

FACTS	WHAT DOES UNIBANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and address</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons UniBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UniBank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> —to offer our products and services to you	YES	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	YES	YES
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	YES	YES
<b>For affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	NO	NO

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call <b>(800) 578-4270</b>—our menu will prompt you through your choice(s)</li> <li>• Visit us online: <a href="http://www.unibank.com">www.unibank.com</a> or</li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call (800) 578-4270 or go to <a href="http://www.unibank.com">www.unibank.com</a>
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Mark any/all you want to limit:

Do not use my information to offer products or services to me.

Do not use my information for joint marketing with other financial companies.

Do not share information about my transactions or experiences with your affiliates.

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

<b>Name</b>		<b>Mail to:</b> UniBank Attn: Operations Department 49 Church St. Whitinsville, MA 01588
<b>Address</b>		
<b>City, State, Zip</b>		
<b>Account #</b>		

Who we are	
Who is providing this notice?	UNIBANK
What we do	
How does UniBank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files and buildings.
How does UniBank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your credit or debit card</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>UniPayDirect, Inc. UniBank Fiscal Advisory Services, Inc., and Sterling Associates</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

**UniBank**

Member FDIC/Member DIF

# Your Checking Account

Terms and Conditions ♦ Truth in Savings

## **eChecking**

- This is a variable rate account. Your interest rate and annual percentage yield may change. The bank may change your interest rate at its discretion and at any time. Please refer to the Online Product Rate sheet for current rate and APY.
- Interest will be compounded continuously and will be credited to your account every month.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- If you close your account before the interest is credited, you will not receive any interest for that month.
- eChecking is a tiered rate product. Rates for each tier are subject to change at any time.
- You must deposit \$250 to open this account.
- You may make 12 ATM withdrawals per monthly statement cycle from machines not owned by UniBank without incurring a transaction fee. Transactions over this limit are assessed our normal Foreign ATM Fee. See *Schedule of Service Fees*. In addition, if you are charged a fee by another bank for using its ATM, we will rebate the fees up to \$25 per statement cycle.
- A monthly service charge of \$35.00 is assessed each month that the statement cycle conditions are not met. Fees may reduce earnings.
- Statement cycle conditions to earn Tier II interest rate: A minimum of 12 debit card transactions for purchases deducted from account and posting during the statement cycle, enrolled in eStatements, maintain a minimum daily balance of \$250.00.
- Not all purchase transactions post on the day they occur. To see if your transaction has posted, visit your online banking account. eChecking statement cycles are as follows for 2012: January 1 - 31; February 1 - 29; March 1 - 31; April 1 - 30; May 1 - 31; June 1 - 30; July 1 - 31; August 1 - 31; September 1 - 29; September 30 - October 31; November 1 - 30; December 1 - 31. For 2013: January 1-31; February 1-28; March 1-30; March 31-April 30; May 1-31; June 1-28; June 29-July 31; August 1-30; August 31-September 30; October 1-31; November 1-29; November 30-December 31.
- When statement cycle conditions ARE NOT met, the Tier I interest rate (see rate sheet for current rates) will be paid for the entire balance of the account for that month.
- When statement cycle conditions ARE met:
  - Tier I** – The Tier I interest rate (see rate sheet for current rate) will be paid only for that portion of your daily balance that is greater than \$25,000.00.
  - Tier II** – If your daily balance is \$25,000 or less, the Tier II interest rate (see rate sheet for current rate) will be paid on the entire balance.

## **Perfect Sense & Perfect Sense Plus Checking**

- This is a variable rate account. Your interest rate and annual percentage yield may change. The bank may change your interest rate at its discretion and at any time. Please refer to the Online Product Rate sheet for current rate and APY.
- Interest will be compounded continuously and will be credited to your account every month.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- If you close your account before the interest is credited, you will not receive any interest for that month.
- You must deposit \$10 to open this account.
- You must keep at least \$10 in this account each day to obtain the disclosed annual percentage yield.

### **Perfect Sense Checking:**

A monthly service charge of \$15.00 is assessed each month that the minimum balance is not maintained. To avoid this fee you must keep a combined average balance of \$5,000 in all of your consumer savings, checking and money market accounts. The combined average balance is the sum of the monthly average balance of all your open qualifying accounts. If you receive direct deposit, you will be credited \$5.00 against your monthly service charge. Fees for Auto Transfer Protection are waived. Fees for cash withdrawals or balance inquiries at foreign ATMs are waived for the first 5 transactions per month.

### **Perfect Sense Plus Checking:**

A monthly service charge of \$17.50 is assessed each month that the minimum balance is not maintained. To avoid this fee you must keep a combined average balance of \$25,000 in all of your consumer deposit, loan, and retirement accounts. The combined average balance is the sum of the monthly average balance of all your open qualifying accounts. If you receive direct deposit, you will be credited \$2.50 against your monthly service charge. Fees for Auto Transfer Protection are waived. Fees for cash withdrawals or balance inquiries at foreign ATMs are waived on an unlimited amount of transactions as long as the minimum balance is maintained.

