



Business Banking Services



Checking

- ◆ **Free Business Checking³**
 - ◆ No Minimum Balance
 - ◆ No Monthly Service Fees
 - ◆ No Per Check or Deposit Charges
- ◆ **Opportunity Checking**
 - ◆ \$2,000 Minimum Deposit to Open & Earn Interest
 - ◆ Valid for Sole Proprietors Only
 - ◆ No Monthly Service Fees with Balances \$2,000 or More (\$12 will be charged each month the daily \$2,000 minimum is not met)
- ◆ **Commercial Analysis Checking**
 - ◆ Receives an earnings credit to offset charges

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

Savings

- ◆ **Loyalty Business Savings¹**
 - ◆ Available for Current Business Checking Account Holders²
 - ◆ Tiered Savings Rate
 - ◆ No Monthly Service Charge
 - ◆ No Minimum Balance
 - ◆ Includes Free Online Banking

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.

²Must maintain Unity Bank checking account in same name as business. Check Cashers & MSBs not eligible. Statement Cycles must be month end and must be a combined statement. If account requirements are not met, account will be converted to Opportunity Savings account and rate will be reduced to the Opportunity Savings interest rate at cycle date.

³Accounts that deposit or withdraw over \$50,000 per month in cash or write more than 100 checks per month are not eligible for this account type.

Credit Card Processing

- ◆ **Competitive Rates**
 - ◆ Match your current rates or receive a competitive proposal for new businesses.
- ◆ **Free Equipment**
 - ◆ Free EMV terminals or touch-screen POS systems for your business when you sign up for credit card processing.
- ◆ **24/7/365 Support**
 - ◆ Award-winning customer service & technical support, available 24/7/365.
- ◆ **Ironclad Security**
 - ◆ Protect your business & your customers with PCI-validated point-to-point encryption, tokenization & cutting-edge EMV solutions.



Digital Services

- ◆ **Business Online Banking**
 - ◆ Initiate Wire Transfers
 - ◆ Make Unity Loan Payments Online
 - ◆ Transfer Funds
 - ◆ View Check Copies
 - ◆ Quickbooks & Quicken Compatible
- ◆ **Udeposit: Remote Capture**
Scan & Deposit Checks from Your Office
 - ◆ Convenient & Fast
 - ◆ Save Time, Gas & Trips to the Bank
 - ◆ Make Deposits Before & After Hours
 - ◆ Keep Records & Plan Finances
 - ◆ Business Online Banking is Required
- ◆ **Online Bill Pay**
 - ◆ Set Up Recurring & Future Payments

Other Features

- ◆ **ACH/Electronic Payments**
 - ◆ Direct Deposit of Payroll
 - ◆ Federal Tax Payments
 - ◆ Increase Interest for Funds Held Longer
 - ◆ Payments from Customers & to Vendors
 - ◆ Reduce Check Costs & Wire Fees
 - ◆ Safe and Secure
 - ◆ Quickbooks & Quicken Compatible
- ◆ **Payroll for Small Businesses**
Payroll Services Offered through Strategic Partnerships
- ◆ **Escrow Account Service (EASE)**
 - ◆ Combine separate escrow accounts into one master account.
 - ◆ Transfers made via fax or online from master accounts to disbursement accounts.
 - ◆ Reduce paperwork but maintain a clear audit trail.
- ◆ **Employee Benefit Banking (EBB)**
 - ◆ We care about your employees! EBB rewards them for opening their checking account at Unity Bank & signing up for direct deposit.
 - ◆ Ask your local branch relationship manager for more information.

More...

- ◆ **VISA® Business Debit Cards**
- ◆ **Construction Loans**
- ◆ **Commercial Real Estate Loans**
- ◆ **Credit Cards**
- ◆ **Flexible Lines of Credit**
 - ◆ Quick, Convenient Access to Money
- ◆ **Full Line of Business Accounts**
 - ◆ Escrow, Sweep & Tenant Security
- ◆ **Night Deposit**
- ◆ **Notary Public**
- ◆ **VISA® Gift Cards**
- ◆ **Safe Deposit Boxes** *at Select Locations*
- ◆ **Small Business Loans**
 - ◆ SBA Preferred Lender for Over 20 Years
- ◆ **Treasurer's Checks**
- ◆ **Wire Transfers**



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