



# Product & Services Guide



# Table of Contents

<b>I. Consumer Products .....</b>	<b>4</b>
True Checking	
NJ Consumer Checking	
Prosperity Checking	
Prosperity Plus Checking	
Student Checking	
Opportunity Checking Account	
Opportunity Money Market Deposit Account	
eSavings Account	
Opportunity Savings	
Prosperity Savings	
Certificates of Deposit	
Individual Retirement Account (IRA)	
Money Market IRA	
Safe Deposit Box Rental	
<b>II. Consumer Services .....</b>	<b>18</b>
Unity ATM Card	
Unity Visa Check Card	
Unity Bank Website – <a href="http://www.unitybank.com">www.unitybank.com</a>	
Online Bill Pay	
Escrow Account Service – EASE Product	
Customer Service Center	
Mobile Banking	
Foreign Currency Exchange Services	
Visa Gift Cards	
Redemption of US Savings Bonds	
Wire Transfers	

III.	<b>Business Products .....</b>	<b>29</b>
	Small Business Checking	
	Opportunity Checking Account	
	Opportunity Money Market Deposit Account	
	Commercial Analysis and uDeposit Accounts	
	U Sweep Account	
	eSavings Account	
	Safe Deposit Box Rental	
IV.	<b>Business Services.....</b>	<b>36</b>
	Unity Bank Website – www.unitybank.com	
	Online Bill Pay	
	Escrow Account Service – EASE Product	
	Customer Service Center	
	Business Mobile Banking	
	Visa Gift Cards	
	Wire Transfers	
	Unity Visa Check Card	
V.	<b>Lending Products .....</b>	<b>44</b>
	Credit Card	
VI.	<b>Consumer Loans.....</b>	<b>45</b>
	Conforming ARM Mortgage	
	Conforming Fixed Mortgage	
	FHA Mortgage	
	Jumbo Mortgage	
	Portfolio Mortgage	
	Residential Construction Loan	
	Home Equity – Fixed Rate	
	Revolving Equity Access Line (REAL)	
	Secured and Unsecured Personal Loans	
	Automobile and Boat Loans	
	Personal Access Line (PAL)	
VII.	<b>Commercial Loans .....</b>	<b>56</b>
	Commercial Mortgage	
	Commercial Term Loan	
	Commercial Line of Credit	
	Commercial Construction Loan	
	Standby Commercial Letters of Credit	
	Business Opportunity Line (BOL)	

VIII. **SBA Loans** ..... 62

SBA 504 Loan

SBA 7(a) Loan

# Consumer Products

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## True Checking

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Unlimited check writing capabilities</li><li>• No monthly maintenance fees</li><li>• Free Debit Card issued with account</li><li>• Unlimited direct deposit items allowed</li><li>• Free Check Starter Kit</li><li>• Use of ATM's</li></ul>	<ul style="list-style-type: none"><li>• Offers the customer the flexible and convenient access to funds</li><li>• Can be connected to online banking</li><li>• Can be connected to online bill payment</li><li>• Can be connected to Unity24 (telephone banking)</li></ul>

### 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:

- Consumer account only

## NJ Consumer Checking

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• First 8 checks paid during each statement cycle are free</li><li>• Free Debit Card issued with account</li><li>• Unlimited direct deposit items allowed</li><li>• Free Check Starter Kit</li><li>• Use of ATM's</li></ul>	<ul style="list-style-type: none"><li>• Offers the customer the flexible and convenient access to funds</li><li>• Can be connected to online banking</li><li>• Can be connected to online bill payment</li><li>• Can be connected to Unity24 (telephone banking)</li></ul>

### 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:

- Consumer accounts only

## 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
<ul style="list-style-type: none"><li>• Unlimited check writing capabilities</li><li>• No monthly maintenance fees</li><li>• Free Debit Card issued with account</li><li>• Unlimited direct deposit items allowed</li><li>• Free Prosperity checks</li><li>• Fee-free Treasurer Checks</li><li>• Monthly Statements mailed</li></ul>	<ul style="list-style-type: none"><li>• Offers the customer the flexible and convenient access to funds</li><li>• Can be connected to online banking</li><li>• Can be connected to online bill payment</li><li>• Can be connected to Unity24 (telephone banking)</li><li>• Assists in record keeping</li><li>• Save money with free services</li></ul>

