

Early Pay Disclosure

(March 2024)

Early Pay is a service offered to you if you are a consumer (not a business) who has a noninterest bearing checking account with OneUnited and receive your paycheck through direct deposit. You may be automatically enrolled in Early Pay after 1-2 pay periods.

OneUnited Bank will make your money, including government checks, available as soon as your verified employer/payor notifies OneUnited Bank of the payment, which can be 1-2 days before most banks make the funds available. If there is a weekend or bank holiday, Early Pay will post on the next business day after the weekend or bank holiday. Employers/payors must be verified by OneUnited Bank. If they cannot be verified, OneUnited Bank cannot make the payment available early.

You will receive a notification of the payment and the available funds will be indicated in online or mobile banking.

If funds from a paycheck are not available early to you, it may be due to one of the following:

1. You are not a consumer (you are a business customer).
2. You do not have a noninterest bearing checking account (you only have a savings account or an interest-bearing checking account with OneUnited Bank).
3. You did not sign up for direct deposit.
4. It has not been 1-2 pay periods, which is needed for Early Pay to begin.
5. Direct deposits are not made in your name or in the name of a signee on your checking account.
6. OneUnited Bank cannot verify your employer/payor.
7. Your employer/payor did not notify us of the deposit 1-2 days early.

To sign up for direct deposit, simply go to our mobile app and choose “2-Day Early Pay” under “Add Money” or login to online banking and choose “2-Day Early Pay” under “Add Money”. Select “Create New” to create the Direct Deposit Form for your HR or Benefits manager.

To find your account number simply:

1. Login to online banking
2. Click on the name of your account
3. Click on the Account Details arrow under the name of your account
4. See your Type of account, account Number and Routing number on the right side under your Available balance.

The routing number for OneUnited Bank is 011001276.

You can un-enroll in Early Pay by visiting “2-Day Early Pay” under “Add Money” in our mobile app or “2-Day Early Pay” under “Add Money” in online banking and select “No” for Early Pay.

Please review all OneUnited Bank disclosures which apply at www.oneunited.com/disclosures.