances go up • Convenient Access Methods • Provides detailed account activity for record keeping 	<ul style="list-style-type: none"> • Savings Account • ATM Card • Online Banking • Mobile Banking • Telephone Banking • UB Checking • UB Savings • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** \$2,000.00
- **Minimum Balance Requirement:** \$100
- **Monthly Low Balance Service Charge:** \$12.00
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** N/A
- **eStatements:** Free of charge
- **Other:** N/A

Qualifications:

- Personal customers
- Business customers – sole proprietors only

Target Market:

Customer looking for high interest rates with easy access to their funds

Sales Tips:

Excellent account for customers wanting to keep their money liquid and at the same time enjoy higher rates of interest with easy access to their funds.

Opportunity Money Market Deposit Account

Description: an account where rates can rise with the growing balance in the account

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Interest is compounded daily and paid monthly • Tiered Rates of Interest: <ul style="list-style-type: none"> ○ \$2,000-\$9,999 ○ \$10,000 + • Check Access, withdrawals over the counter or at an ATM • Monthly statement 	<ul style="list-style-type: none"> • Puts customer in excellent earnings position • Increase earnings as balances go up • Convenient Access Methods • Provides detailed account activity for record keeping 	<ul style="list-style-type: none"> • UB Checkcard • Online Banking • Mobile Banking • Telephone Banking • Checking Account • Savings Account • Credit Card • Merchant Services • Positive Pay • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** \$2,000.00
- **Minimum Balance Requirement:** \$10,000.00
- **Monthly Low Balance Service Charge:** \$15.00
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** N/A
- **eStatements:** Free of charge
- **Other:** Limit of 6 pre-authorized transactions permitted each month

Qualifications:

- Personal customers
- Business customers

Target Market:

Customer looking for high interest rates with easy access to their funds

Sales Tips:

Excellent accounts for customers wanting to keep their money liquid and at the same time enjoy higher rates of interest with easy access to their funds.

Commercial Analysis and uDeposit Accounts

Description: Accounts receive earnings credits to offset service charges

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Receive earnings credit to offset service charges • Detailed analysis statements • Powerful Cash Management tool at your fingertips • Earning rate is 6% of the Fed Funds target rate on the 1st of each month 	<ul style="list-style-type: none"> • Ability to view account online • View daily float 	<ul style="list-style-type: none"> • Checking Account • Savings Account • UB Checkcard • Online Banking • Mobile Banking • Telephone Banking • Credit Card • Merchant Services • Positive Pay • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** Varies based on account agreement
- **Minimum Balance to Earn Interest:** N/A
- **Minimum Balance Requirement:** Varies based on account agreement
- **Monthly Low Balance Service Charge:** Varies
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** N/A
- **eStatements:** Free of charge
- **Other:** Limit of 6 pre-authorized transactions permitted each month

Qualifications:

- Business customers

Target Market:

Customers that have high cash and transaction flow

Sales Tips:

Excellent accounts for business customers in need of cash management solutions

U Sweep Account

Description: a cash management account for commercial customers.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Customer will open two business checking accounts • One will be the U SWEEP DISBURSEMENT account and the other will be the U SWEEP INVESTMENT account • Customer has 3 plans to choose from (noted below) • Customers receive one combined statement • eStatements 	<ul style="list-style-type: none"> • Customer can earn money on their excess funds automatically • Easy tracking using statements and/or online banking • Monies will move back and forth automatically • Statements available online 	<ul style="list-style-type: none"> • UB Checkcard • Online Banking • Mobile Banking • Telephone Banking • Checking Account • Savings Account • Credit Card • Merchant Services • Positive Pay • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** N/A
- **Minimum Balance to Earn Interest:** N/A
- **Minimum Balance Requirement:** N/A
- **Monthly Low Balance Service Charge:** Account level fees apply
 - **U SWEEP DISBURSEMENT 25** = All balances OVER \$25,000 are swept into the investment account. If the balance falls below \$25,000 for any one day during the month a \$15.00 maintenance charge will be assessed. A sweep fee is assessed monthly in the amount of \$5.00
 - **U SWEEP DISBURSEMENT 50** = All balances OVER \$50,000 are swept into the investment account. If the balance falls below \$50,000 for any one day during the month a \$15.00 maintenance charge will be assessed. A sweep fee is assessed monthly in the amount of \$2.50
 - **U SWEEP DISBURSEMENT 100** = All balances OVER \$100,000 are swept into the investment account. If the balance falls below \$100,000 for any one day during the month a \$15.00 maintenance charge will be assessed. There is NO sweep processing fee for this account.
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** N/A
- **eStatements:** Free of charge
- **Other:** Because the cash control account is completely automated, there is no charge for transfers

See following page for more information

Qualifications:

- Business customers

Target Market:

Business large enough to take advantage of the automatic investment feature.

