



**Schedule of Fees
Effective May 2023**

Free Services for Customers – Consumers & Business Accounts

Bill Pay Service	Medallion Signature Guarantee	Online Banking/Mobile Banking
Initial ATM/Checkcard Order	Mobile Capture	Telephone Banking
	Notary Service	Visa Gift Cards

Consumer/Business Account Charges

Account Verification/Deposit Verification Letter (per verification)	\$10.00
ATM/Checkcard Replacement	\$10.00
ATM/Checkcard Replacement - Rush Order	\$40.00
Check Collection Request (per item)	\$20.00
Check or Deposit Ticket Orders	Based on Style
Dormant Account Fee (per month)	\$5.00
Early Closeout Fee*	\$30.00
Fax/Email Copy of Returned Deposited Item (per check)	\$3.00
Foreign Currency Charge (redeemed or purchased)	3% of Dollar Amount Purchased
Foreign Currency Exchange (in addition to foreign currency charge)	\$5.00
Foreign Currency Purchase (in addition to foreign currency charge)	\$5.00
Foreign Draft Request (per item)	\$75.00
Levy Fee	\$175.00
Overdraft Fee (per item)	\$35.00
Nonsufficient Funds Fee (per item \ per representment)	\$35.00
Paper Statement Fee (consumer)	\$5.00
Paper Statement Fee (business)	\$3.00
Regulation D Violation /DDA-SAV (more than 6 third party transactions per month)	\$10.00
Return Deposited Item/Charge Back to Account (per item)	\$15.00
Stop Payment/Check and ACH	\$33.00
Transfer Funds from Savings to Checking (overdraft coverage)	\$5.00
Treasurer's Checks Made Payable to a Third Party	\$10.00
Uncollected Fee (per item)	\$35.00

ACH Origination Services

ACH Debits/Credits Originated (per transaction)	See ACH Fee Schedule
ACH Origination (per month)	See ACH Fee Schedule
ACH Per File Fee	See ACH Fee Schedule
ACH Origination Set Up (one-time fee)	\$75.00
ACH Returned Item (per item)	\$5.00
ACH Same Day Processing (per file)	\$7.50
Check by Phone (per transaction)	\$2.50
Check by Phone Maintenance (per month)	\$50.00
Request to Return an ACH File or Transaction	\$40.00

Analysis Accounts (all except check cashers)

Cash Handling Fee: Charged if cash deposited or withdrawn at a branch is greater than \$50,000/month	\$250.00
Cash - Deposited or Withdrawn from Account (per thousand) \$ 0.80	\$0.80
Checks Deposited-Cashed (transit checks - per check) \$ 0.30	\$0.30
Checks Written/Cleared Against Account (per check) \$ 0.20	\$0.20
Deposit to Account (each deposit ticket processed) \$ 0.20	\$0.20
Late Cash Order Fee (for customers who have cash delivery service with the bank) \$ 55.00	\$55.00
Monthly Service Charge - Maintenance \$ 15.00	\$15.00

*If account is closed within 90 days of the account opening date, this fee will be assessed prior to closeout

Business Account Charges (Excluding Money Service Businesses)

ATM Account Monthly Maintenance Fee	\$20.00
Auto Reconciliation (per account/per month)	\$25.00
Auto Reconciliation (per transaction)	\$0.15
Cash Delivery - Armored Car/Contract Only (per pick up/drop off) - Other Charges Apply	\$65.00
Compliance Fee (monthly per account if applicable)	\$250.00
Escrow Account Processing (per disbursement account/per month)	\$25.00
Night Deposit Bag (per bag)	\$5.00
Night Deposit Bag Lost Key	\$7.50
Positive Pay - Check Fraud Protection (per account/per month)	\$35.00
Sweep Account Processing <i>Based on Sweep Type</i>	Based on Sweep Type
Token Replacement for Online Banking	\$110.00
U-Deposit Cleaner Kit	\$25.00
U-Deposit Each Additional Scanner	\$25.00
U-Deposit Inactivity Fee - No Transactions for 91 Days or Greater (per month)	\$20.00
U-Deposit Initial Scanner (free cleaning kit included)	\$75.00
U-Deposit Installation by Bank (one time cost)	\$75.00
Zero Balance Account (per account/per month)	\$10.00

Image Check Services

Images with Statement - Front Only (per month) - Consumer	\$5.00
Images with Statement - Front Only (per month) - Business	\$2.00

Other Fees

Cash Check - Non Customer - Checks Drawn on Unity Bank Only (per check)	\$10.00
Cash Handling Fee (certain account types)	\$250.00
Late Cash Order Fee (per order)	\$55.00
Returned Mail Fee (per envelope returned)	\$10.00
VISA Gift Card (per card) - Special Order Only, Plus an Additional \$10.00 Shipping Fee	\$2.95

Safe Deposit Fees (in addition to Annual Rental)

Drill Box	\$170.00
Lost/Duplicate Key	\$25.00

Statement Copies/Research

Check copy (copies) - Front & Back (per item - cashed or deposited checks)	\$3.00
Copy of Deposit or Withdrawal Ticket (no back up items)	\$2.50
Research per Hour to Obtain Bank Copies/\$30.00 Minimum Charge	\$30.00
Statement Copy/No Items (per statement cycle)	\$5.00

Wire Transfers (consumer/business)

Incoming Wire - Domestic/International	\$15.00
Outgoing Wire - Domestic	\$25.00
Outgoing/International**	\$40.00
Request to Return an ACH File or Transaction	\$40.00

***In addition to any related charges as stated in our terms and conditions for outgoing wire transfer requests*

A Subsidiary of Unity Bancorp, Inc
800-618-BANK | unitybank.com

MEMBER FDIC

Corporate Office 64 Old Highway 22 | Clinton, NJ 08809

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