### 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:

- Consumer accounts only
- Must be 55 years of age or older

## Prosperity Plus Checking

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Unlimited check writing capabilities</li><li>• Interest is compounded daily and paid monthly</li><li>• Free Debit Card issued with account</li><li>• Unlimited direct deposit items allowed</li><li>• Free Prosperity checks</li><li>• Fee-free Treasurer Checks</li><li>• Monthly Statements mailed</li></ul>	<ul style="list-style-type: none"><li>• Offers the customer the flexible and convenient access to funds</li><li>• Can be connected to online banking</li><li>• Can be connected to online bill payment</li><li>• Can be connected to Unity24 (telephone banking)</li><li>• Assists in record keeping</li><li>• Puts funds in excellent earning position</li><li>• Save money with free services</li></ul>

### 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



## Student Checking

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Unlimited check writing capabilities</li><li>• No monthly maintenance fees</li><li>• Interest earned on all balances</li><li>• Free ATM or Debit Card issued with account</li><li>• Unlimited direct deposit items allowed</li><li>• Free Check Starter Kit</li><li>• Use of ATM's</li><li>• Visa Debit Card for students age 17 or older</li></ul>	<ul style="list-style-type: none"><li>• Offers the customer the flexible and convenient access to funds</li><li>• Can be connected to online banking</li><li>• Can be connected to online bill payment</li><li>• Can be connected to Unity24 (telephone banking)</li></ul>

### 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+

\*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
<ul style="list-style-type: none"> <li>• Interest is compounded daily and paid monthly</li> <li>• Tiered Rates of Interest:               <ul style="list-style-type: none"> <li>○ \$2,000-\$3,999</li> <li>○ \$4,000-\$6,999</li> <li>○ \$7,000 +</li> </ul> </li> <li>• Check Access, withdrawals over the counter or at an ATM</li> <li>• Monthly statement</li> </ul>	<ul style="list-style-type: none"> <li>• Puts customer in excellent earnings position</li> <li>• Increase earnings as balances go up</li> <li>• Convenient Access Methods</li> <li>• Provides detailed account activity for record keeping</li> </ul>

**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:**

- Consumer accounts only
- Business customers – sole proprietors only

## Opportunity Money Market Deposit Account

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Interest is compounded daily and paid monthly</li><li>• Tiered Rates of Interest:<ul style="list-style-type: none"><li>○ \$2,000-\$9,999</li><li>○ \$10,000 +</li></ul></li><li>• Check Access, withdrawals over the counter or at an ATM</li><li>• Monthly statement</li></ul>	<ul style="list-style-type: none"><li>• Puts customer in excellent earnings position</li><li>• Increase earnings as balances go up</li><li>• Convenient Access Methods</li><li>• Provides detailed account activity for record keeping</li></ul>

### 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:

- Consumer accounts only
- Business customers

## 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
<ul style="list-style-type: none"><li>• Interest is compounded daily and paid monthly</li><li>• Tiered Rates of Interest (see rate sheet)</li></ul>	<ul style="list-style-type: none"><li>• Puts customer in excellent earnings position</li><li>• eStatements for easy reconciling</li><li>• No need to store statements</li><li>• Protects against mail fraud</li><li>• Increase earnings as balances go up</li></ul>

### 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:

- Consumer account only
- Business customers (except for municipalities and escrow)

## 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
<ul style="list-style-type: none"><li>• Interest is compounded daily and paid monthly</li><li>• Tiered Rates of Interest:<ul style="list-style-type: none"><li>○ \$100-\$19,999</li><li>○ \$20,000-\$99,999</li><li>○ \$100,000 +</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Puts customer in excellent earnings position</li><li>• eStatements for easy reconciling</li><li>• No need to store statements</li><li>• Protects against mail fraud</li><li>• Increase earnings as balances go up</li></ul>

### 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:

- Consumer accounts only
- Business customers (except for municipalities and escrow)

