



**Online Truth In Savings Disclosure  
Effective June 7, 2010  
Member FDIC**

This OneUnited Bank Online Truth In Savings Disclosure contains information about UNITY® internet deposit accounts available only to consumers online at [www.oneunited.com](http://www.oneunited.com). For all other deposit accounts, please consult the OneUnited Bank Truth In Savings Disclosure available in our branches.

**Interest Rates and Annual Percentage Yields (APY)** – The interest rates<sup>1</sup> and the annual percentage yields<sup>2</sup> for the accounts about which you have inquired are shown on the following chart. All rates shown (except the rates for certificates of deposit, which are fixed for the term of the account on the date the initial deposit is credited to the account) are variable rates that may change at any time at the discretion of OneUnited Bank. There are no limitations on the amount by which the Bank may change the rate on any account. The interest rate of your UNITY Gold E-CD will be determined by the rate in effect when funds are deposited to the account. The initial deposit received sets the interest rate and the rate will not be adjusted for additional deposits that may be credited to the account after the initial deposit is received and credited to the account.

**When Interest Begins to Accrue** - OneUnited Bank begins to accrue interest on all non-cash deposits (such as checks) no later than the day the Bank receives provisional credit for the deposit.

**Compounding and Crediting Interest** – Interest is credited and compounded monthly to the online money market account. For online certificates of deposit (“E-CD”), interest is accrued daily, credited at maturity and is not compounded for terms of 1 year or less. For online certificates of deposit (“E-CD”) having maturities greater than 1 year, interest is compounded annually.

Type of Account	Credited	Compounded
UNITY Gold E-Money Market	Monthly	Monthly
UNITY Gold E-CD	At Maturity	Not Applicable for terms of 1 year or less. For maturities greater than 1 year, interest is compounded annually.

**Interest Rates and Annual Percentage Yields (APY) – Effective June 7, 2010**

Membership Type/Deposit Account	Annual Percentage Yield (APY)	Interest Rate
Internet Membership: FREE Membership		
UNITY Gold E-Money Market*		
\$100,000.00 or more	1.15%	1.15%
\$25,000.00 - \$99,999.99	1.01%	1.01%
\$1,000.00 - \$24,999.99	1.01%	1.01%
Certificates of Deposit		
UNITY Gold 120 Day E-CD*		
\$100,000.00 or more	0.65%	0.65%
\$10,000.00 - \$99,999.99	0.65%	0.65%
\$1,000.00 - \$9,999.99	0.65%	0.65%

\* Membership eligible account

<sup>1</sup> The “interest rate” is the rate at which interest is paid on the principal balance of the account.

<sup>2</sup> The “annual percentage yield (APY)” is the rate at which an account would earn interest over its term (or, if no fixed term is applicable to the account, then over a one-year period) if the stated interest rate remained in effect throughout that period and all interest paid on the account were left in the account.



Membership Type/Deposit Account	Annual Percentage Yield (APY)	Interest Rate
Internet Membership: FREE Membership		
Certificates of Deposit		
UNITY Gold One Year E-CD*		
\$100,000.00 or more	1.25%	1.25%
\$10,000.00 - \$99,999.99	1.25%	1.25%
\$1,000.00 - \$9,999.99	1.25%	1.25%
UNITY Gold Two Year E-CD*		
\$100,000.00 or more	1.60%	1.60%
\$10,000.00 - \$99,999.99	1.60%	1.60%
\$1,000.00 - \$9,999.99	1.60%	1.60%
UNITY Gold Four Year E-CD*		
\$100,000.00 or more	2.40%	2.40%
\$10,000.00 - \$99,999.99	2.40%	2.40%
\$1,000.00 - \$9,999.99	2.40%	2.40%

**OneUnited Bank Membership** – You become a Member of OneUnited Bank by opening any Consumer Membership eligible account. Internet Membership eligible accounts include UNITY Gold E-Money Market and UNITY Gold E-CD. Certificates of Deposit do not carry monthly fees. Maintenance Service Charges (Membership Fees) and other Fees are listed in the Fee Schedule sections below.

UNITY Gold E-Money Market and UNITY Gold E-CD are our Membership products available only to consumers online at [www.oneunited.com](http://www.oneunited.com).

**Effect of Closing the Account** (applicable to online money market accounts only; for online certificates of deposits, please see Withdrawal of Principal and/or Interest below) – Accrued interest will not be paid if you close an account before the accrued interest has been credited.

