



a WARM WELCOME.

Welcome to Unity Bank! At Unity Bank, we believe in the power and potential of **community**. You are a part of a great community in Polson and we are excited to join you. We're also excited for you to join our community at Unity Bank.

While the name of your bank is changing, your local team and people who serve you will remain the same. You will receive the same dedicated service you have come to expect, but now with even more options for banking, lending, and investing services for both your personal and business needs.

This guide provides information about the purchase of First Citizens Bank by Unity Bank, your account(s), and what to expect before and after we come together. Our goal is to make this transition as smooth as possible for you. Please take a moment to review this booklet. You can find additional information at www.unitybanking.com or by calling us at 406-883-4358 or 877-212-2423.



The Strength of Community

**UNITY
BANK**

www.unitybanking.com

PERSONAL CHECKING & SAVINGS ACCOUNTS

If you are a First Citizens Bank personal checking or savings customer, your account(s) will convert to one of the accounts on this page. If you have a Health Savings Account, please refer to the enclosed [Important Information for Unity Bank Customers](#) disclosure for information about your new account.

Your account number(s) will remain the same unless you have been contacted individually. Within the next six months, you will need to change your direct deposit and auto debits to Unity Bank's routing number. You can continue to use your existing checks until your next order.

If you have a First Citizens Bank certificate of deposit or IRA certificate of deposit, the rate, term and early withdrawal penalties will remain the same until maturity.

On the date of transition, you will have a new line of Personal Checking and Savings Account options that will continue to fit how you want to bank.

What does this mean for you? If you have one of the checking account types listed below, you can see the type of account that it will automatically change to. See [Important Information for Unity Bank Customers](#) disclosure for terms and conditions or talk to a Unity Banker.

If you're happy with the change as listed, then **NO ACTION** is required on your part. If you prefer a different account, please call your local bank in Polson to request those changes.

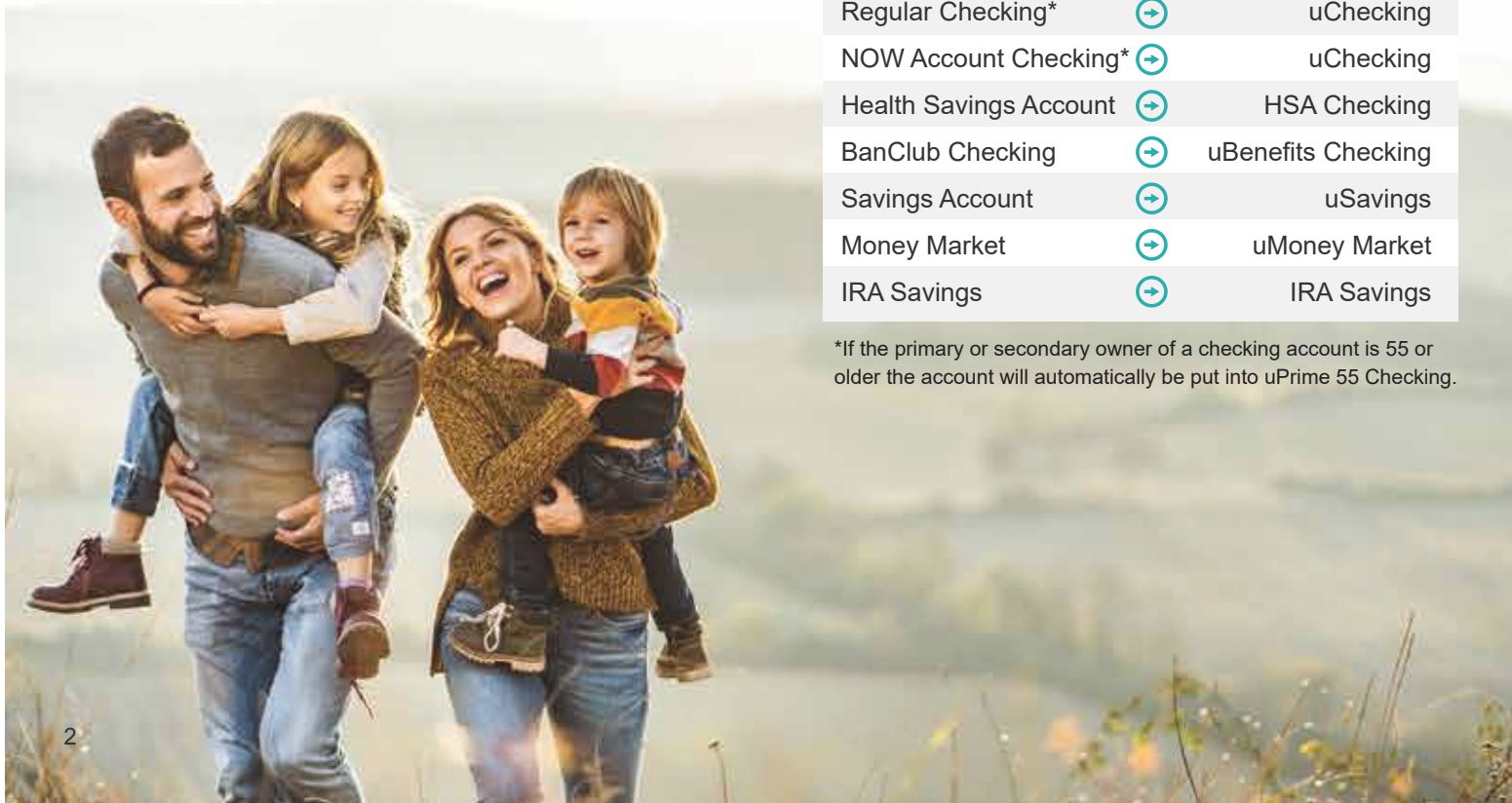
We're happy to answer any of your questions, give us a call at 406-883-4358.

