



Effective January 1, 2026

Consumer & Business Account Fees (additional Business Account fees apply)

Account Verification\Deposit Verification Letter (per verification)	\$10.00
ATM\Checkcard Replacement	\$10.00
ATM\Checkcard RUSH Replacement	\$40.00
Check or Deposit Ticket Orders	Based on Style
Dormant Account Fee (per month)	\$5.00
Early Closeout Fee (if closed within 90 days of opening)	\$30.00
Foreign Check Processing (per item)	\$40.00
Foreign Physical Currency Charge (exchanged or purchased)	3% of Dollar Amount Purchased
Foreign Physical Currency Exchange (in addition to foreign currency charge)	\$5.00
Foreign Physical Currency Purchase (in addition to foreign currency charge)	\$5.00
Levy Processing Fee	\$175.00
Nonsufficient Funds Fee (NSF) (per item \ per representment)	\$35.00
Overdraft Fee (OD) (per item \ per representment)	\$35.00
Uncollected Fee (UC) (per item \ per representment)	\$35.00
Auto Overdraft Sweep Transfer	\$5.00
Paper Statement Monthly Fee	\$5.00
Statement with Check Images – Front Only (per month)	\$5.00
Return Deposited Item (RDI)\Charge Back to Account (per item)	\$20.00
Return Deposited Item (RDI) Reprocessing Fee (per client request for bank to re-deposit)	\$5.00
Returned Mail Fee (per envelope returned)	\$10.00
Stop Payment Fee\ Check and ACH	\$33.00
Treasurer's Checks Made Payable to a Third Party	\$10.00
Business Additional Account Fees	
ATM Account Monthly Compliance Fee	\$35.00
Cash Delivery\Armored Car (Contract Only, per delivery - Other Charges Apply)	\$65.00
Compliance Monthly Fee (per account) Check Cashier & MSB	Tier 1: \$250.00
Compliance Monthly Fee (per account) Fee assessed based on activity or Industry Group	Tier 2: \$50.00
Duplicate Deposit Fee (per occurrence via Mobile or U-Deposit\RDC)	\$50.00
Escrow Management Monthly Fee (Unity Bank processes transactions for customer)	\$25.00
Fax\Email Copy of Returned Deposited Item (RDI)	\$5.00
Late Cash Order Fee (customers contracted for cash delivery service with Unity Bank)	\$75.00
Branch Cash Pick-Up Fee (per pick-up)	\$100.00
Night Deposit Lost Key	\$15.00
Positive Pay Check Fraud Protection (per account\per month)	\$35.00
Positive Pay ACH Fraud Protection (per account\per month)	\$35.00
Positive Pay Check & ACH Fraud Protection (per account\per month)	\$60.00
Sweep Account Processing	Based on Sweep Type
Physical Token for Business Online Banking (one time charge/ token)	\$200.00
Zero Balance Account (per account\per month)	\$10.00
Analysis Account Fees	
ACH Credit and Debit (per item)	\$0.25
Cash - Deposited and Withdrawn from Account (per hundred)	Variable Rate Apply
\$100 - \$10,000	\$0.10 per hundred
\$10,000.01 - \$50,000	\$0.15 per hundred
\$50,000.01 - \$70,000	\$0.20 per hundred
\$70,000.01 - \$100,000	\$0.25 per hundred
\$100,000+	\$0.30 per hundred
Checks Deposited\Written\Cleared Against Account (per check)	\$0.25

Deposit to Account (each deposit ticket processed)	\$0.25
Monthly Service Charge	\$15.00
ACH Origination Services Fees	
ACH Origination Set Up (one-time fee)	\$100.00
ACH Debits\Credits Originated (per item)	\$0.25
ACH Origination up to 9 files per month (25 entries per file)	\$15.00
ACH Origination 10+ files per month (25 entries per file)	\$40.00
ACH Returned Item (per item)	\$10.00
ACH Same Day Processing (per file)	\$10.00
Request to Return an ACH File or Transaction	\$40.00
U-Deposit (Remote Deposit Scanner\RDC)	
U-Deposit Monthly Service Charge	\$75.00
U-Deposit Each Additional Scanner (per scanner)	\$25.00
U-Deposit Cleaning Kit	\$25.00
Other Fees	
Non Customer – Cashed Checks Drawn on Unity Bank (per check)	\$10.00
Special Bulk Order VISA Gift Card (per card, plus a \$10.00 Shipping Fee per order)	\$2.95
Safe Deposit Fees (consumer\business)	
Drill Box	\$200.00
Lost\Duplicate Key	\$30.00
Late Payment	\$25.00
Box Rental (Applicable Sales Tax Assessed for New Jersey Branch Locations Only)	Rental Fee (+ State Tax)
• 2x5	\$35.00
• 3x5	\$50.00
• 4x5	\$60.00
• 5x5	\$75.00
• 3x10	\$90.00
• 5x10	\$115.00
• 10x10	\$200.00
Statement Copies\Research (consumer\business)	
Customer Research Request (per Hour; Minimum Charge 1 Hour)	\$30.00
Account Research Copies (per item, statement, check, deposit, etc.)	\$5.00
Wire Transfers (consumer\business)	
Incoming Wire - Domestic\International	\$15.00
Outgoing Wire – Domestic	\$25.00
Fax Request Outgoing Wire - Domestic	\$50.00
Outgoing Wire - International*	\$40.00
Fax Request Outgoing Wire –International*	\$80.00
Request Wire Service Message (Recall, Inquiry, Amend; per request)	\$40.00
* International Wire Conversion Fee (in addition to above International Wire Fee)	
• \$0.01 to \$25,000	3.00%
• \$25,000.01 to \$100,000	2.50%
• \$100,000.01 to \$250,000	2.00%
• \$250,000.01 to \$500,000	1.50%
• \$500,000.01 and greater	1.00%

A Subsidiary of Unity Bancorp, Inc

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MEMBER FDIC

As of: 1/01/2026