Sales Tips:

Have you ever wished that the excess cash in your checking account could be earning more for you?

eSavings Account

Description: A tiered savings account, which requires a low minimum balance to open. An eStatement is mandatory with this type of account

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Interest is compounded daily and paid monthly • Tiered Rates of Interest: <ul style="list-style-type: none"> ○ \$0.01 - \$99.99 ○ \$100-\$19,999 ○ \$20,000 + 	<ul style="list-style-type: none"> • Puts customer in excellent earnings position • eStatements for easy reconciling • No need to store statements • Protects against mail fraud • Increase earnings as balances go up 	<ul style="list-style-type: none"> • ATM Card • Online Banking • Mobile Banking • Telephone Banking • Checking Account • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- **Minimum to Open:** \$1.00
- **Minimum Balance to Earn Interest:** \$100.00
- **Minimum Balance Requirement:** \$100.00 to keep account active
- **Monthly Low Balance Service Charge:** \$10.00
- **Early Closeout Fee:** \$30.00 if closed before 90-days
- **Paper Statements Fee per Month:** N/A (not offered with this account type)
- **eStatements:** Free of charge
- **Other:** Limit of 6 pre-authorized transactions permitted each month

Qualifications:

- Personal customers
- Business customers (except for municipalities and escrow)

Target Market:

Customer wishing to maintain a saving account with a low minimum balance requirement and potential high interest earnings.

Sales Tips:

Excellent account for customers who need accessible savings, just beginning to save, need flexible savings for short term goals or are saving for a specific purpose.

Safe Deposit Box Rental

Description: A bank service extended to customers for their convenience in security of their personal possessions. Boxes are available in various sizes for annual rental.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> Secure personal possessions Protected by key access 	<ul style="list-style-type: none"> Peace of mind Secure Access 	<ul style="list-style-type: none"> Checking Account Savings Account Credit Card Online Banking Mobile Banking Telephone Banking

Rental Fees:

- Based on box size (see below)
- 6.85% Sales Tax NJ Branches Only
- PA Branches are exempt from sales tax
- Boxes are paid a year in advance
- Late fees apply

Box Size	Box Rental (not including tax)
2x5	\$25.00
3x5	\$40.00
4x5	\$45.00
5x5	\$55.00
3x10	\$70.00
5x10	\$105.00
10x10	\$200.00

Qualifications:

- Personal customers
- Business customers

Target Market:

Customers concerned with the safety of important documents or personal items

Sales Tips:

Keep valuables in a safe place

Business Services

Unity Bank Website – www.unitybank.com

Description: Website designed to provide customer friendly information about Unity Bank’s products and services

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • On-line applications • Demos of various services • Links to credit cards, uChoose, Zelle • Links to products and forms • Current Rates • Links to properties and foreclosures • Check reorders • Contact information • Branch hours, locations, directions • Privacy Policy • Careers • Access to Online Banking 	<ul style="list-style-type: none"> • Easy to navigate • One stop information on services • Education Center 	<ul style="list-style-type: none"> • Online Banking • Online Bill Pay Service • Mobile Banking • Telephone Banking • Checking Account • Savings Account • Unity Checkcard • Uchoose rewards • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- N/A

Qualifications:

- Anyone, anywhere that has internet access

Target Market:

Customers and prospects that enjoy banking from home

Sales Tips:

Save a trip or call to the branch.

Online Bill Pay

Description: Fast and convenient way to pay bills Online for consumers and business.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Pay bills 24 hours 7 days a week • Bills are paid from a Unity Bank account • Password protected • Automatic time out feature • Use of firewalls • Ability to pay individuals • Ability to send gift checks • Ability to schedule payments ahead of time • Excellent tool for budgeting and planning 	<ul style="list-style-type: none"> • Convenient and easy • Saves money on envelopes and stamps • Automatically logs the customer out after an extended period of inactivity • Refuses entry to anyone without proper authorization • Allows the electronic exchange of financial data between Unity Bank and personal or business financial software 	<ul style="list-style-type: none"> • Choose rewards • Mobile Banking • Telephone Banking • Savings Account • Credit Card • Safe Deposit Boxes (at select branches) • Zelle

Service Fees:

- N/A

Qualifications:

- Must have Online banking
- Must have a checking account for bill payment
- Personal or Business Accounts with Unity Bank

Target Market:

Personal or business customers looking for a fast, convenient, and inexpensive way to pay bills and keep track of expenses electronically.