**Minimum Deposit and Balance Requirements** – There are three minimums that are important for each type of account:

- The minimum deposit required to open the account.
- The minimum balance required to earn interest at the stated Annual Percentage Yield (APY).
- The minimum balance required in order for the Bank to waive the Maintenance Service Charge Membership Fees, if any are applicable to the account.

**Requirements regarding these minimum deposits and balances are as follows:**

Membership Type/Deposit Account	Minimum Deposit to Open	Minimum Balance to Earn APY	Minimum Balance to Avoid Maintenance Service Charges
Internet Membership			
UNITY Gold E-Money Market*	\$1,000	\$1,000	\$2,500
*Membership Eligible Account			
Certificates of Deposit do not carry monthly fees			
UNITY Gold E-CD (all terms)*	\$1,000	\$1,000	Not Applicable
Certificates of Deposit are available to Members and Non-Members			

The minimum balance to earn the disclosed annual percentage yield is determined by using the “average daily balance” method, and requires that the average daily balance for the statement cycle equal or exceed the “Minimum Balance to Earn APY”. Average daily balances are computed as described in the section captioned “Balance Computation Method”.



**Balance Computation Method** – The Bank uses an average daily balance method to compute interest on all accounts. When we use the average daily balance method, we apply a periodic rate to the average daily balance of the account for the statement period. Our statement period ends on the last business day of the month for money market accounts. Our statement period begins the following day.

*Average Daily Balance:* The “average daily balance” is determined by adding the daily balances of funds for all of the days during the statement period and dividing the sum by the number of days in the period.

For purposes of computing interest, including for purposes of determining the average daily balance on which interest is paid, any daily balance of zero or less will be treated as a zero balance.

**Limitations on Transactions** – Limitations on the number of transactions are as follows:

*UNITY Gold E-Money Market:* A total of up to six (6) telephone transfers, withdrawal internet transfers, preauthorized transfers, online payments and third party payments are permitted each month based on deposit regulations. On Money Market accounts, the six (6) permissible payment instructions may be by check, draft, debit card, or similar order made by you and payable to a third party. There are no limitations on the number of cash withdrawals.

With OneUnited Bank UNITY Gold E-Money Market accounts, you can transfer funds between OneUnited Bank accounts using OneUnited Online or transfer funds between OneUnited Bank and your accounts at other financial institutions using Funds Transfer. See OneUnited Online Banking with Bill Payment Agreement and Disclosure and the OneUnited Bank Funds Transfer Agreement for more information on transaction limitations.

Transactions at ATM and Point of Sale (“POS”) terminals may be subject to limitations on amount or frequency imposed under the “Automated Teller Machine and Point of Sale Transactions” section of your Personal Deposit Account Agreement.

*UNITY Gold E-CD (all terms):* No deposits are permitted after the initial deposit. Withdrawals may be subject to penalties. Refer to the *Withdrawal of Principal and/or Interest* section of this disclosure for details.

### **Further Information on UNITY Gold E-CD (All Terms)**

*Maturity Date:* The term of the UNITY Gold E-CD is stated in the product name. (For example, the term of the UNITY Gold One Year E-CD is one year and the term of the UNITY Gold 120 Day E-CD is 120 days.) If you are opening a UNITY Gold One Year E-CD, your maturity date will be one year from the time your initial deposit funds your account. As an example, if you open your account on January 2<sup>nd</sup> and your funds are received on January 5<sup>th</sup>, your maturity date will be one year from January 5<sup>th</sup>. For the UNITY Gold E-CD (all terms), OneUnited Bank does not provide a Certificate. Information on your E-CD, including interest rate, APY, balance, available balance, current year’s interest, accrued interest and maturity date can be viewed through OneUnited Bank Online Banking at [www.oneunited.com](http://www.oneunited.com) or by calling OneUnited OnCall, our customer service center at (877) ONE-UNITED (663-8648).

*Interest Payments:* Interest payments are credited to your certificate of deposit at maturity (or annually, if your term is greater than one year).

*Withdrawals of Principal and/or Interest:* The Annual Percentage Yield (APY) assumes principal (and interest for certificates of deposit greater than one year) will remain on deposit until maturity. Any early withdrawals prior to maturity may reduce earnings. You may request a withdrawal at or prior to



maturity, subject to funds availability, by contacting a OneUnited Bank Financial Service Representative or by calling OneUnited OnCall, our customer service center at (877) ONE-UNITED (663-8648).