## 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
<ul style="list-style-type: none"><li>• Transfer funds as needed through Online Banking</li><li>• Free ATM Card</li><li>• Free eStatements</li><li>• Free Paper Statements</li></ul>	<ul style="list-style-type: none"><li>• Offers the customer the flexible and convenient access to funds</li><li>• Can be connected to online banking</li><li>• Can be connected to Unity24 (telephone banking)</li><li>• Assists in record keeping</li></ul>

### 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:

- Consumer account only
- Must be 55 years of age or older

# Certificates of Deposit

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Terms from 3 months to 60 months</li></ul>	<ul style="list-style-type: none"><li>• CD's offer guaranteed interest rate for term of customers choice Can be connected to online banking</li></ul>

### 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:

- Consumer accounts
- Business customers

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

### 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:

- Consumer account only

Available as Traditional, ROTH, SEP or Educational Savings (Coverdell)



## Money Market IRA

**Description:** A money market account under the IRA umbrella

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

### 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:

- Consumer accounts only
- Any new or rollover IRA

## 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
<ul style="list-style-type: none"> <li>• Secure personal possessions</li> <li>• Protected by key access</li> </ul>	<ul style="list-style-type: none"> <li>• Peace of mind</li> <li>• Secure Access</li> </ul>

### 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:

- Consumer
- Business

# Consumer Services

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## Unity ATM Card

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Pin protected</li><li>• Withdraw up to \$1,005.00 in cash per business day (including surcharges)</li><li>• Up to 3 checking and 3 savings accounts may be linked to one card</li></ul>	<ul style="list-style-type: none"><li>• Access accounts for withdrawals</li><li>• Transfer between accounts linked to card</li><li>• Balance Inquiries</li><li>• Make Deposits at Unity machines</li><li>• Member of Allpoint surcharge free network</li></ul>

### 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:

- Consumer accounts
- Business customers
- Must have either a checking or savings account

## Unity Visa Check Card

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

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

### 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:

- Consumer accounts only
- Business customers
- Must have a checking account

## Unity Bank Website – [www.unitybank.com](http://www.unitybank.com)

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• On-line applications</li><li>• Demos of various services</li><li>• Links to credit cards, uChoose, Zelle</li><li>• Links to products and forms</li><li>• Current Rates</li><li>• Links to properties and foreclosures</li><li>• Check reorders</li><li>• Contact information</li><li>• Branch hours, locations, directions</li><li>• Privacy Policy</li><li>• Careers</li><li>• Access to Online Banking</li></ul>	<ul style="list-style-type: none"><li>• Easy to navigate</li><li>• One stop information on services</li><li>• Education Center</li></ul>

### Service Fees:

- N/A

### Qualifications:

- Anyone, anywhere that has internet access

# Online Bill Pay

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Pay bills 24 hours 7 days a week</li><li>• Bills are paid from a Unity Bank account</li><li>• Password protected</li><li>• Automatic time out feature</li><li>• Use of firewalls</li><li>• Ability to pay individuals</li><li>• Ability to send gift checks</li><li>• Ability to schedule payments ahead of time</li><li>• Excellent tool for budgeting and planning</li></ul>	<ul style="list-style-type: none"><li>• Convenient and easy</li><li>• Saves money on envelopes and stamps</li><li>• Automatically logs the customer out after an extended period of inactivity</li><li>• Refuses entry to anyone without proper authorization</li><li>• Allows the electronic exchange of financial data between Unity Bank and personal or business financial software</li></ul>

**Service Fees:**

- N/A

**Qualifications:**

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

## **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.

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

### **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

## Customer Service Center

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Telephone assistance for account balances</li><li>• Account information</li><li>• General Banking information</li><li>• Personal Online Banking assistance</li><li>• Bill pay assistance</li><li>• Place stop payments</li><li>• Password resets</li><li>• Updates addresses</li><li>• Close/order cards due to fraud restriction</li><li>• Code cards for travel</li></ul>	<ul style="list-style-type: none"><li>• Customers can call for personal service regarding their account inquiries</li></ul>

