



June 30, 2025

Dear Valued Customer,

We are honored that you are a member of OneUnited Bank and excited that we are taking this journey together.

This letter is to notify you of changes to our fees that are effective as of August 1, 2025.

We have updated our Miscellaneous Fees with the following changes:

Service	Current Fee	Fee Effective 8/1/2025
Bank Check Fee (Money Order)	\$4.00	\$5.00
Bank Check Fee (Treasurer's and Certified Checks)	\$15.00	\$20.00
(Consumer) Deposit Check Returned Fee or Returned Check Charge	\$7.00	\$8.00
Wire Transfer		
Domestic (outgoing)	\$ 35.00	\$ 40.00
Domestic (incoming)	\$20.00	\$25.00
Foreign (incoming)	\$35.00	\$40.00
Retirement Plan Fee (annual)	\$35.00	\$40.00
Collection Items, cost plus	\$ 25.00	\$ 30.00
Statement Print Service Charge	\$ 6.00	\$ 7.00
Check Copies (per check)	\$2.00	\$3.00
Escheat Process Fee	\$ 5.00	\$ 6.00
Photocopies, per page	\$ 3.00	\$ 4.00

We have updated our Paper Statement Charge for online checking accounts that do not enroll in eStatements as shown below::

Service	Current Fee	Fee Effective 8/1/2025
Paper Statement Charge	\$2.00 (no fee if enrolled in eStatement - online statement delivery)	\$5.00 (no fee if enrolled in eStatement - online statement delivery)

We have updated our monthly Maintenance Service Charge Membership Fee for specific products as shown below:

UNITY MyStyle Checking	Current Fee	Fee Effective 8/1/2025
Maintenance Service Charge Membership Fee:	\$12.00 (fee waived every month you receive a direct deposit and conduct 10 Visa debit card point-of-sale withdrawals) Please Note: Direct deposits, Electronic Funds Transfer (EFT) credits and point of sale (POS) withdrawals must post to your account as a transaction during the month to avoid the monthly maintenance service charge fee for that month. An EFT credit counts as a direct deposit.	\$15.00 (fee waived every month you receive a direct deposit and conduct 10 Visa debit card point-of-sale withdrawals) Please Note: Direct deposits, Electronic Funds Transfer (EFT) credits and point of sale (POS) withdrawals must post to your account as a transaction during the month to avoid the monthly maintenance service charge fee for that month. An EFT credit counts as a direct deposit.
BankBlack Checking	Current Fee	Fee Effective 8/1/2025
Maintenance Service Charge Membership Fee:	\$10.00 (fee waived every month you receive a direct deposit and conduct 10 Visa debit card point-of-sale withdrawals) Please Note: Direct deposits, Electronic Funds Transfer (EFT) credits and point of sale (POS) withdrawals must post to your account as a transaction during the month to avoid the monthly maintenance service charge fee for that month. An EFT credit counts as a direct deposit.	\$20.00 (fee waived every month you receive a direct deposit and conduct 10 Visa debit card point-of-sale withdrawals) Please Note: Direct deposits, Electronic Funds Transfer (EFT) credits and point of sale (POS) withdrawals must post to your account as a transaction during the month to avoid the monthly maintenance service charge fee for that month. An EFT credit counts as a direct deposit
BankBlack Savings	Current Fee	Fee Effective 8/1/2025
Maintenance Service Charge Membership Fee:	\$5.00 (fee waived every month you receive a direct deposit) Please Note: Direct deposits and Electronic Funds Transfer (EFT) credits must post to your account as a transaction during the month to avoid the monthly maintenance service charge fee for that month. An EFT credit counts as a direct deposit.	\$10.00 (fee waived every month you receive a direct deposit) Please Note: Direct deposits and Electronic Funds Transfer (EFT) credits must post to your account as a transaction during the month to avoid the monthly maintenance service charge fee for that month. An EFT credit counts as a direct deposit
U2 E-Checking (2nd Chance Checking)	Current Fee	Fee Effective 8/1/2025
Maintenance Service Charge Membership Fee:	\$12.00	\$20.00
U2 Checking (2nd Chance Checking)	Current Fee	Fee Effective 8/1/2025
Maintenance Service Charge Membership Fee:	\$12.00	\$20.00

: Please refer to our disclosures (Truth in Savings Disclosure, Online Truth in Savings Disclosure, Business Account Disclosure and Deposit Account Agreement effective August 1, 2025) for details. We have alternative products available. If you have any further questions, please visit www.oneunited.com/disclosures or www.oneunited.com/FAQs or contact us at (877) 663-8648.