ACCOUNT SUMMARY



Free Checking*	➔	uRewards Checking
Senior Checking	➔	uPrime 55 Checking
Regular Checking*	➔	uChecking
NOW Account Checking*	➔	uChecking
Health Savings Account	➔	HSA Checking
BanClub Checking	➔	uBenefits Checking
Savings Account	➔	uSavings
Money Market	➔	uMoney Market
IRA Savings	➔	IRA Savings

*If the primary or secondary owner of a checking account is 55 or older the account will automatically be put into uPrime 55 Checking.



CHECKING ACCOUNTS	uCHECKING	uPRIME 55	UREWARDS	eCHECKING	uBENEFIT ¹
AMOUNT TO OPEN*	\$50	\$50	\$50	\$50	\$50
MINIMUM BALANCE*	\$50	\$0	\$0	\$0	\$0
INTEREST BEARING*	✗	✓	✗	✓	✓
MIN BALANCE FEE*	\$5	✗	✗	✗	✗
SERVICE CHARGE*	✗	✗	✗	\$10	✗
DEBIT/ATM CARD*	✓	✓	✓	✓	✓
1 BOX CHECKS NO FEE*	At Opening	Every 12 Months	✗	✗	Every 12 Months
ANNUAL CHECKING RESERVE FEE WAIVED*	✗	✗	✓	✓	✗
REQUIREMENTS*	✗	Age 55+	✓	✓	✗
CASH BACK ON DEBIT CARD PURCHASES*	✗	✗	✓	✗	✗

¹uBenefit Checking includes options for Accidental Death/Dismemberment Insurance. Plan fee applies. Includes Banclub membership.

SAVINGS ACCOUNTS	uSAVINGS	uMONEY MARKET	uCHOOSE Goal Savings
AMOUNT TO OPEN*	\$50	\$1500	\$5
MINIMUM BALANCE*	\$50	\$1500	\$0
INTEREST BEARING*	✓	✓	✓
MIN BALANCE FEE*	\$2	\$10	✗
SERVICE CHARGE*	✗	✗	\$2
ATM CARD*	✓	✓	✗
AUTO TRANSFERS*	✓	✓	✓
PREMIUM INTEREST*	✗	✗	✓
REQUIREMENTS*	✗	✗	\$25/mo Auto transfer from Unity Bank checking account
FEATURES*	Use as overdraft protection		Reach your savings goals!

*See [Important Information for Unity Bank Customers](#) disclosure for terms and conditions or talk to a Unity Banker.

HSA CHECKING

- A Health Savings Account to save for medical expenses
- \$50 Opening Deposit
 - No Minimum Balance
 - \$200 Minimum Balance to Earn Interest
 - Interest Bearing*
 - High Deductible Health Plan
 - Must be HSA eligible per IRS rules
 - Checks available upon request
 - Check Images Available*

IRA SAVINGS

- Available for Traditional, Roth, or CESA IRA Plans
- \$50 Opening Deposit
 - \$250 Minimum Balance*
 - Interest Bearing*
 - Minimum Balance Fee: \$5 per month*
 - Must be IRA eligible per IRS rules
 - Distributions allowed from this account*
 - Auto transfer makes it easy to save

MONEY BEEZ

- NEW!** For Smart Savers under 13 years old
- \$5 Opening Deposit
 - \$5 Minimum Balance to earn interest
 - Minimum Balance Fee: \$1 per month*
 - Higher Interest Rates for our little savers!*
 - Kids get to pick a prize each visit to the bank



DIGITAL SERVICES



MOBILE BANKING

Deposits, Transfers, Payments. You can bank on it.



eSTATEMENTS

Reduce paper & view your statements anytime, anywhere.



ONLINE BANKING

The easy and convenient way to manage your money.



DEBIT CARD*

No Annual Fees & Surcharge Free Nationwide ATMs.



ONLINE BILL PAY

Convenient & Secure with no monthly fee.



VISA CREDIT CARD*

A great credit card to meet your needs.