### Service Fees:

- N/A



## Mobile Banking

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Mobile browser uses the browser on the customers mobile device to perform transactions, make payments, locate ATM's and more</li><li>• Downloadable application downloaded and installed on mobile devices to perform mobile banking and payment transactions</li><li>• Sign up for alerts of the customer's choice to monitor their account by notifications</li></ul>	<ul style="list-style-type: none"><li>• Customers can check their balances anytime from their mobile device</li><li>• Transfer money between linked accounts</li><li>• Have account balances texted to customers mobile device</li><li>• Pay bills via mobile device</li><li>• Business account transfers can be approved via mobile device</li><li>• Mobile Deposit</li><li>• Send-receive money via Zelle</li></ul>

### Service Fees:

- N/A

### Qualifications:

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

## Foreign Currency Exchange Services

**Description:** Buy and sell Foreign Currency

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Buy or sell foreign currency</li><li>• Exchange foreign bank notes</li><li>• Exchange of traveler's checks</li><li>• FX Drafts</li></ul>	<ul style="list-style-type: none"><li>• Have local currency for travel</li><li>• Time savings</li><li>• Convenience of using local Unity Bank branch</li></ul>

### Service Fees:

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

### Qualifications:

- Consumer accounts or Business accounts only

## Visa Gift Cards

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Loadable amounts from \$10 - \$1000</li><li>• Maximum daily purchase customers \$2,000</li><li>• Personalized cards available for larger orders</li><li>• Expiration: 3 years</li><li>• Online/Telephone access to check card history</li></ul>	<ul style="list-style-type: none"><li>• Low minimum load value that can be used for even small gifts</li><li>• Ability to personalize cards for a personal touch</li><li>• Track your purchases and balances either online or by phone</li><li>• Replacement card available if lost or stolen</li></ul>

### 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:

- Consumer account customers can purchase up to \$2,000.00 in gift cards daily

# Redemption of US Savings Bonds

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

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

**Service Fees:**

- N/A

**Qualifications:**

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

## Wire Transfers

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Electronic funds transfer</li></ul>	<ul style="list-style-type: none"><li>• Funds are available once wire is posted to customers account</li></ul>

### 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

# Business Products

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## Small Business Checking

**Description:** A non-interest business checking account.

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Ability to write 100 checks per statement cycle</li><li>• Ability to deposit less \$50,000 in cash each month</li><li>• Free Business Debit Card issued with account</li><li>• Unlimited direct deposit items allowed</li><li>• Use of ATM's</li></ul>	<ul style="list-style-type: none"><li>• Offers the customer the flexible and convenient access to funds</li><li>• Can be connected to business online banking</li><li>• Can be connected to online bill payment</li><li>• Can be connected to Unity24 (telephone banking)</li></ul>

### 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

## Opportunity Checking Account

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Interest is compounded daily and paid monthly</li><li>• Tiered Rates of Interest:<ul style="list-style-type: none"><li>○ \$2,000-\$3,999</li><li>○ \$4,000-\$6,999</li><li>○ \$7,000 +</li></ul></li><li>• Check Access, withdrawals over the counter or at an ATM</li><li>• Monthly statement</li></ul>	<ul style="list-style-type: none"><li>• Puts customer in excellent earnings position</li><li>• Increase earnings as balances go up</li><li>• Convenient Access Methods</li><li>• Provides detailed account activity for record keeping</li></ul>

### 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:

- Consumer accounts
- Business customers – sole proprietors only

## Opportunity Money Market Deposit Account

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Interest is compounded daily and paid monthly</li><li>• Tiered Rates of Interest:<ul style="list-style-type: none"><li>○ \$2,000-\$9,999</li><li>○ \$10,000 +</li></ul></li><li>• Check Access, withdrawals over the counter or at an ATM</li><li>• Monthly statement</li></ul>	<ul style="list-style-type: none"><li>• Puts customer in excellent earnings position</li><li>• Increase earnings as balances go up</li><li>• Convenient Access Methods</li><li>• Provides detailed account activity for record keeping</li></ul>

