

UNIBANK

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND INSUFFICIENT FUNDS

An overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. In an insufficient funds transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we will charge you a fee.

FEES: There are certain fees for overdrafts and insufficient funds that may apply to your account (Please note: these fees apply to all accounts, whether or not the account is eligible for or qualifies for any of the Overdraft Protection Services). These amounts are subject to change as outlined in our Schedule of Service Fees that may be updated from time to time. If our Schedule of Service Fees changes, we will notify you.

UniBank's Overdraft and Insufficient Funds fees	
Type of Fee	Why this happens
Overdraft	<p>Insufficient Funds Charge – Paid: When a transaction posts to your account without a sufficient balance and UniBank approves the transaction.</p> <p>OR</p> <p>Uncollected Funds Charge – Paid: When a transactions posts to your account without a sufficient available balance (i.e., funds on hold) and UniBank approves the transaction.</p>
Insufficient Funds	<p>Insufficient Funds Charge – Returned: When a transaction attempts to post to your account without a sufficient balance and is returned unpaid.</p> <p>OR</p> <p>Uncollected Funds Charge – Returned: When a transaction attempts to post to your account without a sufficient available balance (i.e., funds on hold) and is returned unpaid.</p>
<p>Refer to UniBank's Schedule of Service Fees for additional fees and any discounts that may apply We will not charge you a fee if a posted item overdraws your account and results in a negative balance of \$5.00 or less.</p> <p>The maximum number of overdraft and/or insufficient funds fees that we will charge you is limited to 6 per day</p>	

We can cover your overdrafts in three different ways:

- 1. Extended Overdraft Protection:** With our Extended Overdraft Protection, we will generally honor withdrawal requests of checks and other transactions made using your checking account number when you do not have sufficient funds in your account. These transactions may include ACH automatic debits, recurring debit card transactions, internet and telephone banking transfers, and pre-authorized transfers. We pay overdrafts at our discretion, which means we DO NOT guarantee that we will always authorize and pay any type of transaction. If we authorize and pay an overdraft you will incur an Insufficient Funds Charge – Paid. If we do not authorize and pay an overdraft, your transaction will be declined, and you will incur an Insufficient Funds Charge– Returned. The extended overdraft protection option is not automatic at the time of account opening and is provided to qualifying accounts unless you choose to decline it. If you wish to revoke or remove the Extended Overdraft Protection, you may do so by visiting any of our UniBank branch locations or by calling (toll-free) 1-800-578-4270 to advise us you are revoking your consent. We will process your revocation as soon as reasonably practicable.
- 2. Additional Overdraft Protection:** With our Additional Overdraft Protection, we will generally honor ATM withdrawals and point-of-sale (non-recurring) everyday debit card transactions that overdraw your account (subject to our sole and absolute discretion). The Additional Overdraft Protection is not provided unless your account meets all the qualifications and you opt-in to the protection. If you opt-in to the protection and we authorize and pay an overdraft you will incur an Insufficient Funds Charge - Paid. If you opt-out of the



protection, your transaction will be declined at the time of the transaction, and you will not incur a fee. If you wish to revoke or remove the Additional Overdraft Protection, you may do so by visiting any of our UniBank branch locations or by calling (toll-free) 1-800-578-4270 to advise us you are revoking your consent. We will process your revocation as soon as reasonably practicable.

3. **Optional Overdraft Protection Plans:** We offer overdraft protection plans, such as a linking to another account or a line of credit, which may be less costly than our extended overdraft protection. To learn more, ask us about these plans. Additional fees may apply, and line of credit is subject to credit approval.

Optional Overdraft Protection Options		
Protection Plan	Cost	Details
Automatic Transfer Protection	Daily charge if used	Utilize the available balance in your savings, money market, or another checking account to cover negative balances. *Refer to UniBank's Schedule of Service Fees for additional fees and any discounts that may apply
Personal Line of Credit	Annual Percentage Rate	Utilize a personal line of credit to protect you from going into a negative balance. *Additional fees may apply and subject to credit approval.

QUALIFICATIONS FOR EXTENDED OVERDRAFT PROTECTION: Before an account will qualify for the Extended Overdraft Protection, all the following qualification requirements must be met:

1. The account has been open for at least 90 days.
2. The primary account holder is at least 18 years or older.
3. You are not more than 45 days past due on any loan obligation to us.
4. You are not subject to any legal or administrative order or levy.
5. You are not currently a party in a bankruptcy proceeding.
6. You do not have a current outstanding balance in an overdraft repayment plan.
7. Your account is not currently overdrawn and has maintained a positive balance for the past 88 days.
8. There is no hold on your account for any items for which we are required by law to notify you.
9. We have not determined that improper activity is taking place in connection with your account.
10. Previous accounts have not been charged off or in collections.
11. Your account must be active.
12. We do not believe you have a bad address on file with us (as evidenced by returned correspondence).

