



Personal Banking Services



Checking

◆ True Checking

Free & Flexible!

- ◆ No Minimum Balance
- ◆ No Monthly Maintenance Fee
- ◆ Free eStatements (\$5 paper statement fee, if requested)
- ◆ Minimum to Open: \$1

◆ Prosperity Checking

Exclusively for those 55+

- ◆ No Minimum Balance
- ◆ No Monthly Maintenance Fee
- ◆ Free Standard Checks
- ◆ Fee Free Treasurer's Checks
- ◆ Minimum to Open: \$0.01

◆ Prosperity Plus Checking

Exclusively for those 55+

- ◆ Same features & benefits as Prosperity Checking, PLUS interest with minimum balance of \$500. (\$6 monthly maintenance fee if balance falls below \$500)

◆ Student Checking

Exclusively for students 14-24

- ◆ No Minimum Balance
- ◆ No Monthly Maintenance Fee
- ◆ No ATM Fees
- ◆ Earns Interest
- ◆ Minimum to open: \$1

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. Account will be refunded 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.

◆ Free with All Checking Accounts

- ◆ Bill Pay
- ◆ eStatements
- ◆ Mobile & Online Banking
- ◆ Starter Checks
- ◆ Telephone Banking
- ◆ VISA® Debit Card *when applicable*
- ◆ Unlimited Check Writing

◆ Also Available

- ◆ Auto Transfer to Cover Overdrafts
- ◆ NJ Consumer Checking
- ◆ Opportunity Checking
- ◆ Opportunity Money Market
- ◆ Personal Access Line - PAL

All checking accounts subject to \$30 closeout fee if closed within 90 days of opening.



Saving

◆ eSavings¹

Save More - Earn More!

- ◆ Tiered Interest
- ◆ Higher Interest with Required eStatements
- ◆ Minimum to Open: \$100

◆ Opportunity Savings¹

Save More - Earn More!

- ◆ Tiered Interest
- ◆ Minimum to Open: \$100

◆ Fun Club¹

Save for a Special Purchase!

- ◆ Pick your 12 month time frame & receive a check at the end of the term. With Bonus Fun Club, earn a bonus interest rate with auto transfer from your Unity account.

¹Subject to Regulation D: During 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.

IRAs

◆ Individual Retirement Accounts

Options to Suit Your Plans

- ◆ Offerings include: Traditional, ROTH, Education, CDs & Money Market IRAs

CDs

◆ Certificates of Deposit

- ◆ Guaranteed Annual Percentage Yield
- ◆ Minimum to Open: \$1,000

More...

◆ Unity VISA[®] Debit Card

- ◆ 55,000 Surcharge-Free Allpoint[®] ATMs
- ◆ Earn Rewards with UChoose

◆ Credit Cards

◆ Fee Free VISA Gift Cards for Customers

◆ Free Notary Service for Customers

◆ Home Mortgage & Equity Loans

◆ Safe Deposit Boxes at Select Locations

◆ Wire Transfers

Digital Services

◆ Online Banking

- ◆ Access Your Account from Home, 24/7
- ◆ Check Balances
- ◆ Make Transfers between Your Unity Bank Accounts
- ◆ View Statements & Check Images
- ◆ Visit unitybank.com to Sign Up

◆ Online Bill Pay

- ◆ Set up Recurring & Future Payments
- ◆ Login to Your Online Banking Account & Click "Bill Pay Enrollment" to Start

◆ Mobile Banking

- ◆ All the Convenience of Online Banking on Your Phone
- ◆ Remote Check Deposit
- ◆ Download the App. Sign in with your online banking username & password.

◆ Bank By Phone

- ◆ Check Balances



Visit Us Online at: unitybank.com