### 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:

- Consumer accounts
- Business customers



# Commercial Analysis and uDeposit Accounts

**Description:** Accounts receive earnings credits to offset service charges

FEATURES	BENEFITS
<ul style="list-style-type: none"> <li>• Receive earnings credit to offset service charges</li> <li>• Detailed analysis statements</li> <li>• Powerful Cash Management tool at your fingertips</li> <li>• Earning rate is 6% of the Fed Funds target rate on the 1<sup>st</sup> of each month</li> </ul>	<ul style="list-style-type: none"> <li>• Ability to view account online</li> <li>• View daily float</li> </ul>

**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
<ul style="list-style-type: none"> <li>• Customer will open two business checking accounts</li> <li>• One will be the U SWEEP DISBURSEMENT account and the other will be the U SWEEP INVESTMENT account</li> <li>• Customer has 3 plans to choose from (noted below)</li> <li>• Customers receive one combined statement</li> <li>• eStatements</li> </ul>	<ul style="list-style-type: none"> <li>• Customer can earn money on their excess funds automatically</li> <li>• Easy tracking using statements and/or online banking</li> <li>• Monies will move back and forth automatically</li> <li>• Statements available online</li> </ul>

### 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

### Qualifications:

- Business customers

## 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
<ul style="list-style-type: none"><li>• Interest is compounded daily and paid monthly</li><li>• Tiered Rates of Interest:<ul style="list-style-type: none"><li>○ \$0.01 - \$99.99</li><li>○ \$100-\$19,999</li><li>○ \$20,000 +</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Puts customer in excellent earnings position</li><li>• eStatements for easy reconciling</li><li>• No need to store statements</li><li>• Protects against mail fraud</li><li>• Increase earnings as balances go up</li></ul>

### 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:

- Consumer accounts
- Business customers (except for municipalities and escrow)

## 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
<ul style="list-style-type: none"> <li>Secure personal possessions</li> <li>Protected by key access</li> </ul>	<ul style="list-style-type: none"> <li>Peace of mind</li> <li>Secure Access</li> </ul>

### 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:

- Consumer account
- Business customers

# Business Services

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## Unity Bank Website – [www.unitybank.com](http://www.unitybank.com)

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

<b>FEATURES</b>	<b>BENEFITS</b>
<ul style="list-style-type: none"><li>• On-line applications</li><li>• Demos of various services</li><li>• Links to credit cards, uChoose, Zelle</li><li>• Links to products and forms</li><li>• Current Rates</li><li>• Links to properties and foreclosures</li><li>• Check reorders</li><li>• Contact information</li><li>• Branch hours, locations, directions</li><li>• Privacy Policy</li><li>• Careers</li><li>• Access to Online Banking</li></ul>	<ul style="list-style-type: none"><li>• Easy to navigate</li><li>• One stop information on services</li><li>• Education Center</li></ul>

**Service Fees:**

- N/A

**Qualifications:**

- Anyone, anywhere that has internet access

## Online Bill Pay

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Pay bills 24 hours 7 days a week</li><li>• Bills are paid from a Unity Bank account</li><li>• Password protected</li><li>• Automatic time out feature</li><li>• Use of firewalls</li><li>• Ability to pay individuals</li><li>• Ability to send gift checks</li><li>• Ability to schedule payments ahead of time</li><li>• Excellent tool for budgeting and planning</li></ul>	<ul style="list-style-type: none"><li>• Convenient and easy</li><li>• Saves money on envelopes and stamps</li><li>• Automatically logs the customer out after an extended period of inactivity</li><li>• Refuses entry to anyone without proper authorization</li><li>• Allows the electronic exchange of financial data between Unity Bank and personal or business financial software</li></ul>

### Service Fees:

- N/A

### Qualifications:

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

## **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.

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

### **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

## Customer Service Center

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Telephone assistance for account balances</li><li>• Account information</li><li>• General Banking information</li><li>• Personal Online Banking assistance</li><li>• Bill pay assistance</li><li>• Place stop payments</li><li>• Password resets</li><li>• Updates addresses</li><li>• Close/order cards due to fraud restriction</li><li>• Code cards for travel</li></ul>	<ul style="list-style-type: none"><li>• Customers can call for personal service regarding their account inquiries</li></ul>