GET STARTED WITH ONLINE BANKING AT UNITY BANK

- Visit www.unitybanking.com
- Click on First Time User below the online Unity Bank Login
- Click Enroll Now
- Complete enrollment information
- You will be prompted to accept terms and conditions
- Set Up Password
- Set Up Security Questions
- Enroll in eStatements
- Enroll in Mobile Banking

DOWNLOAD THE MOBILE BANKING APP

After you've enrolled in Online Banking, go to your App store and download the Unity Bank Mobile Banking App. Login with your Online Banking User ID and Password.



Data rates may apply. Check with your mobile phone carrier for details. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android, Google Play, and the Google Play logo are trademarks of Google Inc.

WHAT'S NEW?

We are excited to add some new products and services for our customers in Polson. We think you'll like them!

Mobile Deposit

PopMoney (Person to Person Transfer)

Transfer Now (Bank to Bank Transfer)

Transfer the Cents (Round Up and Save)

Visa Gift Cards

Checking Reserve

Money Beez

You can learn more about these products at www.unitybanking.com

RESIDENTIAL MORTGAGES, PERSONAL LOANS & LINES OF CREDIT

If you have a First Citizens Bank loan or credit line of any kind, your account number, interest rate and other loan terms will remain the same. Look for a separate mailing regarding the servicing of your loan.

- **If you elected automatic loan payments** through First Citizens Bank, they will continue after the transition. You do not need to do anything.
- **If you mail your payment**, please continue to mail your payments to Unity Bank in Polson.
Unity Bank | 213 1st St. W. | Polson, MT 59860
- **If you pay with an electronic payment service such as Bill Pay**, your payments will continue to process as normal for up to six months. After the transition to Unity Bank is complete, please update your payment information with the following:

Bank Name: Unity Bank
ABA/Routing Number: 091808363
Address: 207 W Lincoln Street | PO Box 461
Augusta, WI 54722

You will begin receiving loan payment notices and/or loan statements from Unity Bank after the transition.

FREQUENTLY ASKED QUESTIONS

DEPOSIT ACCOUNTS

Q. Will my deposit account number change?

A. No. Your deposit account number will not change unless you have been contacted individually. You can continue using your existing First Citizens Bank checks and deposit slips.

Q. Will I be responsible for changing my direct deposit or my direct debit information?

A. Yes. Your direct deposit will still be processed, however, within the next six months you will need to update your information with Unity Bank's routing number: 091808363

LOAN ACCOUNTS

Q. Will the terms of my loan change?

A. No, the terms of your loan will remain the same.

Q. Will my loan account number change?

A. No. Your loan account number will stay the same.

SAFE DEPOSIT

Q. Will my safe deposit box and fees change?

A. You will continue to access your safe deposit box at the same location. Going forward, the annual fee will be billed on Jan 10, 2021. The new fees are below under "Unity Bank". More details will be forthcoming.

Box Size	First Citizens Bank	Unity Bank
3 x 5	\$ 20.00	\$ 20.00
3 x 10	\$ 40.00	\$ 35.00
5 x 10	\$ 65.00	\$ 50.00
10 x 10	\$ 85.00	\$ 100.00

MORE INFORMATION

Q. When will I receive my statements?

A. For the month of May, you will receive two statements, one from First Citizens Bank and a statement from Unity Bank at month end.

Q. When will I receive my statements going forward?

A. Your Unity Bank statement will cut at month end (mail time is 5-7 business days). eStatements are available to view on the first day of each month. Call 406-883-4358 or 877-212-2423.

Q. Where can I find the most up-to-date information about the transition of my account?

A. You can find the latest information about the transition and ask any questions you have at www.thehometownbank.com or call at 406-883-4358.

Don't see what you're looking for? Please visit www.thehometownbank.com for additional information.

BUSINESS BANKING

If you have business accounts at First Citizens Bank, the Account Summary provides the name of your new Unity Bank product(s). The charts to the right describe the many features and benefits available to your business.

Your account number(s) will remain the same unless you have been contacted individually.

If you receive domestic wire transfers, credit card or debit card payments, ACH credits, or other electronic payments, they will continue to post to your account as they normally do for the next six months. Within the next six months, you will need to change these items to Unity Bank's routing number.

ABA/Routing Number: 091808363

Bank Name: Unity Bank

Bank Address: 207 W Lincoln Street | PO Box 461 | Augusta, WI 54722

You can continue to use your existing First Citizens Bank checks until your next order.

If you have a commercial loan or line of credit, continue making payments as you normally do. You will begin receiving payment notices and/or statements from Unity Bank after the transaction closes.

Like First Citizens Bank, you will find that our combined institution will continue to prioritize outstanding service with local decision-making and access to sophisticated cash management services to manage cash flow and help improve your bottom line.

BUSINESS CHECKING & SAVINGS ACCOUNTS

If you have a First Citizens Bank business checking and/or savings account(s), your account(s) will convert to one of the Unity Bank accounts on this page. If you have a business certificate of deposit, your interest rate and term will remain the same until maturity.

What does this mean for you? If you have one of the checking account types listed, you can see the type of account that it will automatically change to. See [Important Information for Unity Bank Customers](#) disclosure for terms and conditions or talk to a Unity Banker.

