



July 31, 2018

Dear Valued Customer,

We are honored that you are a member of OneUnited Bank. As the largest Black owned bank in America and a Community Development Financial Institution, our goal is to provide you with the best customer service and be a source of pride for our community. We listened to feedback from our community and improved our services including:

- **Financial Education Center** – To promote financial literacy, we now offer online courses with great playlists, including Small Business, Financial Basics, Major Life Decisions, Starting a Career, Planning for Retirement and Preventing Elder Fraud at www.oneunited.com/learn.
- **32,000 Surcharge Free ATMs Nationwide** – To improve convenience, we have “graduated” from 25,000 to 32,000 surcharge free ATMs nationwide with MoneyPass, including many 7-Eleven Stores. To find the nearest location, visit www.oneunited.com/locations.

We have updates to business checking fees, effective September 1, 2018 that may impact your account, which are: The minimum balance to avoid a monthly Maintenance Service Charge for our UNITY Choice Checking is \$1,500 and the minimum combined balance to avoid a monthly Maintenance Service Charge for UNITY Choice Checking, UNITY Choice Savings and UNITY Choice Money Market is \$10,000. The Item Fee is \$0.35 per transaction exceeding 200 transactions per statement cycle for all business checking accounts except UNITY Small Business Checking. For all business accounts, our Stop Payment Fee is \$37.00 and for branch cash deposits and we have a Cash/Coin Processing Fee of \$0.25/\$100 after \$5,000 per statement cycle.

If you have any questions about our new services or fees, please contact us at 877-663-8648.

Sincerely,

A handwritten signature in black ink that reads 'Teri Williams'.

Teri Williams
President & Chief Operating Officer