Sales Tips:

Ease of processing transactions and the convenience of making guaranteed automatic payment

Escrow Account Service – EASE Product

Description: An escrow funds accounting system, which can maintain multiple client accounts. Utilized primarily by attorneys, municipalities, and real estate management companies to manage client relationships.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Separate bookkeeping for each client’s sub-accounts • Detailed monthly statements describing each client’s transactions • End of the year tax reporting done by Unity Bank • Allows IOLTA Fund participation • Sub-accounts can be interest or non-interest • Disbursement account can be any checking account Unity Bank offers if the business meets the proper criteria • Account management via Ecorp 	<ul style="list-style-type: none"> • Provides a streamlined audit trail and minimizes bookkeeping tasks • Provides each customer with safety and security of FDIC protection • Easy, at a glance record of clients’ accounts • Interest reporting information broken out by client • Allows the customer to manage their accounts Online without intervention from bank employees 	<ul style="list-style-type: none"> • Ecorp • Online Bill Pay Service • Mobile Banking • Telephone Banking • Checking Account • Savings Account • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- Manual transfers - \$2.50 per transfer

Qualifications:

- Escrow Disbursement Account via Ecorp is required
- EASE is designed to meet the escrow needs of any customer managing multiple client’s funds

Target Market:

Attorneys, Real Estate Management Companies, Tax and Escrow Services, Title Companies, Landlords and Municipalities

Sales Tips:

Eases the complexity of having to maintain clients’ accounts on an individual basis

Customer Service Center

Description: Unity Bank call center 1-800-618-BANK (2265)

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Telephone assistance for account balances • Account information • General Banking information • Personal Online Banking assistance • Bill pay assistance • Place stop payments • Password resets • Updates addresses • Close/order cards due to fraud restriction • Code cards for travel 	<ul style="list-style-type: none"> • Customers can call for personal service regarding their account inquiries 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard • Uchoose rewards • Online Banking • Online Bill Pay Service • Mobile Banking • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- N/A

Qualifications:

- Customers and potential customers

Target Market:

Customers that do not use internet or that are unable to go into a branch in person

Sales Tips:

Ability to receive personalized assistance during business hours

Business Mobile Banking

Description: A fast and convenient way to check balances, transfer funds and make mobile deposit through a mobile device.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Mobile browser uses the browser on the customers mobile device to perform transactions, make payments, locate ATM's and more • Downloadable application downloaded and installed on mobile devices to perform mobile banking and payment transactions 	<ul style="list-style-type: none"> • Customers can check their balances anytime from their mobile device • Transfer money between linked accounts • Have account balances texted to customers mobile device • Pay bills via mobile device • Business account transfers can be approved via mobile device • Mobile Deposit • Send-receive money via Zelle 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard • Uchoose rewards • Online Banking • Online Bill Pay Service • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- N/A

Qualifications:

- Business customers must have Business Online Banking
- Must have a compatible device

Target Market:

Business customers who want to frequently check their balances, transfer funds between accounts and make payment through their mobile device.

Sales Tips:

Ease and convenience of balance verification, funds transfer and mobile deposit.

Visa Gift Cards

Description: Visa gift card that can be used as a gift or personal use.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• Loadable amounts from \$10 - \$1000• Maximum daily purchase customers \$2,000• Personalized cards available for larger orders• Expiration: 3 years• Online/Telephone access to check card history	<ul style="list-style-type: none">• Low minimum load value that can be used for even small gifts• Ability to personalize cards for a personal touch• Track your purchases and balances either online or by phone• Replacement card available if lost or stolen	<ul style="list-style-type: none">• Checking Account• Savings Account• Unity Checkcard• Uchoose rewards• Online Banking• Online Bill Pay Service• Telephone Banking• Credit Card• Safe Deposit Boxes (at select branches)

Service Fees:

- Purchase fee of \$2.95 regardless of amount loaded (fee currently waived)
- Replacement fee of \$5.00 if card is lost or stolen

Qualifications:

- Personal and personal customers can purchase up to \$2,000 in gift cards daily
 - Branch Operations can make an exception

Target Market:

Unity Bank customers

Sales Tips:

Great gift idea for celebrations and holidays. Low fees allows an alternative to cash. Personalize a large order with Business Name and/or personal message.

Wire Transfers

Description: Incoming and/or outgoing wire transfers of funds on behalf of the customer.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• Electronic funds transfer	<ul style="list-style-type: none">• Funds are available once wire is posted to customers account	<ul style="list-style-type: none">• Checking Account• Savings Account• Unity Checkcard• Uchoose rewards• Online Banking• Online Bill Pay Service• Telephone Banking• Credit Card• Safe Deposit Boxes (at select branches)

Service Fees:

- Outgoing domestic wire fee – review fee schedule
- Outgoing foreign wire fee – review fee schedule
- Incoming wire fee \$10.00

Qualifications:

- Customers with established relationships with Unity Bank
 - Wire Agreement is needed for faxed wires
 - Ecorp with wire agreement for wires entered by the business customer via Online banking
- Wire cutoff times are:
 - 3:00 p.m. for E-Corp, faxed requests and international consumer remittance
 - 4:00 p.m. for all other in person wires

Target Market:

Send or receive money to anywhere

Sales Tips:

Get money or receive money from anywhere!

