Welcome to Unity Bank's On-line Banking.

At the touch of a button, you get full access to your account information. You can transfer funds between accounts, perform account inquiries, download into personal accounting software, pay bills electronically, or help yourself to any of our other banking and financial services. Your bank account is always available at your convenience; from anywhere you have Internet access.

Now it's time for you to realize the benefits of banking on your own terms. You're about to discover a world of financial power at your fingertips.

To access your account online, you need your User ID and a unique password. You will need a secure browser to access your Unity Bank accounts. For your Internet browser, you will need either Internet Explorer 5.0 (or greater) from Microsoft Corporation, or Netscape's Navigator 4.72 (or greater). For the best view, set your screen resolution to 800 x 600 pixels. Note: Internet Explorer 5.5 or Netscape Communicator 6.1 is required to access some export options. Netscape Communicator 6.1 is required to access some Change Scheduled Payment features.

Log-in

How to Get Started!

Thank you for signing up for Internet Banking. Unity Bank is pleased to provide you with a convenient and easy way to view your accounts and check your balances.

In order to perform on-line banking you will need:

FOR FIRST TIME USERS: If you are a first time user, please choose the FIRST TIME USER option located on the login box on the home page. If you have any problems, you may reach a Customer Service Center Representative at 800-618-BANK.

1. Access ID = This is your account number

2. Password=last four digits of social security number. Should the last four digits begin with a zero, please input the last 3 digits. Once you log on you will be required to change your password.

FOR EXISTING CUSTOMERS:

1. Your access ID that you chose.

2. Your Password that you chose. If your password from the previous Internet Banking system does not meet the NEW password requirements, you will be prompted to change it. See below for password requirements.

Creating a New Password

After submitting your temporary Access ID and Password under the First Time User application, you will be prompted to create a new Password.

Your password requirements:

1. Minimum of 8 characters and maximum of 16

2. Password must be alphanumeric (Contain at least 7 alpha and 1 numeric characters)

3. Case sensitive
(Example: your password is Winterr01. You will not be able to log in if you type in winterr01)

4. Suggestion for users choosing their personal password and the security of your password:
   Avoid using personal information i.e. social security numbers, phone numbers, or date of birth, names of pets or family members,
   Don't disclose your password to anyone else,
   Don't write down your password where others may find it.

Online Banking Help

If you require further assistance, you can contact Customer Service Center Customer Service Monday - Friday 8:30am-5pm at (800)618-BANK (2265). 24hr voicemail box is available after hours.

Online functions and types of activity

This is the fun part. Instructions on how to use each of these functions are available online. Just click on the "Help" button and a contents window will pop up with more information. Still, we would like to explain what you can achieve from the comfort of your own home, office, school, or anywhere you have Internet access.

This browser-based product is designed for three general activities: Summarizing Account Information, Account Transaction Activities and Viewing Products and News.

- For *Summarizing Account Information*, you can view a list of all your accounts at our financial institution
by clicking the "Accounts" button. From the account list, a specific account can be selected to view account detail and perform transaction activities.

- For *Account Transaction Activities*, you can review, print, and initiate transaction statements, pay bills and transfer funds between accounts. You can also select transactions, sort transactions and export transactions to personal financial management applications (such as Microsoft Money or Intuit's Quicken).

- For *Viewing Products and News*, review products offered by our financial institution and read news and other pertinent information about the institution.

On-line banking allows you to download your statement information to a financial software such as Microsoft Money or Quicken.

Accessing your account information

Account List

Click the "**Accounts**" button to view a list of your accounts. All accounts associated with your User Code and Password will be categorized in the account list. The account list includes:

- Account numbers
- Types of accounts (Checking, Checking Reserve, Savings, Certificates of Deposit, Debit Cards, Loans)
- Account Current Balance
- Account Available Balance
- Account Nicknames (optional if you choose to nickname your accounts)

Click on the account number to view a single account. The Account Balance Inquiry displays up-to-date information including: Current Balance, Activity Information and Interest Information. Balances are displayed according to the type of account.

Checking Account Inquiry

For Checking Account Inquiries, click the "**Accounts**" button and then click on your checking account number from the account list. Your Checking Account Inquiry is separated into three sections; Balance Information, Interest information and Activity Information.

Activity type includes all credits and debits on the account. Activity information includes:

- Balance and Date Last Statement
- Last Deposit Date and Amount
- Last check Date and Amount

Interest information includes:

- Current Accrued Interest
- Interest Paid (Current Year)
- Interest Paid (Last Year)

Balance information includes:

- Current Balance
- Available Balance

Overdraft Protection Account Inquiry

For Overdraft Protection Account Inquiries, click the "**Accounts**" button and then on the Overdraft Protection account number from the account balance list. Your Overdraft Protection Account Inquiry is separated into four sections: Payment Information, Credit Information, Balance Information and Interest Information.