You can withdraw funds from a UNITY Gold E-CD at maturity by making a check request online or by transferring funds to any other transaction account with OneUnited Bank when your CD matures. (You can contact us by telephone if you would like to make a withdrawal before your CD matures. Penalties for early withdrawal may apply.)

The following penalty will be imposed for withdrawals of principal, interest, or both before the maturity date of a certificate of deposit:

<b>Term of Certificate</b>	<b>Penalty*</b>
Less Than One Year	3 months interest
One Year and Greater	6 months interest

\*The interest penalty is calculated based on the amount withdrawn. Imposition of a penalty may result in reduction of principal.

Early withdrawal penalties may be waived for withdrawals if the certificate of deposit is part of an IRA, Keogh, or 401K plan and the depositor reaches age 59 ½ or is disabled, or if the depositor dies or is declared incompetent to manage his or her affairs.

*Renewal Policies:* Unless you instruct the Bank otherwise or the Bank notifies you of its election not to renew your account, the UNITY Gold E-CD will be renewed automatically at maturity for the same term at the interest rate in effect on the maturity date. There is a 10-day grace period after the maturity date to withdraw funds without being charged a penalty. If you or the Bank elect not to renew the account or if you withdraw all of your funds during the grace period, no interest will be paid for the period between the maturity date and the date of withdrawal. The annual percentage yield, maturity date and information regarding your account are reflected in the renewal notice you will receive. This information can also be viewed through OneUnited Bank Online Banking at [www.oneunited.com](http://www.oneunited.com) or by calling OneUnited OnCall, our customer service center at (877) ONE-UNITED (663-8648).

### **Fee Schedule**

#### ***For UNITY Gold E-Money Market***

Maintenance Service Charges:	Membership Fee (For Internet Membership): \$3.00
Charge Per Debit:	For Online Money Market Accounts: \$1.00 for each withdrawal (including preauthorized debits) in excess of 6 per month
Excess Transaction Fee:	For Online Money Market Accounts: \$10.00 for each check, draft, ATM card (POS), or similar order payable to third parties in excess of 6 per month



### Miscellaneous Fee Schedule

The following schedule represents commonly requested services; other bank services available. Please see your OneUnited Bank Financial Service Representative or call OneUnited OnCall, our customer service center at (877) ONE-UNITED (663-8648) for more information.

<b>Service</b>	<b>Fee</b>
Online Banking Service Fee	FREE
Bank Check Fee (Money Order)	\$1.00
Bank Check Fee (Treasurer's and Certified Checks)	\$6.00
Counter Checks, 6 for	\$3.00
Consumer Returned Check Charge	\$2.75
Commercial Returned Check Charge	\$15.00
Uncollected Funds Charge (Withdrawals Presented Against Unavailable Funds)	\$ 32.00
OD (Overdraft) Protection Tran Fee	\$7.00
Insufficient Funds Charge (Withdrawals Presented Against Insufficient Funds)	\$ 32.00
Stop Payment Fee	\$ 25.00
Wire Transfer	
Domestic (outgoing)	\$ 25.00
Foreign (outgoing)	\$ 45.00
Domestic (incoming)	\$10.00
Foreign (incoming)	\$20.00
ATM/Debit Card Transaction at Non-Proprietary ATMs	
ATM Withdrawal Service Charge	\$ 1.50
ATM Inquiry Service Charge	\$ 1.50
Currency Conversion Fee for Non-US transactions	Varies based on fee from card processor (VISA or MasterCard)
Retirement Plan Fee (annual)	\$20.00
ATM/Debit Lost Card Replacement Fee	\$10.00
Collection Items, cost plus	\$ 25.00
Research, per hour (\$20 minimum)	\$ 25.00
Statement Print Service Charge	\$ 6.00
Check Copies (per check)	\$2.00
Hold Mail (per month)	\$ 5.00
Levies/Subpoenas/Legal Orders	\$ 55.00
Notary, per page	\$ 5.00
Acct Inactivity Fee (per month)	\$ 3.00
Escheat Process Fee	\$ 5.00
Photocopies, per page	\$ 3.00
Checkbook Order	Price varies depending on quantity and style selected