Unity Visa Check Card

Description: A plastic card which allows you to withdrawal funds from automatic teller machines and utilize for signature-based transactions.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Cash withdrawals are Password/Pin/Chip protected • Signature-based transactions are protected by Visa’s liability regulations • Up to 3 checking & 3 savings accounts may be linked to 1 card 	<ul style="list-style-type: none"> • Accepted by over 14 million merchants worldwide for signature-based transactions • Purchases are deducted from the primary checking account • Withdraw cash from ATM machines • Member of Allpoint surcharge free network • Transfer between accounts linked to the card • Make deposits at Unity machines • Eligible for enrollment in Verified by Visa to secure online purchases 	<ul style="list-style-type: none"> • Online Banking • Online Bill Pay Service • Mobile Banking • Telephone Banking • Savings Account • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- Free card when opening a new account
- Surcharge fee applicable when using a non-Unity ATM as determined by other institution
 - No surcharge fee when using a Unity ATM or Allpoint Network ATM
- \$10 replacement card fee
- \$40 for new card/replacement rush order

Qualifications:

- Business customers
- Must have a checking account

Target Market:

Business customers with a checking account

Sales Tips:

Purchases can be made at any merchant that accepts Visa. Convenient, fast access to your money. No need to carry cash. Great when shopping and traveling.

Lending Products

Credit Card

Description: Consumer and Business Credit Cards offered through Elan, which offers unique benefits to help potential card members choose which credit card is right for them.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Consumer Cards • Business Cards • Employee Credit Cards • Rate Information 	<ul style="list-style-type: none"> • Pay Down Debt • Earn Rewards • Build Credit • Specialty Products for Business Cards 	<ul style="list-style-type: none"> • Checking Account • Savings Account • UB Checkcard • Uchoose rewards • Online Banking • Online Bill Pay Service • Mobile Banking • Telephone Banking • Safe Deposit Boxes (at select branches)

Service Fees:

- For Annual and Foreign Transaction Fees follow the below link, sign on, select “PRODUCTS” and Rate Information

Qualifications:

- Personal – must be at least 18 years of age
- Business

Target Market:

Personal and/or Business

Other Information:

Visit the below link and sign on and select “APPLICATIONS” to learn about all cards offered. Applications should be taken online. To ensure compliant version is used and disclosures are provided in regulatory timeframe, please do not use or store paper applications.

<https://clientaccess.elanfinancialservices.com/clientCommunicationSite/login.do>

Unity Bank website page with Credit Card information:

<https://www.unitybank.com/personal/lending/credit-cards>

Business Applications now require NAICS (North American Industry Classification System) code be provided. This code can be accessed via the NAICS website, at www.naics.com/search

Consumer Loans

Conforming ARM Mortgage

Description: 5/1, 7/1, 10/ 1 Adjustable Rate Mortgages

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Primary residences, second homes and investment properties. • Purchase, rate and term refinance and cash out refinance. • Fannie Mae and Freddie Mac loan limits apply 	<ul style="list-style-type: none"> • Rates are generally lower than fixed rate options. • Rates are fixed for a specified period (5,7,10 years). • 30-year amortization allows for more affordability 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard with rewards • Online Bill Pay Service • Online Banking • Mobile Banking • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- \$955 application fee

Qualifications:

- Fannie Mae / Freddie Mac

Target Market:

Anyone looking to buy a home or refinance.

Other Information:

Adjustable rate mortgages transfer to borrowers a portion of the risk associated with changes in the economy. There is a potential for interest rate/payment fluctuations once the fixed rate period has expired.

Conforming Fixed Mortgage

Description: 10, 15, 20 & 30-year fixed rate loans

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• Primary residences, second homes and investment properties.• Purchase, rate and term refinance and cash out refinance.• Fannie Mae and Freddie Mac loan limits apply• First time home buyer programs	<ul style="list-style-type: none">• Interest rate does not change.• Fixed rate mortgages fully amortize over a defined period and are paid in full at the end of the loan term• The shorter the term, the faster equity is built, and the loan is paid off.• Low down payment options	<ul style="list-style-type: none">• Checking Account• Savings Account• Unity Checkcard with rewards• Online Bill Pay Service• Online Banking• Mobile Banking• Telephone Banking• Credit Card• Safe Deposit Boxes (at select branches)

Service Fees:

- \$955 application fee

Qualifications:

- Fannie Mae / Freddie Mac

Target Market:

Anyone looking to buy a home or refinance.

Other Information:

N/A

FHA Mortgage

Description: 15, 20, 30 year fixed and 5/1 adjustable rate mortgages

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• Primary residences.• Purchase and Streamline refinance.• Fixed and Adjustable rate options.• FHA loan limits apply• Up to 96.5% financing• Allowed use of non-occupant co-signor to help qualify• Use of gift funds allowed	<ul style="list-style-type: none">• Low down payment options• Lower credit score allowances• Higher debt to income ratios allowed.	<ul style="list-style-type: none">• Checking Account• Savings Account• Unity Checkcard with rewards• Online Bill Pay Service• Online Banking• Mobile Banking• Telephone Banking• Credit Card• Safe Deposit Boxes (at select branches)

Service Fees:

- \$955 application fee

Qualifications:

- Fannie Mae / Freddie Mac

Target Market:

First time home buyers, low to moderate income borrowers or anyone looking to buy a home or refinance a home.