If you're happy with the change as listed, then **NO ACTION** is required on your part. If you prefer a different account, please call your local Unity Bank in Polson to request those changes.

We're happy to answer any of your questions, give us a call at 406-883-4358 or 877-212-2423.

ACCOUNT SUMMARY

First Citizens Bank
OF POLSON

UNITY BANK

Small Business Checking	➔	uBusiness Checking
Regular Business Checking	➔	uBusiness Checking
Business Savings	➔	uBusiness Savings

Continue to make payments as you normally do until the transition to Unity Bank is finalized. For payments due on or after this date, please follow the directions above.

CHECKING ACCOUNTS

	uBUSINESS	uBUSINESS +	ANALYSIS
AMOUNT TO OPEN*	\$50	\$50	\$50
MINIMUM BALANCE*	\$0	\$1000	\$0
INTEREST BEARING*	✗	✓	Earnings Credit
MIN BALANCE FEE*	✗	\$10	✗
MAINTENANCE FEE*	✗	✗	\$15
TRANSACTION ITEM FEE*	✓	✓	✓
DEBIT/ATM CARD*	✓	✓	✓
CHECK IMAGES*	✓	✓	✓
50% OFF 1 ST ORDER CHECKS*	✓	✓	✓
REQUIREMENTS*	✗	✓	✗

SAVINGS ACCOUNTS

	uBUSINESS SAVINGS	uBUSINESS MONEY MARKET
AMOUNT TO OPEN*	\$200	\$2500
MINIMUM BALANCE*	200*	\$2500*
INTEREST BEARING*	✓	✓
MIN BALANCE FEE*	\$7	\$10
ATM CARD*	✓	✓
CHECKING SWEEP*	✓	✓
CHECKS AVAILABLE	✗	✓

*For complete information about rates structure, fees and other disclosures, please see the enclosed [Important Information for Unity Bank Customers](#) disclosure.

CASH MANAGEMENT SOLUTIONS

Online Banking

Online Banking is a must for any business to monitor account activity on a daily basis.

Mobile Banking

Access your Unity Bank account information – at anytime and from anywhere – all you need is your mobile phone!

Remote Deposit

With Remote Deposit, your business can scan, image, and deposit your checks electronically, right from your desk.

Commercial Mobile Deposit

If your business operates with a small check volume, this may be a great benefit to you.

Business Visa Credit Card

Apply online for a business credit card for yourself and any of your employees.

ZBA/Loan Sweeps

Move funds automatically between your accounts, sweeping to a pre-set or zero balance and efficiently manage your money.

Online Wires

Initiate wires online, saving the time of contacting the bank to make these transfers and offering a lower cost per wire.

ACH Services

The ability to initiate ACH debits or credits to your customer's accounts.

Merchant Services

A great solution for businesses that want to offer their customers the option of making their payments with a debit or credit card.

WHAT'S NEW?

We are excited to add some new products and services for our business customers in Polson. We think you'll like them!

**Online Banking Wire Transfers
Cash Management
Mobile Deposit Capture**

You can learn more about these products at www.unitybanking.com

Important Information for Unity Bank Customers

PERSONAL CHECKING ACCOUNT PRODUCTS

uChecking

Minimum balance required to open – The minimum balance required to open this account is \$50.00.

Minimum balance required to avoid the Minimum Balance Fee – If your balance falls below \$50.00 on any day in the statement cycle, your account will be subject to a \$5.00 Minimum Balance Fee for that statement cycle.

Deposit limitations – You may make an unlimited number of deposits into your account.

Online & Mobile Options:

*No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking
*eStatements *Check Images Available – No-fee with eStatements or \$3.00/month with paper statements

uRewards Checking

Minimum balance required to open – The minimum balance required to open this account is \$50.00

Minimum balance required to avoid the Minimum Balance Fee – No minimum balance required

Account Requirements:

- Online Banking
- eStatements *Check Images Available – No Fee
- Debit Card

Deposit limitations - You may make an unlimited number of deposits into your account.

Online & Mobile Options:

*No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking

Features

*Earn \$0.05 per Point of Sale (POS) debit card transactions. Maximum of 100 transactions = \$5.00 per monthly statement cycle.

*1st Year Safe Deposit Box Rent waived.

*Checking Reserve Line (subject to Credit qualification) – Annual fee waived.

eChecking

Minimum balance required to open – The minimum balance required to open this account is \$50.00

Minimum balance required to obtain the disclosed annual percentage yield – No minimum balance required

Account Requirements: to avoid a Service Charge:

- Direct Deposit or ACH debit
- Online Banking
- eStatements
- Debit Card

– If minimum account requirements are not met each statement cycle, your account will be subject to a \$10.00 Service Charge for that statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Rate Information: At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

Compounding frequency – Interest will be compounded monthly.

Crediting frequency – Interest will be credited to this account monthly.

Average daily balance computation method – Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits – Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Online & Mobile Options:

*No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking

*eStatements *Check Images Available – No-fee with eStatements

Features

*1st order of single logo checks at account opening at no charge.

