



UNITY BANK Checking

True Checking

Truly Free and Flexible!

No minimum balance & no service charge

Minimum to Open: \$1

Interest bearing: NO

Free checks: First Order (20)

Free eStatements (\$5/month paper statement fee)

Free online banking & bill-pay: YES

Early closeout fee: \$30, if closed within 90 days

Special features: Unlimited check writing; No teller transaction fees; Free Unity VISA® CheckCard

Opportunity Checking

The higher the balance, the higher the interest!

Minimum balance to open & earn interest: \$2,000

Monthly service charge: \$0 with balances of \$2,000; \$12 with balances below \$2,000

Minimum balance to avoid charge: \$2,000

Free checks: First Order (20)

Free online banking & bill-pay: YES

Early closeout fee: \$30, if closed within 90 days

Interest bearing: YES

Special features: Unlimited check writing; No teller transaction fees; Free Unity VISA CheckCard

Prosperity Checking

If you're 55+, take advantage of a free & flexible account!

No minimum balance | No monthly service charge

Minimum to Open: \$0.01 | **Interest bearing:** NO

Free Checks: Unlimited Unity specialty checks

Free online banking & bill-pay: YES

Early closeout fee: \$30, if closed within 90 days

Special features: Fee free cashier's checks; Unlimited check writing; No teller transaction fees; Free Unity VISA CheckCard

Prosperity Plus Checking

If you're 55+ earn interest with a low minimum balance!

Minimum balance to open & earn interest: \$100

Monthly service charge: \$0 with a balance of \$500; \$6 with balances below \$500

Minimum balance to avoid charge: \$500

Free Checks: Unlimited Unity specialty checks

Free online banking & bill-pay: YES

Early closeout fee: \$30, if closed within 90 days

Interest bearing: YES

Special features: Fee free cashier's checks; Unlimited check writing; No teller transaction fees; Free Unity VISA CheckCard

Student Checking

Minimum to open: \$1 | **Interest bearing:** YES

Exclusively for students 14-24

No Minimum Balance | No Monthly service charge

Free ATM Card or VISA CheckCard

Free online banking & bill pay: YES

Special features: FREE ATM Access Nationwide!

Offer subject to change. Must be no younger than 14 years of age and no older than 24 years of age to qualify. Student ID or school verification required upon account opening. Unity will refund your account for each ATM service fee charged to your account from Domestic ATMs only. Free ATM cards issued to customers 14-16 years of age; Free VISA CheckCards issued to customers 17-24 years of age. Account will be converted to a True Checking account on the month following the 25th birthday of the account holder.

Opportunity Money Market Account

Enjoy the benefits of money market rates that rise with the growing balance in your account!

Minimum to open: \$1.00 | **Interest bearing:** YES

Minimum to earn interest: \$2,000

Monthly service charge: \$0 with a balance of \$10,000; \$15 with balances below \$10,000

Minimum balance to avoid charge: \$10,000

Free Checks: First order (20)

Free online banking & bill-pay: YES

Subject to regulation D¹

Special features: A \$10.00 fee is assessed for each additional check or transfer in excess of this limit.¹ No teller transaction fees; Free Unity ATM card.

¹During any month you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer or by check, draft, debit card or similar order to a third party. Penalties apply.

New Jersey Consumer Checking

Minimum to open: \$1

Interest bearing: NO

Monthly service charge: \$3

Minimum balance to avoid charge: \$0

Free checks: First Order (20)

Free online banking & bill-pay: YES

Special features: Your first eight checks paid during each statement cycle are free. For each check paid in excess of eight during the statement cycle, there is a \$0.50 per check charge. Free Unity VISA CheckCard

Personal Access Line - PAL

Use PAL for overdraft protection, as a linked unsecured line of credit from \$500 - \$10,000 that transfers funds automatically to your checking account as you need it. See a Unity representative for specific terms on overdraft conditions that activate line of credit.