Other Information:

Adjustable rate mortgages transfer to borrowers a portion of the risk associated with changes in the economy. There is a potential for interest rate/payment fluctuations once the fixed rate period has expired.

Jumbo Mortgage

Description: 10,15,20, 30 year fixed and 5/1, 7/1, 10/1 adjustable rate mortgages

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• Primary residences and second homes.• Purchase, rate and term and cash out refinance.• Fixed and Adjustable rate options.• Loan amounts above Fannie Mae and Freddie Mac lending limits	<ul style="list-style-type: none">• Loan amounts above the Fannie Mae and Freddie Mac limits.• Larger loan amounts allows for more buying power and financing flexibility	<ul style="list-style-type: none">• Checking Account• Savings Account• Unity Checkcard with rewards• Online Bill Pay Service• Online Banking• Mobile Banking• Telephone Banking• Credit Card• Safe Deposit Boxes (at select branches)

Service Fees:

- \$955 application fee

Qualifications:

- N/A

Target Market:

Anyone looking to buy a home or refinance a home in high cost markets.

Other Information:

Adjustable rate mortgages transfer to borrowers a portion of the risk associated with changes in the economy. There is a potential for interest rate/payment fluctuations once the fixed rate period has expired.

Portfolio Mortgage

Description: 10,15 year fixed and 1/1, 3/1, 5/1, 7/1 adjustable rate mortgages

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• Primary residences and second homes and investment properties.• Purchase, rate and term and cash out refinance.• Fixed and Adjustable rate options.• Multifamily homes up to 4 units	<ul style="list-style-type: none">• Expanded guideline allowances for Fannie Mae and Freddie Mac Fallout, Non-Warrantable Condos, LLC's	<ul style="list-style-type: none">• Checking Account• Savings Account• Unity Checkcard with rewards• Online Bill Pay Service• Online Banking• Mobile Banking• Telephone Banking• Credit Card• Safe Deposit Boxes (at select branches)

Service Fees:

- \$955 application fee

Qualifications:

- Non-Conforming

Target Market:

Anyone looking to buy a home or refinance.

Other Information:

N/A

Residential Construction Loan

Description: Draw down line of credit for the purpose of renovating or constructing residential real estate

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• Financing available for primary residences, second homes and investment /spec homes• 18-month interest only term• 75% LTV Maximum• Fixed Rate	<ul style="list-style-type: none">• Product allows title to be held in the name of an LLC• Less red tape than traditional construction loans• Borrower friendly draw process during construction phase• May be used in conjunction with a Unity Bank portfolio acquisition loan	<ul style="list-style-type: none">• Checking Account• Savings Account• Unity Checkcard with rewards• Online Bill Pay Service• Online Banking• Mobile Banking• Telephone Banking• Credit Card• Safe Deposit Boxes (at select branches)

Service Fees:

- \$1,850 application fee

Qualifications:

- Applicants must meet credit criteria; standard FNMA/FHLMC underwriting guidelines

Target Market:

Residential homeowners and builders seeking financing to renovate or build

Other Information:

N/A

Home Equity – Fixed Rate

Description: Draw down line of credit for the purpose of renovating or constructing residential real estate

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• 15 Year Term Maximum• Primary residences, second homes and investment properties• Loan amounts from \$10,000 to \$100,000• Higher amounts available based upon compensating factors• 75% Maximum LTV/CLTV for primary/second homes• 65% Maximum LTV/CLTV for investment properties• 1% Add On to rate for investment properties	<ul style="list-style-type: none">• Interest rate is fixed for the life of the loan• Interest may be tax deductible• May allow for expanded underwriting guidelines and tolerances based upon compensating factors	<ul style="list-style-type: none">• Checking Account• Savings Account• Unity Checkcard with rewards• Online Bill Pay Service• Online Banking• Mobile Banking• Telephone Banking• Credit Card• Safe Deposit Boxes (at select branches)

Service Fees:

- \$499 Application Fee regardless of property type
- Appraisal fee may be charged on loan requests of over \$500,000

Qualifications:

- Fannie Mae/Freddie Mac
- Good credit

Target Market:

Anyone looking to use equity in residential real estate for home improvements, debt consolidation or other personal reasons

Other Information:

.50% add on rate if in 2nd lien position

Revolving Equity Access Line (REAL)

Description: Revolving line of credit secured by residential real estate

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • \$10,000-\$500,000 Maximum • Primary residences and second homes • Loan amounts from \$10,000 to \$100,000 • Higher amounts available based upon compensating factors • 75% Maximum LTV/CLTV for primary/second homes • 15 Year Draw Period with P & I Payments; After Draw Period Ends P & I Payments Required for remaining 15 Year Term 	<ul style="list-style-type: none"> • .25% rate reduction if payments are auto debited • Revolving line of credit allows access to funds only when needed • Interest may be tax deductible • May allow for expanded underwriting guidelines and tolerances based upon compensating factors 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard with rewards • Online Bill Pay Service • Online Banking • Mobile Banking • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- \$499 Application Fee regardless of property type
- Appraisal fee may be charged on loan requests of over \$500,000
- \$150 Early Retirement Fee if line closed with 18 months

Qualifications:

- Fannie Mae/Freddie Mac
- Max 45% DTI
- Good credit

Target Market:

Anyone looking to use equity in residential real estate for home improvements, debt consolidation or other personal reasons

Other Information:

Variable rate mortgages tied to WSJ Prime transfer a portion of the risk associated with the changes in the economy. There is a potential for rate/payment fluctuations as a result.