### Service Fees:

- N/A

### Qualifications:

- Customers and potential customers



# Business Mobile Banking

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Mobile browser uses the browser on the customers mobile device to perform transactions, make payments, locate ATM's and more</li><li>• Downloadable application downloaded and installed on mobile devices to perform mobile banking and payment transactions</li></ul>	<ul style="list-style-type: none"><li>• Customers can check their balances anytime from their mobile device</li><li>• Transfer money between linked accounts</li><li>• Have account balances texted to customers mobile device</li><li>• Pay bills via mobile device</li><li>• Business account transfers can be approved via mobile device</li><li>• Mobile Deposit</li><li>• Send-receive money via Zelle</li></ul>

**Service Fees:**

- N/A

**Qualifications:**

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

## Visa Gift Cards

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Loadable amounts from \$10 - \$1000</li><li>• Maximum daily purchase customers \$2,000</li><li>• Personalized cards available for larger orders</li><li>• Expiration: 3 years</li><li>• Online/Telephone access to check card history</li></ul>	<ul style="list-style-type: none"><li>• Low minimum load value that can be used for even small gifts</li><li>• Ability to personalize cards for a personal touch</li><li>• Track your purchases and balances either online or by phone</li><li>• Replacement card available if lost or stolen</li></ul>

### 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:

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

## Wire Transfers

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Electronic funds transfer</li></ul>	<ul style="list-style-type: none"><li>• Funds are available once wire is posted to customers account</li></ul>

### 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

## Unity Visa Check Card

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

FEATURES	BENEFITS
<ul style="list-style-type: none"> <li>• Cash withdrawals are Password/Pin/Chip protected</li> <li>• Signature-based transactions are protected by Visa’s liability regulations</li> <li>• Up to 3 checking &amp; 3 savings accounts may be linked to 1 card</li> </ul>	<ul style="list-style-type: none"> <li>• Accepted by over 14 million merchants worldwide for signature-based transactions</li> <li>• Purchases are deducted from the primary checking account</li> <li>• Withdraw cash from ATM machines</li> <li>• Member of Allpoint surcharge free network</li> <li>• Transfer between accounts linked to the card</li> <li>• Make deposits at Unity machines</li> <li>• Eligible for enrollment in Verified by Visa to secure online purchases</li> </ul>

**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

# Lending Products

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## 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
<ul style="list-style-type: none"><li>• Consumer Cards</li><li>• Business Cards</li><li>• Employee Credit Cards</li><li>• Rate Information</li></ul>	<ul style="list-style-type: none"><li>• Pay Down Debt</li><li>• Earn Rewards</li><li>• Build Credit</li><li>• Specialty Products for Business Cards</li></ul>

### Service Fees:

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

### Qualifications:

- Consumer accounts – must be at least 18 years of age
- Business

### Other Information:

Visit the below link and sign on and select “APPLICATIONS” to learn about all cards offered.

<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](http://www.naics.com/search)

# Consumer Loans

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## Conforming ARM Mortgage

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Primary residences, second homes and investment properties.</li><li>• Purchase, rate and term refinance and cash out refinance.</li><li>• Fannie Mae and Freddie Mac loan limits apply</li></ul>	<ul style="list-style-type: none"><li>• Rates are generally lower than fixed rate options.</li><li>• Rates are fixed for a specified period (5,7,10 years).</li><li>• 30-year amortization allows for more affordability</li></ul>

**Service Fees:**

- \$955 application fee

**Qualifications:**

- Fannie Mae / Freddie Mac

**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
<ul style="list-style-type: none"><li>• Primary residences, second homes and investment properties.</li><li>• Purchase, rate and term refinance and cash out refinance.</li><li>• Fannie Mae and Freddie Mac loan limits apply</li><li>• First time home buyer programs</li></ul>	<ul style="list-style-type: none"><li>• Interest rate does not change.</li><li>• Fixed rate mortgages fully amortize over a defined period and are paid in full at the end of the loan term</li><li>• The shorter the term, the faster equity is built, and the loan is paid off.</li><li>• Low down payment options</li></ul>