*No fee Official Checks.

uPrime 55+ Checking: For our Customers 55 and better

Minimum balance required to open – The minimum balance required to open this account is \$50.00.

Minimum balance required to obtain the disclosed annual percentage yield – no minimum balance

Minimum balance required to avoid the Minimum Balance Fee – no minimum balance

Deposit limitations - You may make an unlimited number of deposits into your account.

Rate Information: At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

Compounding frequency – Interest will be compounded monthly.

Crediting frequency – Interest will be credited to this account monthly.

Average daily balance computation method – Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily

balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits – Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Online & Mobile Options:

*No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking *eStatements

Features:

*1st year Safe Deposit Box Rent waived

*1 order (single logo checks) per 12 months at No Charge

*Check Images Available – No-fee

uBenefit Checking

Minimum balance required to open – The minimum balance required to open this account is \$50.00.

Minimum balance required to obtain the disclosed annual percentage yield – no minimum balance

Maintenance Fee - Basic Plan \$12.00 per month, Personal Plan \$12.50 per month, Family Plan \$13.00 per month

Deposit limitations - You may make an unlimited number of deposits into your account.

Rate Information: At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

Compounding frequency – Interest will be compounded monthly.

Crediting frequency – Interest will be credited to this account monthly.

Average daily balance computation method – Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits – Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Online & Mobile Options:

*No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking *eStatements

Features:

* Accidental Death & Dismemberment Insurance- Basic Plan coverage \$10,000, Personal Plan coverage \$ 20,000, Family plan coverage \$30,000

*1st year Safe Deposit Box Rent waived

*1 order (single logo checks) per 12 months at No Charge

*Check Images Available – No-fee

PERSONAL SAVINGS ACCOUNT PRODUCTS

Limitations on frequency of transfers – During any calendar month or statement cycle of at least four weeks, you may not make more than six withdrawals or transfers (including overdraft protection transfers) to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. The six transfers may be made by check, including checks converted to electronic transactions or electronic bill payments to third parties, drafts, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth in any statement period, your account may be subject to closure. *You may visit the bank to withdraw funds, have us mail you a check payable to you, or withdraw money from an ATM as many times as you like. These transactions are not limited, however, normal transaction fees may apply.

uSavings

Minimum balance required to open – The minimum balance required to open this account is \$50.00.

• **Age < 21 or = > 55** – Minimum Balance required to open this account is \$5.00
Minimum balance required to obtain the disclosed annual percentage yield – You must maintain a minimum daily balance of \$50.00 in your account each day to obtain the disclosed annual percentage yield.

• **Age < 21 or = > 55**– Minimum Balance to Earn disclosed Annual Percentage Yield is \$5.00.

Minimum balance required to avoid Minimum Balance Fee – If your balance falls below \$50.00 on any day of the month, your account will be subject to a \$2.00 Minimum Balance Fee for that month.

• **Age < 21 or = > 55** – If your balance falls below \$5.00 on any day of the month, your account will be subject to a \$1.00 Minimum Balance Fee for that month

Deposit limitations – You may make an unlimited number of deposits into your account.

Rate Information: At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

Compounding frequency – Interest will be compounded daily.

Crediting frequency – Interest will be credited to this account quarterly.

Average daily balance computation method – Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is quarterly.

Accrual of interest on noncash deposits - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Online & Mobile Options:

*No fee eStatements *No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking *Combined Statements

uMoney Market

Minimum balance required to open – The minimum balance required to open this account is \$1,500.00.

Minimum balance required to obtain the disclosed annual percentage yield – You must maintain a minimum daily balance of \$1,500.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance required to avoid Minimum Balance Fee – If your balance falls below \$1,500 on any day in the statement cycle, your account will be subject to a \$10.00 Minimum Balance Fee for that statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account

Rate Information: At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

Compounding frequency – Interest will be compounded monthly.

Crediting frequency – Interest will be credited to this account monthly.

Average daily balance computation method – Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Online & Mobile Options:

*No fee eStatements *No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking *Combined Statements

uChoose Goal Savings

Minimum balance required to open – The minimum balance required to open this account is \$5.00.

Minimum balance required to obtain the disclosed annual percentage yield – No minimum balance

Account Requirements to avoid a Service Charge

*Unity Bank Checking Account with minimum auto transfer of at least \$25 per month from checking to savings.

-- If minimum account requirements are not met each statement cycle, your account will be subject to a \$2.00 Service Charge for that statement cycle.

Additional Terms - the following additional terms apply to this account:

Consumers are limited to One U-Choose Goal Savings per Account owner (Tax ID Number)

Deposit limitations - You may make an unlimited number of deposits into your account

Withdrawal limitations – Only 1 withdrawal permitted per calendar year for No Fee. Additional withdrawals are permitted for a \$10 fee per withdrawal.

Rate Information: At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

Compounding frequency – Interest will be compounded quarterly.

Crediting frequency – Interest will be credited to this account quarterly.