QUALIFICATIONS FOR ADDITIONAL OVERDRAFT PROTECTION: Before an account will qualify for the Additional Overdraft Protection, all the above requirements must be met, and we must have an affirmative opt-in consent.

SUSPENSION OF OVERDRAFT PROTECTIONS: We may, at our sole and absolute discretion, reduce or suspend your Extended or Additional Overdraft Protections, without prior notice (unless otherwise required by law), should any of the qualifications above occur after the protection has been provided. If you have more than one deposit account with UniBank and we removed the Extended or Additional Overdraft Protection from one account, we reserve the right to remove these protections from other accounts you may have with us that no longer meet the qualification requirements. Also, UniBank monitors for **Excessive Use** of the program. Excessive use beyond that of the occasional inadvertent overdraft may result in suspension of the Extended or Additional Overdraft Protections.

How do I know when I have an Overdraft or Insufficient Funds transaction? You will receive a notice in the mail each time items are presented where there was an insufficient balance in your account. This notice will indicate whether the transaction was paid or returned as well as the fee charged to your account. You will need to subtract the total fees when reconciling your account.





How quickly must I repay the items overdrawing my account? You should make every attempt to bring your account to a positive balance as soon as possible and are required to bring your account to a positive balance within 44 calendar days to remain in good standing. If a deposit is not made before your account is negative for 45 consecutive days, your ATM/Debit card and Online Banking access may be deactivated. At that time, UniBank will no longer pay checks, automatic payments, or any other withdrawal items from your account. An Insufficient Funds Charge – Returned will be charged for each item presented for payment. Once your account is deactivated, collection action may be pursued, and your account may be reported to the appropriate check reporting agencies, which may limit your ability to open another checking account at UniBank or another institution.

What if I do not want the Extended Overdraft Protection on my account? The Extended Overdraft Protection is always optional. If you prefer that UniBank does not cover any items or transactions as overdrafts when there are not sufficient funds in your account, you can remove the Extended Overdraft Protection from your account at any time by contacting your local branch or calling 800.578.4270. Please note that, if you remove the Extended Overdraft Protection from your account, any items or transactions that would overdraw your account will be returned unpaid and a per item, per presentment, fee will be imposed each time an item is presented and returned unpaid. This fee is called an Insufficient Funds Charge - Returned.

What if I want UniBank to authorize and pay overdrafts on my ATM and everyday debit card transactions using the Additional Overdraft Protection?

If you want us to authorize and pay on ATM and everyday debit card transactions, call 800.578.4270, or complete the form below and present it at any branch or mail it to: UniBank Attn: Deposit Operations, 49 Church Street, Whitinsville, MA 01588. You can revoke your authorization for UniBank to pay these overdrafts at any time by any of the above methods.





Tips to Avoid Overdraft and Insufficient Fund Fees

We're here to help you manage your money and we want to help you avoid potential fees. Here are some tools we have available to help you:

- **Enroll in Automatic Transfer Protection**
Automatic Transfer Protection allows you to utilize the available balance in your savings, money market, or another checking account to cover negative balances. (A transfer fee applies.)
- **Apply for a Personal Line of Credit**
Utilize a personal line of credit to protect you from going into a negative balance. Additional fees may apply and subject to credit approval.
- **Enroll in Online Banking/Mobile Banking**
Online Banking and Mobile Banking are convenient electronic tools that help you manage your accounts and monitor your balances in real-time.
- **Set-up Alerts**
In the Service Center of Online Banking and Mobile Banking, you can setup numerous alerts and choose to have alerts sent to you via text, email, or both.

The two alerts that we recommend specifically for helping you avoid fees are:

- **Available Balance – Below Amount**
This alert sends a message via text or email when the available balance on the chosen account is below the dollar amount specified.
 - **Available Balance – Daily Snapshot**
This alert sends a daily message via text or email that provides the available balance on the specified account.
- **Card Management**
The Cards option in Mobile Banking, puts you in control of your debit card. Use this function to set transaction limits, block certain merchant and transaction types, and set regional limits.
 - **Transaction Register**
In the Service Center of Online Banking and Mobile Banking, you can utilize the transaction register. This feature allows you to record future deposits and withdrawals to your account. This will help to confirm when certain transactions are processed as well as to have a more accurate view on what transactions will occur on an account. In addition, it further helps to keep all records in one place without needing to use a checkbook or other means to record future expected transactions.

Contact our Customer Contact Center at 800.578.4270 with questions or for additional assistance.

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