### Service Fees:

- \$955 application fee

### Qualifications:

- Fannie Mae / Freddie Mac

## FHA Mortgage

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Primary residences.</li><li>• Purchase and Streamline refinance.</li><li>• Fixed and Adjustable rate options.</li><li>• FHA loan limits apply</li><li>• Up to 96.5% financing</li><li>• Allowed use of non-occupant co-signor to help qualify</li><li>• Use of gift funds allowed</li></ul>	<ul style="list-style-type: none"><li>• Low down payment options</li><li>• Lower credit score allowances</li><li>• Higher debt to income ratios allowed.</li></ul>

### Service Fees:

- \$955 application fee

### Qualifications:

- Fannie Mae / Freddie Mac

### 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
<ul style="list-style-type: none"><li>• Primary residences and second homes.</li><li>• Purchase, rate and term and cash out refinance.</li><li>• Fixed and Adjustable rate options.</li><li>• Loan amounts above Fannie Mae and Freddie Mac lending limits</li></ul>	<ul style="list-style-type: none"><li>• Loan amounts above the Fannie Mae and Freddie Mac limits.</li><li>• Larger loan amounts allows for more buying power and financing flexibility</li></ul>

### Service Fees:

- \$955 application fee

### Qualifications:

- N/A

### Other Information:

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

<b>FEATURES</b>	<b>BENEFITS</b>
<ul style="list-style-type: none"><li>• Primary residences and second homes and investment properties.</li><li>• Purchase, rate and term and cash out refinance.</li><li>• Fixed and Adjustable rate options.</li><li>• Multifamily homes up to 4 units</li></ul>	<ul style="list-style-type: none"><li>• Expanded guideline allowances for Fannie Mae and Freddie Mac Fallout, Non-Warrantable Condos, LLC's</li></ul>

**Service Fees:**

- \$955 application fee

**Qualifications:**

- Non-Conforming

# Residential Construction Loan

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Financing available for primary residences, second homes and investment /spec homes</li><li>• 18-month interest only term</li><li>• 75% LTV Maximum</li><li>• Fixed Rate</li></ul>	<ul style="list-style-type: none"><li>• Product allows title to be held in the name of an LLC</li><li>• Less red tape than traditional construction loans</li><li>• Borrower friendly draw process during construction phase</li><li>• May be used in conjunction with a Unity Bank portfolio acquisition loan</li></ul>

**Service Fees:**

- \$1,850 application fee

**Qualifications:**

## Home Equity – Fixed Rate

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• 15 Year Term Maximum</li><li>• Primary residences, second homes and investment properties</li><li>• Loan amounts from \$10,000 to \$100,000</li><li>• Higher amounts available based upon compensating factors</li><li>• 75% Maximum LTV/CLTV for primary/second homes</li><li>• 65% Maximum LTV/CLTV for investment properties</li><li>• 1% Add On to rate for investment properties</li></ul>	<ul style="list-style-type: none"><li>• Interest rate is fixed for the life of the loan</li><li>• Interest may be tax deductible</li><li>• May allow for expanded underwriting guidelines and tolerances based upon compensating factors</li></ul>

### 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

## Revolving Equity Access Line (REAL)

**Description:** Revolving line of credit secured by residential real estate

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• \$10,000-\$500,000 Maximum</li><li>• Primary residences and second homes</li><li>• Loan amounts from \$10,000 to \$100,000</li><li>• Higher amounts available based upon compensating factors</li><li>• 75% Maximum LTV/CLTV for primary/second homes</li><li>• 15 Year Draw Period with P &amp; I Payments; After Draw Period Ends P &amp; I Payments Required for remaining 15 Year Term</li></ul>	<ul style="list-style-type: none"><li>• .25% rate reduction if payments are auto debited</li><li>• Revolving line of credit allows access to funds only when needed</li><li>• Interest may be tax deductible</li><li>• May allow for expanded underwriting guidelines and tolerances based upon compensating factors</li></ul>

### 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

### Other Information:

Variable rate mortgages tied to WSJ Prime.. There is a potential for rate/payment fluctuations as a result.