Average daily balance computation method – Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is quarterly.

Accrual of interest on noncash deposits - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Online & Mobile Options:

*No fee eStatements *No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking *Combined Statements

Features:

- Higher Interest rate on the first \$3000.00. Balances over \$3,000.00 earn the uSavings rate.
- No required withdrawal each year.

Money Beez Savings

Minimum balance required to open – The minimum balance required to open this account is \$5.00.

Minimum balance required to obtain the disclosed annual percentage yield – You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance required to avoid Minimum Balance Fee – If your balance falls below \$5.00 on any day of the month, your account will be subject to a \$1.00 Minimum Balance Fee for that month.

Deposit limitations – You may make an unlimited number of deposits into your account.

Additional Terms – The following additional terms apply to this account:

- We require a Parent/Guardian/Adult signatory with this account.
- The primary owner of this account must be under the age of 13. Upon reaching the age of 13, you will no longer be eligible for a Money Beez Savings account. After written notification, your account will automatically be changed over to a uSavings Account. This account will be governed by the terms and conditions attached to U-Savings Account.

Rate Information: At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

Compounding frequency – Interest will be compounded daily.

Crediting frequency – Interest will be credited to this account quarterly.

Average daily balance computation method – Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is quarterly.

Accrual of interest on noncash deposits - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Online & Mobile Options:

*No fee eStatements *No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking *Combined Statements

Features:

- Higher interest rate for our little savers

HSA Checking

Minimum balance required to open – The minimum balance required to open this account is \$50.00

Minimum balance required to avoid the Minimum Balance Fee – No minimum balance required

Minimum balance required to obtain the disclosed annual percentage yield – You must maintain a minimum daily balance of \$200.00 in your account each day to obtain the disclosed annual percentage yield

Service Charge: – If you do not have any other Unity Bank accounts, your HSA account will be subject to a \$2.00 per month service charge

Account Requirements:

- High Deductible Health Plan
- Must be HSA eligible per IRS regulations

Deposit limitations – Your annual contributions may be limited by IRS regulations

Rate Information: At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

Compounding frequency – Interest will be compounded monthly.

Crediting frequency – Interest will be credited to this account monthly.

Average daily balance computation method – Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits – Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Online & Mobile Options:

*No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking

Features:

- Checks available upon request
- Debit card available – no fee

IRA Savings

Minimum balance required to open – The minimum balance required to open this account is \$50.00

Minimum balance required to avoid the Minimum Balance Fee – If your balance falls below \$250.00 on any day in the statement cycle, your account will be subject to a \$5.00 Minimum Balance Fee for that statement cycle

• Minimum balance fee waived for first 12 months with auto transfer set up
Minimum balance required to obtain the disclosed annual percentage yield – You must maintain a minimum daily balance of \$250.00 in your account each day to obtain the disclosed annual percentage yield

Account Requirements:

- Must be IRA eligible per IRS regulations

Deposit limitations - Your annual contributions may be limited by IRS regulations

Rate Information: At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

Compounding frequency – Interest will be compounded quarterly.

Crediting frequency – Interest will be credited to this account quarterly.

Average daily balance computation method – Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits – Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Online & Mobile Options:

*No fee Online Banking *No fee Mobile Banking

BUSINESS CHECKING ACCOUNT PRODUCTS

uBusiness Checking

Minimum balance required to open – The minimum balance required to open this account is \$50.00.

Minimum balance required to avoid the Minimum Balance Fee - No minimum balance required)

Fees and Charges – Service Charge - \$0.10 per transaction item processed over 300 (Transactions include: Checks written and items deposited). Electronic items clear free of charge

Deposit limitations – You may make an unlimited number of deposits into your account.

Online & Mobile Options:

*No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking

*eStatements *Check Images Available – No-fee with eStatements or \$3.00/month with paper statements

*Cash Management Services – including ACH & wire capability – fees vary case by case

*Remote Deposit Capture – fees vary case by case

Features

*50% off 1st order of Business or Computer Bundle Checks

uBusiness Plus Checking

This interest bearing account is available to Sole Proprietors, Non-Profit or Public Entity only

Minimum balance required to open – The minimum balance required to open this account is \$50.00.

Minimum balance required to avoid the Minimum Balance Fee – If your balance falls below \$1000.00 on any day in the statement cycle, your account will be subject to a \$10.00 Minimum Balance Fee for that statement cycle.

Fees and Charges – Service Charge - \$0.10 per transaction item processed over 300 (Transactions include: Checks written and items deposited). Electronic items clear free of charge

Minimum balance required to obtain the disclosed annual percentage yield – You must maintain a minimum daily balance of \$2000.00 in your account each day to obtain the disclosed annual percentage yield.

Deposit limitations - You may make an unlimited number of deposits into your account.

Rate Information: At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

Compounding frequency – Interest will be compounded monthly.

Crediting frequency – Interest will be credited to this account monthly.

