

BankBlack Early Pay Disclosure (October 2019)

BankBlack Early Pay is a service offered to you if you are a consumer (not a business) who has a checking account with OneUnited and receive your paycheck through direct deposit. You may be automatically enrolled in BankBlack Early Pay after 2-3 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 checking account (you only have a savings 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 BankBlack 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 “Direct Deposit” under “More” or login to online banking and choose “Direct Deposit” under Additional Services. Follow the instructions and provide the direct deposit form to 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 BankBlack Early Pay by visiting “Direct Deposit” under “More” in our mobile app or “Direct Deposit” under “Additional Services” in online banking and select “No” for BankBlack Early Pay.

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