



www.oneunited.com

September 30, 2021

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 November 1, 2021:

- We have updated our Overdraft Protection and Overdraft Privilege Programs with the following changes:
 - We eliminated the \$15 OD (Overdraft) Protection Trans Fee so that if you sign up for our Overdraft Protection Program and experience a withdrawal against insufficient funds, your transfer of funds from your linked account at OneUnited Bank is at no cost.
 - For our Overdraft Privilege Program, we added a minimum transaction amount for an overdraft. If the transaction that overdraws your account is \$1.00 or less, you will not be charged an Uncollected Funds or Insufficient Funds Charge. Previously, there was no minimum transaction amount.
 - For our Overdraft Privilege Program, we reduced the minimum balance amount for an overdraft. If your account balance is overdrawn by \$5.00 or less, you will not be charged an Uncollected Funds or Insufficient Funds Charge. Previously, the minimum balance amount was \$10.00 or less.
- We updated our fees with the following changes:
 - Wire Transfer
 - Domestic (outgoing) Changed from \$30 to \$35
 - Domestic (incoming)..... Changed from \$15 to \$20
 - Foreign(incoming)..... Changed from \$30 to \$35
 - Retirement Plan Fee (annual)..... Changed from \$30 to \$35
- For UNITY Small Business Checking, there is an Item Fee of \$2 per transaction (debits and credits) per month if transactions exceed eight (8) during any given month. Debits and credits include transactions that post to your account (appear on your statement as completed transactions) during the month. Effective November 1, 2021, ATM and debit card POS withdrawals, which are debit transactions, will now be counted towards the eight (8) transactions during the month.

We also added information to our disclosures about our programs, fees, or practices:

- We specify when transactions post to an account in our Deposit Account Agreement (see next page).
- We explain why you may be assessed an Uncollected Funds Charge or an Insufficient Funds Charge. We explain the differences between these two charges in our Deposit Account Agreement.
- In our Truth in Savings Disclosure, we updated the description of how to avoid a monthly maintenance service charge membership fee for the UNITY MyStyle Checking - For any month you receive at least one direct deposit **and** conduct a minimum of 10 debit card point-of-sale (POS) withdrawals that appear on your statement as completed transactions during the month, the monthly Maintenance Service Charge Membership Fee will not be charged for that month. An Electronic Funds Transfer (EFT) credit counts as a direct deposit.

Please refer to our full disclosures (Truth in Savings Disclosure, Online Truth in Savings Disclosure, Business Account Disclosure and Deposit Account Agreement effective November 1, 2021) for details. If you have any further questions, please visit www.oneunited.com/disclosures or www.oneunited.com/FAQs or contact us at (877) 663-8648.

Debit (Withdrawal) and Credit (Deposit) Posting Order Process

Group	Debit Posting Items	Posting Order Process
1.	<p>ATM and Debit Card Transactions – (Includes withdrawals and purchases)</p> <p>Branch Transactions – (Includes checks cashed, returned deposit items, cash withdrawals, including money orders and official check purchases)</p> <p>Transfers – (Includes transfers between OneUnited deposit accounts or payments to OneUnited loans)</p> <p>Wire Transfers</p> <p>Miscellaneous Electronic Payments – (Includes money transferred from your account using electronic apps such as Cash App/Venmo/Zelle)</p> <p>Miscellaneous Fees – (Includes Insufficient Funds, Uncollected Funds, Wire Transfer Fees, Returned Deposit Item Fees, etc., if applicable)</p>	<p><u>Date and Time Stamp Order</u> Items post chronologically based on the date and time that our records indicate the transaction was initiated, authorized, incurred, or received for posting.</p>
2.	<p>All Checks – Check files are received and processed once per banking day in batch. (Includes OneUnited online bill payments. Excludes checks cashed or negotiated in a OneUnited Bank Branch.)</p>	<p>Ascending Dollar Amount in Batch Each Banking Day (Smallest to largest)</p>
3.	<p>ACH Debits and Other Debits – ACH Files are received and processed multiple times throughout a banking day in batch. (Includes external transfers originated in online banking from your OneUnited account to credit your external bank account or transfers to pay other people (POP Money). OneUnited online ACH bill payments, Overdraft Protection Transfers, and everyday recurring debit card payments are included in this group.)</p>	<p>Ascending Record Order in Batch (First received, first processed throughout banking day.)</p>
4.	<p>Monthly or Annual Fees – (Includes monthly Maintenance Service Charge, Item Fee, Excess Transaction Fee, Annual Retirement Plan fee, etc., if applicable)</p>	<p>At The End of Each Period</p>
Group	Credit Posting Items <i>(Please see the Funds Availability Section in our Deposit Account Agreement for when funds are available.)</i>	Posting Order Process
1.	<p>Branch Transactions – (Includes cash deposits and check deposits)</p> <p>Debit Card Deposit Transactions - (such as Reload @ the Register, MoneyPak and Walmart Rapid Reload)</p> <p>Transfers – (Includes transfers between OneUnited deposit accounts or payments to OneUnited loans)</p> <p>Miscellaneous Electronic Deposits – (Includes money received to your account from electronic apps such as Cash App/Venmo/Zelle)</p> <p>External Transfers – (Includes bank to bank transfers originated in online banking to your OneUnited Bank account from your external bank account.)</p> <p>Foreign ATM Deposits – <i>(See Foreign ATM section in our Deposit Account Agreement for funds availability.)</i></p>	<p><u>Date and Time Stamp Order</u> Items post chronologically based on the date and time that our records indicate the transaction was initiated or received for posting.</p>
2.	<p>ATM Deposits (at OneUnited Bank ATMs) before 5:00 PM ET on a banking day.</p>	<p>By 5:00 PM ET Each Banking Day</p>
3.	<p>ATM Deposits (at OneUnited Bank ATMs) on Saturday, Sunday or a federal holiday or after 5:00 PM ET on a banking day.</p>	<p>By 5:00 PM ET the Next Banking Day</p>
4.	<p>Mobile Deposits – (Includes accepted image deposits) <i>(Please see Mobile Deposit User Agreement for when funds are available.)</i></p>	<p>The Night the Deposit is Accepted Each Banking Day</p>
5.	<p>ACH Credits – ACH files are received and processed multiple times throughout a banking day in batch. (Includes bank to bank transfers originated in online banking using the external transfer feature to deposit funds from your external bank account to your OneUnited Bank account.)</p>	<p>Ascending Record Order in Batch (First received, first processed throughout banking day.)</p>