.50% add on rate if in 2nd lien position

Secured and Unsecured Personal Loans

Description: Personal installment loans that may be secured by CD's or stocks.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Unsecured; \$2000-\$10,000 Maximum; 12-60 Month Term • CD Secured Loan; \$2000-\$100,000 Maximum; 90% Maximum; 6 Month Minimum Term • Stock Secured Loan; \$10,000-\$100,000 Maximum; 90% Maximum 	<ul style="list-style-type: none"> • .25% rate reduction if payments are auto debited • Fixed interest rate options available 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard with rewards • Online Bill Pay Service • Online Banking • Mobile Banking • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- N/A

Qualifications:

- Applicants must meet credit criteria

Target Market:

Consumers who have liquid/other collateral, who may not be homeowners or do not qualify for a home equity loan/line OR consumers who may not have available collateral.

Other Information:

Stock secured loan is tied to WSJ Prime rate and there is a potential for rate/payment fluctuations.

Automobile and Boat Loans

Description: Loans for new or used automobiles and new motorcycles or boats

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• New Auto at Maximum 90%; 12-72 Month Term; \$60,000 Maximum• Visit UnityBank.com for new and used car year, term and current rates	<ul style="list-style-type: none">• 25% rate discount for auto debit• Fixed interest rate	<ul style="list-style-type: none">• Checking Account• Savings Account• Unity Checkcard with rewards• Online Bill Pay Service• Online Banking• Mobile Banking• Telephone Banking• Credit Card• Safe Deposit Boxes (at select branches)

Service Fees:

- \$85 NJ DMV Fee

Qualifications:

- Applicants must meet credit criteria

Target Market:

Anyone looking to use borrow money or finance the purchase of a new/used auto or new motorcycle or boat.

Other Information:

N/A

Personal Access Line (PAL)

Description: Personal Access Line- an unsecured credit line that serves as overdraft protection for a checking account.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none">• \$500-\$10,000 Maximum• Revolving	<ul style="list-style-type: none">• 25% rate discount for auto debit• Fixed interest rate• Overdraft protection	<ul style="list-style-type: none">• Savings Account• Unity Checkcard with rewards• Online Bill Pay Service• Online Banking• Mobile Banking• Telephone Banking• Credit Card• Safe Deposit Boxes (at select branches)

Service Fees:

- N/A

Qualifications:

- Applicants must meet credit criteria

Target Market:

Consumers who have a Unity Bank checking account and prefer a credit line linked for overdraft protection

Other Information:

N/A

Commercial Loans

Commercial Mortgage

Description: Provide financing for acquisition or refinance of commercial real estate – occupied or investment

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> Provides financing for acquisition or refinance of commercial real estate for business purposes 	<ul style="list-style-type: none"> Long term financing 20-25-year amortization Fixed rate up to 10 years 	<ul style="list-style-type: none"> Checking Account Savings Account Unity Checkcard with rewards Online Bill Pay Service Online Banking Mobile Banking Telephone Banking Credit Card Safe Deposit Boxes (at select branches)

Service Fees:

- Typical underwriting fee of \$500 to \$1,000 with fees credited to approved loans closing costs and commitment fees if any.
- Typical commitment fee ½ to 1%
- Appraisal and environmental costs
- Legal closing costs

Qualifications:

- All pertinent items impacting cash flow, liquidity, equity and collateral to support loan will be considered
- Personal Guaranty is typically required
- Good credit history
- 20 to 30% equity capitalization required
- Ability to service debt at 1.20x DSCR (debt service coverage ratio)
- Investment properties with qualified / verifiable rental base

Target Market:

Within 100 miles of Clinton NJ

Other Information:

Loan closings depending on complexity may be handled through the bank or by outside legal sources at borrowers’ expense.

Commercial Term Loan

Description: Provide financing for equipment, leasehold improvements or business acquisition

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> Pending the asset being financed and the financial strength of the borrower, UB will finance up to 100% of the cost with lower advance rates for older, used and/or special use assets. 	<ul style="list-style-type: none"> Up to ten years Competitive adjustable or fixed rates. 	<ul style="list-style-type: none"> Checking Account Savings Account Unity Checkcard with rewards Online Bill Pay Service Online Banking Mobile Banking Telephone Banking Credit Card Safe Deposit Boxes (at select branches)

Service Fees:

- Typical underwriting fee of \$500 to \$1,000 with fees credited to approved loans closing costs and commitment fees if any.
- Typical commitment fee ½ to 1%

Qualifications:

- All pertinent items impacting cash flow, liquidity, equity and collateral to support loan will be considered.
- Ability to service debt 1.20x debt service coverage ratio
- Equity requirements
- Value of used equipment or business acquisitions determined by 3rd party appraisal or business valuation.