Payment Information includes:

- Current Due Date and Amount

Credit Information includes:

- Maximum credit
- Available credit
- Last Advance Date and Amount

Balance Information includes:

- Principal balance
- Interest balance
- Net payoff (the estimated total amount due to payoff the loan)

Interest Information includes:

- Rate Over Split percentage
- Split Amount
- Rate Under Split percentage
- One Day's Interest
- Interest Paid (Current Year)
- Interest Paid (Last Year)

Savings Account Inquiry

For Savings Account Inquiries, click the "**Accounts**" button and then click the Savings account number from the account balance list. Your Savings Account Inquiry is separated into four sections; Activity Information, Interest Information, Balance information and Maturity information.

Activity information includes:

- Balance Last Statement and Amount
- Last Deposit Date and Amount
- Last Withdrawal Date and Amount

Interest information includes:

- Current Rate (the current interest percentage rate on the account)
- Current Accrued Interest
- Interest Paid

Balance Information includes:

- Current Balance
- Available Balance

Maturity Information includes:

- Maturity Date
- Term

Certificate of Deposit Account Inquiry

For Certificate of Deposit Account Inquiries, click the "**Accounts**" button and then on the Certificate of Deposit account number from your account number list. Your Certificate of Deposit account is separated into four sections: Interest information, Balance information, Maturity information and Account information.

Interest Information includes:

- Rate (Interest Rate Paid)
- Current Accrued Interest
- Next Interest Date and Amount
- Interest Paid (Current Year)
- Interest Paid (Previous Year)
- Interest Paid by Check, Checking Account or Savings Account

Balance Information includes:

- Current Balance

Maturity Information includes:

- Maturity Date
- Term

Account Information
Institution defined Message

Loan Account Inquiry

For Loan Account Inquiries, click the "**Accounts**" button and then click on the Loan account number from your account balance list. Your Loan Account Inquiry is separated into five sections: Payment Information, Interest Information, Balance Information, Escrow Information and Other Date Information.

Payment information includes:

- Current Payment Date and Amount
- Last Payment Date and Amount

Interest information includes:

- Interest Paid current year
- Interest Paid previous year
- One Day's Interest
- Current Interest rate

Balance Information includes:

- Principal balance (the total principal balance of the loan)
- Interest balance (the total Interest balance of the loan)
- Estimated Net payoff (the estimated total amount due to payoff the loan)

Escrow Information includes:

- Last Disbursement Date and Amount
- Taxes Paid current year
- Taxes Paid previous year
- Insurance Paid current year
- Insurance Paid previous year

Other Date Information includes:

- Note date (the date the note was originated)
- Maturity Date

Card Account Inquiry

For Card Account Inquiries, click the "**Accounts**" button and then click on the Card account number from your account balance list. Your Card Account Inquiry is separated into two sections: Card Information and Attached Accounts.

Card Information includes:

- Card type
- Daily limit
- Expiration date

Attached Accounts include any accounts that are attached to the debit card account.

Reviewing Transaction Activity

The Transaction Menu provides a list of all transactions associated with your selected account. From "**Transactions**" button drop-down list select, "**Transaction Menu**" to review a list that includes the following headings:

- The Description identifies the type of transactions performed. For example, a transfer to a checking account for a new car.
- Debit and Credit headings are displayed individually enabling the calculation and display of a running balance.
- The Date identifies the date the transaction occurred.
- The Balance reflects the difference between the debit total and credit total of an account.

To display a presentation of your checking and savings transactions click the appropriate button:

- Previous Statement will display transactions that occurred during the last statement cycle.
- Current Statement will display transactions that have occurred during the current statement cycle.
- Last Business Day will display transactions that occurred on the most recent business day.
- Current Business Day will display transactions that have occurred as presentments to your account for the current day.
- Transaction Menu will display the complete list of transactions associated to the account.

- Since Last Login will display transactions processed on previous business days since the last customer login. This button is only displayed during the first login of a given business day.

Check Image Requests

Check Images can be viewed on all transactions except for the current day. To view a check image, select a transaction list from the Transactions button drop-down menu. Then, click the Check Number for the transaction you want to view. This will display the front of the check. To view the back of the check simply click the "**View Back of Check**" button. The image may also be rotated 90 degrees with each click of the "**Rotate Image**" button. This allows an improved view of endorsement information, which can be printed in various orientations on the back of a check.

Viewing Documents

Documents pertaining to specific accounts can be viewed by clicking the "**Documents**" button. A list of available documents related to the account will be listed. Simply click on the document to be viewed.

Exporting Transaction Information

Export transaction information for use with a personal finance application, such as Intuit's Quicken or Quickbooks, Microsoft Money or Windows Clipboard. To Export transactions into a personal finance application, select the "**Transaction Menu**" from the "**Transactions**" button drop-down menu. From the Transaction Search area, select the items to be exported, then select the **Export Format** from the dropdown list box. Then click the "**Export**" button to complete the process.

