

Christopher J. Fenimore Senior Vice President Chief Compliance/CRA Officer 64 Old Highway 22 Clinton, New Jersey 08809 (908) 713-4517

Interoffice Memorandum:

To : Community Reinvestment Act Public File

From: Christopher J. Fenimore

Date : February 27, 2025 Re : Written Comments

Public File Requirement for Written Comments:

Synopsis:

The Insured Financial institution must retain all written comments received from the public during the current year and the prior two calendar years that specifically relate to the bank's CRA performance in helping to meet community credit needs and any response to the comments by the bank; if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.

Findings:

There have been no written comments from the public, relating to Unity Banks' CRA performance in the years 2022; 2023 and 2024. In addition, there have been no written comments from the public relating to Unity Banks' CRA performance through February 27, 2025.

Christopher J. Fenimore Senior Vice President

Chief Compliance/CRA Officer