Target Market:

Within 100 miles of Clinton NJ and business operations with established history

Other Information:

For improvements long term leases required. Deposit relationship required.

Commercial Line of Credit

Description: Provide working capital support for various business

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> Financing to support short term working capital needs as a result of timing differences between collection of receivables and amounts payable for inventory, payroll and other general short-term needs. 	<ul style="list-style-type: none"> Lines can be up to one year in commitment or can be on demand which eliminates annual legal documentation/extension costs or interruptions in access. Monthly payments are interest only Annual 30-day cleanup of line to a zero balance is typically required but a clean down to a maximum balance can be considered. Borrowing base lines are available with up to 70% advance rate on eligible accounts receivables 	<ul style="list-style-type: none"> Checking Account Savings Account Unity Checkcard with rewards Online Bill Pay Service Online Banking Mobile Banking Telephone Banking Credit Card Safe Deposit Boxes (at select branches)

Service Fees:

- Typical underwriting fee of \$1,000 to \$1,500 credited to approved loans closing costs
- Typical rate of interest a floating rate at the Wall Street Journal Prime rate plus 1%

Qualifications:

- All pertinent items impacting cash flow, liquidity, equity and collateral to support loan will be considered.
- Typically subject to initial field exam at borrowers' cost.
- Monthly borrowing base certification and supporting receivable, payable aging's.
- Ability to repay service debt at 1.20 X DSCR

Target Market:

Within 100 miles of Clinton NJ

Other Information:

Must maintain primary deposit accounts with Unity Bank

Commercial Construction Loan

Description: Provide financing for construction of commercial real estate for business purposes – occupied or investment

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> Finance acquisition of real estate and construction for business purposes 	<ul style="list-style-type: none"> Construction disbursement period up to 2 years Interest rate floating at Wall Street Journal Prime plus up to 2% Permanent financing on available on projects when completed 	<ul style="list-style-type: none"> Checking Account Savings Account Unity Checkcard with rewards Online Bill Pay Service Online Banking Mobile Banking Telephone Banking Credit Card Safe Deposit Boxes (at select branches)

Service Fees:

- Typical underwriting fee of \$1,000 to \$1,500 credited to approved loans closing costs
- Commitment fee ½ to 1%
- Appraisal cost
- Environmental testing costs
- Legal closing costs
- Inspection and title run down fees
- Engineer plan & cost review fees

Qualifications:

- All pertinent items impacting cash flow, liquidity, equity and collateral to support loan will be considered.
- Subject real estate to be owned outright
- Up to a 35% capital contribution
- Must have expertise in construction or a general contractor acceptable to Bank
- Stabilized property must demonstrate ability to generate cash flows necessary to meet a 1.20 DSCR (Debt Service Coverage Ratio)

Target Market:

Within 100 miles of Clinton NJ

Other Information:

Depending on complexity of loan, closings can be handled through the bank or by outside legal sources at borrower’s expense. Primary deposit accounts must be maintained at Unity Bank.

Standby Commercial Letters of Credit

Description: Provide letters of credit to secure commercial transactions – standby basis only

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Provide letters of credit to secure transactions such as asset purchases, rental agreements and other commercial needs. 	<ul style="list-style-type: none"> • One-year expiration date with auto renewal provisions if required by beneficiary 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard with rewards • Online Bill Pay Service • Online Banking • Mobile Banking • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- 2% per year secured by real estate
- 1% per year secured by liquid assets held by Unity Bank

Qualifications:

- All pertinent items impacting cash flow, liquidity, equity and collateral to support loan will be considered.
- Need must be for a commercial use
- Borrower must demonstrate ability to generate cash flow necessary to meet a 1.20x DSCR (Debt service coverage ratio)

Target Market:

Within 100 miles of Clinton NJ and builder’s construction related entities with established track records

Other Information:

Requires standby note at variable rate NY Prime + 2% (maximum)

Business Opportunity Line (BOL)

Description: Business line of credit for corporations and LLC's

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • \$5,000-\$50,000 Maximum • 3 Year Maturity • WSJ Prime Plus 4.75% or Prime Plus 4% with auto debit • Principal and Interest monthly • Unsecured 	<ul style="list-style-type: none"> • Quick turnaround time • Unsecured 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard with rewards • Online Bill Pay Service • Online Banking • Mobile Banking • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- \$200 set up fee
- \$100 annual fee

Qualifications:

- Applicants must meet credit criteria
- Business must be in operation for a minimum of two years
- Auto debit from Unity bank account
- Personal guaranty required

Target Market:

Existing Unity business owners with Unity checking account

Other Information:

BOL's are tied to WSJ Prime rate and there is a potential for rate/payment fluctuations.