Export Format Types:

- Comma Separated File (.CSV)
- Quicken Interchange Format (.QIF) -- Intuit Quicken
- Open Financial Exchange (.OFX) -- Microsoft Money
- Intuit Interchange Format (.IIF) --Intuit Quickbooks

Or, click the "**Display**" button to display a complete list of transactions. Select the "**Export**" check box for each item to be exported. If the check box in the title bar is selected, all displayed items are automatically selected for export. If the check box is then deselected, all displayed items will be deselected for export. Select the appropriate file format type, and the export process will be completed automatically.

Funds Transfers

Funds can be transferred between accounts within our financial institution. To review your transfers, click the "**Transfers**" button and select "**Transfer Menu**". All transfers set up on your account are conveniently listed. The transfers are organized by "**Transfer To**", indicating the account number, which is receiving the transfer. The list includes:

- The *Transfer From* drop down box allows for other accounts with transfers to be displayed.

- The *Transfer To* lists the account receiving the transfer.
- The *Details* lists all associated transfer information pertaining to the specific transfer.

- A *Description* of the transfer.
- The *Next Transfer* is the date of the next transfer.
- The *Transfer Amount* is the amount of the next transfer
- The *Delete* button is used to delete the transfer.

Establishing a Transfer

To establish a transfer, click the "**Transfers**" button, and then select the type of transfer you want to be scheduled. Transfers can occur either one time or on a recurring basis. For a one-time transfer select "**One Time Transfer**" or for a recurring transfer select the "**New Scheduled Transfer**".

- Select the *Account Number* that you want to transfer the money to from the drop-down list box.
- Select the *Transfer Frequency* from the drop-down list box. The frequency drop-down list box includes the following options:

On-demand	Annually
Monthly	Weekly
Quarterly	Biweekly
Semiannually	Bimonthly

- Enter the *Amount* that you want to transfer.
- Enter the *Date* on which the transfer will occur.
- Enter a *Description* of the transfer.

Click the "**Submit**" button to complete the request and receive a confirmation number.

One-Time Transfer

To perform a single transfer, click the "**Transfer**" button and select "**One Time Transfer**" from the drop-down menu. Or, click "**One Time Transfer**" from the **Transfer List**. From the "To" drop-down list box, select the account you want to transfer funds to and enter in the amount. Click the "**Submit**" button to complete the transfer.

Change an Established Transfer

To change an established transfer, select the transfer you want to change from the "**Transfer To**" column within the **Transfer List**. The following options can be changed:

- The *Frequency* can be changed by selecting another frequency from the drop-down list box.
- The *Amount*.
- The *Date*.
- The *Number of Remaining Transfers*.
- The *Description* of the transfer. Click the "**Submit**" button to complete your request.

Skip a Scheduled Transfer

To change a scheduled payment, select the account that is making the payment from the List of Accounts by clicking the "**List of Accounts**" button. From the "**Payments**" drop-down menu, select "**Payment List**". From the Payment List, select the specific payment that is to be changed. The **Change Scheduled Payment** window will appear. In the **Date Frequency** box change the payment date to the next month. This will skip the current payment date and payment. Click the "**Submit**" button to complete your request.

Express Transfer

The Express Transfer features allows for efficient transfers to be established for internal transfers only. By simply selecting the "**Transfer From**", "**Transfer To**" and the "**Amount**" a transfer can be established within a matter of seconds.

Please note:

Options

Allows you to change your password, change nicknames, and change your email address.

Bill Payment

Pay bills electronically over the Internet through On-line bill pay.
Refer to the On-line bill pay section in this Handbook for more details.

Online Help

An at-a-glance guide to online functions.

Tips

To help ensure that your system always functions smoothly, this section lists a few things to avoid and explains certain Unity Bank specific functions. These tips only apply while you are using the Unity Bank System.

Bookmarks

By all means, bookmark Unity Bank's home page. For security reasons, you cannot bookmark the pages you go to after you have logged in.

The Back Button

Please do not use your browser's "Back" button after you have logged in. Instead, use the site’s navigational tools.

Resizing the Browser

Changing the size of your browser's window after logging in may cause the browser to reload the field. If you need to change the window size, we recommend you do so prior to logging in.

Unity24 - phone *access* to accounts

You're still in touch with your money, even if you're far from a keyboard. Unity24, our 24-hour telephone banking system provides a private, secure channel to your accounts, because you select your Personal Identification Number (PIN). Your telephone banking account number is your Unity Bank account number.

To use Unity24, call toll free 877.UNITY24 and select Option 1. Proceed by pressing the appropriate number on your touch-tone phone to access:

Account Inquiries
Transfer Funds
Current Rates
Change Your PIN
Branch Locations & Hours
Special Announcements