Average daily balance computation method – Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits – Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Online & Mobile Options:

*No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking

*eStatements *Check Images Available – No-fee with eStatements or \$3.00/month with paper statements

*Cash Management Services – including ACH & wire capability – fees vary case by case

*Remote Deposit Capture – fees vary case by case

Features:

*50% off 1st order of Business or Computer Bundle checks

uBusiness Analysis Checking

Minimum balance required to open – The minimum balance required to open this account is \$50.00

Fees and Charges - *Maintenance Fee - \$15.00 per statement cycle

*Service Charge - \$0.10 per transaction item processed (Transactions include: Checks written and items deposited). Electronic items clear free of charge

Deposit limitations - You may make an unlimited number of deposits into your account.

Earnings Credit – This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees, but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit.

The earnings credit will be calculated by applying the periodic earnings credit rate to the average daily balance in the account for the period. Currently, the periodic earnings credit for your account is 0.35%. At any time and at our discretion, the periodic earnings credit rate may change.

Online & Mobile Options:

*No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking

*E-Statements *Check Images Available – No-fee with E-Statements or \$3.00/month with paper statements

*Cash Management Services – including ACH & wire capability – fees vary case by case

*Remote Deposit Capture – fees vary case by case

Features

*50% off 1st order of Business or Computer Bundle checks

BUSINESS SAVINGS ACCOUNT PRODUCTS

Limitations on frequency of transfers – During any calendar month or statement cycle of at least four weeks, you may not make more than six withdrawals or transfers (including overdraft protection transfers) to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. The six transfers may be made by check, including checks converted to electronic transactions or electronic bill payments to third parties, drafts, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth in any statement period, your account may be subject to closure.

*You may visit the bank to withdraw funds, have us mail you a check payable to you, or withdraw money from an ATM as many times as you like. These transactions are not limited, however, normal transaction fees may apply.

uBusiness Savings

Minimum balance required to open – The minimum balance required to open this account is \$200.00.

Minimum balance required to obtain the disclosed annual percentage yield – You must maintain a minimum daily balance of \$200.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance required to avoid Minimum Balance Fee – If your balance falls below \$200.00 on any day of the month, your account will be subject to a \$7.00 Minimum Balance Fee for that month.

Deposit limitations - You may make an unlimited number of deposits into your account.

Rate Information: At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

Compounding frequency – Interest will be compounded daily.

Crediting frequency – Interest will be credited to this account quarterly.

Average daily balance computation method – Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is quarterly.

Accrual of interest on noncash deposits – Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Online & Mobile Options:

*No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking

*eStatements *Check Images Available – No-fee with eStatements or \$3.00/month with paper statements

*Cash Management Services – including ACH & wire capability – fees vary case by case

*Remote Deposit Capture – fees vary case by case

uBusiness Money Market

Minimum balance required to open – The minimum balance required to open this account is \$2,500.00.

Minimum balance required to obtain the disclosed annual percentage yield – You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance required to avoid Minimum Balance Fee – If your balance falls below \$2,500 on any day in the statement cycle, your account will be subject to a \$10.00 Minimum Balance Fee for that statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account

Rate Information: At our discretion, we may change the interest rates for this account. The interest rates and annual percentage yields may change at any time.

Compounding frequency – Interest will be compounded monthly.

Crediting frequency – Interest will be credited to this account monthly.

Average daily balance computation method – Interest is calculated by the average daily balance computation method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits – Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Online & Mobile Options:

*No fee Online Banking *No fee Online Bill Pay *No fee Mobile Banking

*eStatements *Check Images Available – No-fee with eStatements or \$3.00/month with paper statements

*Cash Management Services – including ACH & wire capability – fees vary case by case

*Remote Deposit Capture – fees vary case by case

FEE SCHEDULE

Schedule of Fees Effective May 18, 2020

Checking and Savings Fees	
Account Research	\$25.00 per hour/\$1.00 per item
Account Balancing Assistance	\$20.00 per hour
Account Activity Printout	\$2.25 per history
Account Statement Copy	\$3.25 per statement
Account Closed within 90 Days of Opening	\$25.00 per account
Check Images with Statement	\$3.00 per month
Deposited Checks Returned Unpaid	\$4.00 per item
International Deposit Items Returned	\$30.00 per item
Dormant Account (Checking - no transactions for 12 months; Savings - no transactions for 24 months)	\$5.00 per month
Foreign Check Collection	\$20.00 per item
Loan Sweep	\$50.00 per month
Sweeps-Overdraft Protection Transfer	\$3.00 per transfer
Checking Reserve (Annual fee June 1st of each year)	\$25.00 annually
Telephone Transfer	\$1.00 per transfer
Overdraft fee if balance is less than -\$10.01	\$30.00 per item
Overdraft Daily Maximum	\$180.00 per day
Return Item Charge	\$30.00 per item
Return Item Charge daily maximum* *The categories of transactions for which an overdraft/return item fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means	\$180.00 per day
Continuous Overdraft* *Fees assessed for each business day the account remains overdrawn for 5 or more consecutive business days, including an overdrawn account caused by an overdraft fee, return item fee, or similar fee. This fee is in addition to any overdraft or return item fee.	\$5.00 per business day
Demand Deposit Account Charge Off	\$50.00
Regulation D Violation (Savings & Money Market accounts only - 6 pre-authorized withdrawals allowed per statement cycle)	\$5.00 per item exceeding 6 allowed
Special Account Handling/monitoring	\$25.00 per month
Undeliverable Statement	\$5.00 per statement