SBA Loans

SBA 504 Loan

Description: Provide CRE and Machinery and Equipment financing to small business owners that do not qualify for commercial financing because they do not meet the commercial loan historical cash flow, equity injection, or LTV requirements.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Financing for purchase of owner-occupied real estate with at least 10%-15% down, fully amortizing over 25 years • Finance the acquisition of machinery and equipment with 10% down, fully amortizing over 10 years • Fixed rate for up to 20 years on up to 50% of loan and fixed for up to 10 years with 5 year rate resets thereafter on the remaining 50% of the loan. 	<ul style="list-style-type: none"> • Borrower can inject as little as 10%. • Fixed rate options • Available to start-up businesses as well as businesses that do not meet the Commercial loan historical cash flow requirements 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard with rewards • Online Bill Pay Service • Online Banking • Mobile Banking • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- Typical loan origination fee of 1%

Qualifications:

- Business must meet SBA size requirements
- For profit businesses

Target Market:

- Businesses in NJ as well as businesses in NY, PA, or CT that are within 100 miles of Clinton HQ.
- Businesses with less than 3 years of historical cash flow but with positive trends.
- Startup businesses
- Businesses with limited liquidity that cannot inject more than 10%

Other Information:

N/A

SBA 7(a) Loan

Description: Provide financing to small business owners that do not qualify for commercial financing because they do not meet the commercial loan historical cash flow, equity injection, or LTV requirements.

FEATURES	BENEFITS	CROSS-SELL
<ul style="list-style-type: none"> • Financing for purchase of CRE and ground up construction/ renovation projects with 10% down, fully amortizing over 25 years • Finance the acquisition of business, inventory, and machinery and equipment with 10% down, fully amortizing over 10 years • Up to 100% financing for business expansion • Franchise financing • Finance the acquisition of special use properties including hotels, gas stations/C Stores, and car washes. • Provide working capital loans • Variable rate loan based upon WSJ Prime, resetting quarterly 	<ul style="list-style-type: none"> • Longer amortization than commercial loans to provide lower payments and therefore increase the available working capital and profitability. • Borrower can inject as little as 10%. • Loan can be unsecured (no LTV requirement) • Financing of goodwill • Financing of startup businesses • For amortization of less than 15 years, no prepayment penalty. • For amortization greater than 3 years, prepayment penalty of 5%, 3%, and 1% for years 1 thru 3. 	<ul style="list-style-type: none"> • Checking Account • Savings Account • Unity Checkcard with rewards • Online Bill Pay Service • Online Banking • Mobile Banking • Telephone Banking • Credit Card • Safe Deposit Boxes (at select branches)

Service Fees:

- Packaging fee based on a percentage of loan amount, per SBA's SOP and to \$2,500 per loan
- SBA guarantee fee (based upon loan amount – request quote from SBA LO) due at closing
- There are no services fees after the loan closing

Qualifications:

- Borrowers must meet SBA eligibility requirements as published in SOP 50 10 6
- If financing for CRE, business must occupy at least 51% of the square footage of the building for purchase and 60% for ground up construction
- For profit businesses

See following page for more information

Target Market:

- Businesses in NJ as well as businesses in NY, PA, or CT that are within 100 miles of Clinton HQ.
- Businesses with less than 3 years of historical cash flow but with positive trends.
- Startup businesses
- Businesses with limited liquidity that cannot inject more than 10%
- Unsecured financing requests

Other Information:

N/A

Employee Product and Service Benefits

There are some great employee benefits of banking with Unity. Many of the services that we offer employees are **TOTALLY FREE or DISCOUNTED!** Using a Unity product and/or service also helps you better understand how they work and helps you promote these services. It also offers you the opportunity to make suggestions on these products or services and participate in new product testing. Your account can be opened at any branch of Unity, and with our advanced online banking system, you can sign up directly for a wide variety of services. Keep in mind that your account remains private and confidential as well.

Here is a partial list of items that are available to you as an employee:

- Each Unity employee is entitled to “2” accounts **FREE** of monthly service charges
- **FREE** Online Banking, which includes a suite of products that are totally FREE:
 - Bill Pay - pay your bills online
 - Transfer between Unity accounts
 - Review history of all your transactions or checks paid against your account (with check images)
 - eStatements – your statements are delivered directly to your online banking account for reviewing, printing and saving on your computer
- **FREE** Mobile Banking with Mobile Capture. This allows you to deposit checks through your mobile phone directly to your account with Unity, 7 days a week 24 hours a day.
- Each employee is entitled to “1” safe deposit box (if available) at any Unity location (that has safe deposit boxes) and receive a **\$25.00 DISCOUNT**.
- A **FREE** check card/debit card to use throughout the nation with **NO ATM FEE**.
- Need a mortgage or home equity loan? Speak to one of our loan officers, they can help make the process simple with a competitive rate.

These are just a few of the services that we offer to employees. As always, all services comply with all regulations and have the appropriate restrictions (if any) as noted in the product disclosures. If you have any questions, please ask your supervisor or any branch employee.