## Secured and Unsecured Personal Loans

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Unsecured; \$2000-\$10,000 Maximum; 12-60 Month Term</li><li>• CD Secured Loan; \$2000-\$100,000 Maximum; 90% Maximum; 6 Month Minimum Term</li><li>• Stock Secured Loan; \$10,000-\$100,000 Maximum; 90% Maximum</li></ul>	<ul style="list-style-type: none"><li>• .25% rate reduction if payments are auto debited</li><li>• Fixed interest rate options available</li></ul>

### Service Fees:

- N/A

### Qualifications:

- Applicants must meet credit criteria

### 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
<ul style="list-style-type: none"><li>• New Auto at Maximum 90%; 12-72 Month Term; \$60,000 Maximum</li><li>• Visit UnityBank.com for new and used car year, term and current rates</li></ul>	<ul style="list-style-type: none"><li>• 25% rate discount for auto debit</li><li>• Fixed interest rate</li></ul>

### Service Fees:

- \$85 NJ DMV Fee

### Qualifications:

**Personal Access Line (PAL)**

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

<b>FEATURES</b>	<b>BENEFITS</b>
<ul style="list-style-type: none"><li>• \$500-\$10,000 Maximum</li><li>• Revolving</li></ul>	<ul style="list-style-type: none"><li>• 25% rate discount for auto debit</li><li>• Fixed interest rate</li><li>• Overdraft protection</li></ul>

**Service Fees:**

- N/A

**Qualifications:**



# Commercial Loans

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## Commercial Mortgage

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• Provides financing for acquisition or refinance of commercial real estate for business purposes</li></ul>	<ul style="list-style-type: none"><li>• Long term financing 20-25-year amortization</li><li>• Fixed rate up to 10 years</li></ul>

### 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

# Commercial Term Loan

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

FEATURES	BENEFITS
<ul style="list-style-type: none"><li>• 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.</li></ul>	<ul style="list-style-type: none"><li>• Up to ten years</li><li>• Competitive adjustable or fixed rates.</li></ul>

### 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 1/2 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 3<sup>rd</sup> party appraisal or business valuation.

### Other Information:

For improvements long term leases required. Deposit relationship required.

**Commercial Line of Credit**

**Description:** Provide working capital support for various business

<b>FEATURES</b>	<b>BENEFITS</b>
<ul style="list-style-type: none"> <li>• 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.</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Monthly payments are interest only</li> <li>• Annual 30-day cleanup of line to a zero balance is typically required but a clean down to a maximum balance can be considered.</li> <li>• Borrowing base lines are available with up to 70% advance rate on eligible accounts receivables</li> </ul>

**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

**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
<ul style="list-style-type: none"> <li>• Finance acquisition of real estate and construction for business purposes</li> </ul>	<ul style="list-style-type: none"> <li>• Construction disbursement period up to 2 years</li> <li>• Interest rate floating at Wall Street Journal Prime plus up to 2%</li> <li>• Permanent financing on available on projects when completed</li> </ul>

**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)

**Other Information:**

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

<b>FEATURES</b>	<b>BENEFITS</b>
<ul style="list-style-type: none"><li>• Provide letters of credit to secure transactions such as asset purchases, rental agreements and other commercial needs.</li></ul>	<ul style="list-style-type: none"><li>• One-year expiration date with auto renewal provisions if required by beneficiary</li></ul>

**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)

**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
<ul style="list-style-type: none"><li>• \$5,000-\$50,000 Maximum</li><li>• 3 Year Maturity</li><li>• WSJ Prime Plus 4.75% or Prime Plus 4% with auto debit</li><li>• Principal and Interest monthly</li><li>• Unsecured</li></ul>	<ul style="list-style-type: none"><li>• Quick turnaround time</li><li>• Unsecured</li></ul>

### 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

### Other Information:

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

# SBA Loans

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## 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
<ul style="list-style-type: none"><li>• Financing for purchase of owner-occupied real estate with at least 10%-15% down, fully amortizing over 25 years</li><li>• Finance the acquisition of machinery and equipment with 10% down, fully amortizing over 10 years</li><li>• 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.</li></ul>	<ul style="list-style-type: none"><li>• Borrower can inject as little as 10%.</li><li>• Fixed rate options</li><li>• Available to start-up businesses as well as businesses that do not meet the Commercial loan historical cash flow requirements</li></ul>

**Service Fees:**

- Typical loan origination fee of 1%

**Qualifications:**

- Business must meet SBA size requirements
- For profit businesses

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

### 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