Electronic Service Fees	
ATM Debit/Check Card Replacement	\$10.00
ATM Debit/Check Card Rush Order (shipping Charge Varies \$35-\$55)	\$30.00 plus shipping (Shipping chg varies \$35-\$55)
ACH Addendum	\$5.00
Wire transfer incoming - domestic	\$15.00
Wire transfer incoming - international	\$30.00
Wire transfer outgoing - domestic	\$25.00
Wire transfer outgoing - domestic -initiated through Online Banking	\$20.00
Wire transfer outgoing - international	\$50.00
Wire transfer outgoing - international - initiated through Online Banking	\$20.00

Online Bill Pay & PopMoney Fees	
Online Bill Pay Transaction Standard Delivery	No charge
Online Bill Pay overnight check	\$14.95
Online Bill Pay same-day bill pay (ACH)	\$9.95 per item
Transfer Now Transfers	\$.50 per item
PopMoney send money - 3 Day	\$.50 per item
PopMoney send money - Next Day	\$.75 per item
PopMoney Request money	No fee
Popmoney Stop Payment	\$20.00 per item
PopMoney eGreetings	No fee

Teller Services Fees	
Cashier's Check	\$5.00 per check
Personal Money orders for Customers	\$1.50 per check
Check Image Copies	\$1.00 per item
Check Cashing Fee (Non-customer/Not-on-us Check)	\$20.00
Counter Check - First 2 at no charge	\$0.25 per check
Coin Counting - Non-Customer	10% of total
Visa TravelMoney Card Purchase - Customers Only	\$5.50 per card
Visa TravelMoney Card Reload- Customers Only	\$5.00 per reload
Visa Gift Card Purchase - Customers Only	\$4.00 per card
Stop Payment - all items (6 Month duration)	\$30.00 per item
Stop Payment- renewal (6 Month Duration)	\$20.00 per item
Currency Purchase	\$.25 per strap
Coin Purchase	\$.05 per roll

Safe Deposit Fees	
Annual box rent (1st year's rent is pro-rated)	Varies by size & Location
Drilling charge	\$25.00 plus actual charges
Late rent payment fee	\$10.00 per year
Lost Key	\$15.00 per Key

Miscellaneous Fees	
Photocopies- Customers only	\$.25 per page
Fax service – Incoming	\$1.00 per page (\$5.00 max)
Fax service- Outgoing	\$3.25 per fax
International Fax	\$8.25 per fax
Garnishment/ Levy Processing	\$75.00 per action
Executions	\$50.00 per action
Notary Fee for Non-Customers	\$1.00
Medallion Signature Guarantee	\$25.00
IRA external transfer/closing	\$25.00 per transfer
Lien Release - duplicate	\$5.00 per duplicate
Satisfaction of Mortgage/Deed of Full Reconveyance - duplicate	\$20.00 per duplicate
Night Depository Key Replacement	\$20.00
Night Depository Key (includes 1 Lock Bag)	\$25.00
Zipper Bag	\$5.50
Unclaimed Property fee (fee assessed on account before remittance to state)	\$50.00

ABOUT UNITY BANK

With the addition of this Polson location, we will now have offices in Minnesota, Montana, and Wisconsin. With 16 locations, \$565 million in assets, and 165 employees, Unity Bank continues to be an integral member of the communities we serve and is committed to providing a full range of products to meet our customer's financial needs. We welcome the opportunity to serve more families and businesses through our newly expanded footprint in Montana.

IN THE COMMUNITY

Unity Bank believes that investing in our communities is an integral part of our business and an essential part in contributing to the growth of our communities. We make loans for our neighbors in town and on the farm, we invest in local businesses, and we support local community initiatives because we know that we depend on our communities and our communities depend on us.

MISSION:

Help people achieve their dreams.

VISION:

Be the bank others emulate.

CORE VALUES:

Respect, Honesty & Integrity,
Satisfaction & Enjoyment

LOCATIONS

MINNESOTA

Clarissa Red Lake Falls
Crosby Rush City
Edina Staples
Genola Thief River Falls
Mentor Friendship Village
Motley

WISCONSIN

Augusta
Fairchild
Fall Creek
Neillsville

MONTANA

Polson

Visit www.unitybanking.com for more information on our locations and phone numbers.

HOW TO CONTACT US

At Unity Bank, personal service means convenient access and exceptional responsiveness. We make it easy for you to get in touch. Visit www.thehometownbank.com or call 406-883-4358 or 877-212-2423 for more information and answers to your questions.



The Strength of Community
**UNITY
BANK**

www.unitybanking.com