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## **FREE Checking**

- This is a non-interest bearing account.
- There is no minimum balance required.
- You must deposit \$10 to open this account.

### **Free Student Checking**

- This is a non-interest bearing account.
- There is no minimum balance required.
- You must deposit \$10 to open this account.
- This account is only available to high school or undergraduate college students. The account terms will expire in June four years after your high school graduation. At that time your account will be converted to a Free Checking account.
- You may make 8 ATM withdrawals per monthly cycle from machines not owned by UniBank. Transactions over this limit are assessed our normal Foreign ATM Fee. See *Schedule of Service Fees*.
- You must use eStatements; no printed statements will be mailed.

### **Free Bonus Checking**

- This is a non-interest bearing account.
- There is no minimum balance required.
- You must deposit \$10 to open this account. The account must be opened online at [www.unibank.com](http://www.unibank.com).
- To qualify for the monthly \$5 bonus, a minimum of 5 debit card transactions for purchases must be deducted from the account and posted during the statement cycle and you must be enrolled in eStatements. If these conditions are met, the \$5 bonus will be credited to your account within the first 10 calendar days of the next statement cycle.
- Not all purchase transactions post on the day they occur. To see if your transaction has posted, visit your online banking account. Free Bonus Checking statement cycles for 2012: January 1 - 31; February 1 - 29; March 1 - 31; April 1 - 30; May 1 - 31; June 1 - 30; July 1 - 31; August 1 - 31; September 1 - 29; September 30 - October 31; November 1 - 30; December 1 - 31. For 2013: January 1 - 31; February 1-28; March 1-30; March 31-April 30; May 1-31; June 1-28; June 29-July 31; August 1-30; August 31-September 30; October 1-31; November 1-29; November 30-December 31.
- The account terms will expire 12 months after the account is opened. At that time your account will be converted to a Free Checking Account

### **OVERDRAFT ASSISTANCE:**

At our discretion we may pay items against insufficient funds to your Checking account. Overdraft Assistance and Non Sufficient Funds Charges will be applied to overdrafts created by check, in-person withdrawal, ACH or reoccurring debit. If you have chosen to opt-in to our Overdraft Assistance Program then ATM or one time debit transactions may also be paid and Overdraft Assistance and Non Sufficient Funds Charges will be applied to you account at that time. See *Schedule of Service Fees* for details. There may be other services available to you that will provide overdraft protection. Contact us for details about these options or if you would like to opt-in to our Overdraft Assistance Program

Other fees may apply if you have an ATM or UniBank Card, have Auto - Transfer Protection, or use other Electronic Fund Transfer services. See *Schedule of Service Fees* for details.

The complete terms and conditions of your account are contained in this Truth in Savings disclosure, the *Schedule of Service Fees* and the brochure titled *Your Deposit Account*, which contains terms and conditions, Electronic Fund Transfers and Funds Availability disclosures.

This Account consists of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you earn, FDIC insurance protection, or your monthly statement.

## **Your Savings Account**

Terms and Conditions ♦ Truth in Savings

### **Statement Savings**

- This is a variable rate account. Your interest rate and annual percentage yield may change. The bank may change your interest rate at its discretion and at any time. Please refer to the Online Product Rate sheet for current rate and APY.
- Interest will be compounded continuously and will be credited to your account every month.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- If you close your account before the interest is credited, you will not receive any interest for that month.
- You must deposit \$10 to open this account.
- You must keep at least \$10 in this account each day to obtain the disclosed annual percentage yield.

### **Student Savings**

- A linked Student Checking Account is required for this account to be opened
- This is a variable rate account. Your interest rate and annual percentage yield may change. The bank may change your interest rate at its discretion and at any time. Please refer to the Online Product Rate sheet for current rate and APY.
- Interest will be compounded continuously and will be credited to your account every month.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- If you close your account before the interest is credited, you will not receive any interest for that month.
- There is no minimum balance required. There is no monthly service charge. You must use eStatements; no printed statements will be mailed. You may access this account with your ATM or debit card at the ATM. No free foreign ATM withdrawals will be allowed. Automatic Transfer Protection fee applies.

### **Money Market Statement Savings**

- This is a variable rate account. Your interest rate and annual percentage yield may change. The bank may change your interest rate at its discretion and at any time. Please refer to the Online Product Rate sheet for current rate and APY.
- Interest will be compounded monthly and will be credited to your account every month.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- If you close your account before the interest is credited, you will not receive any interest for that month.
- You must deposit \$2500 to open this account.
- You must keep at least \$2500 in this account each day to obtain the disclosed annual percentage yield.

### **Perfect Sense Money Market**

- This is a variable rate account. Your interest rate and annual percentage yield may change. The bank may change your interest rate at its discretion and at any time. Please refer to the Online Product Rate sheet for current rate and APY.
- Interest will be compounded monthly and will be credited to your account every month.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- If you close your account before the interest is credited, you will not receive any interest for that month.
- You must deposit \$10 to open this account.
- You must keep at least the minimum balance in the account each day to obtain the disclosed annual percentage yield.

A monthly service charge may be assessed each month if your balance falls below the required minimum at any time during the month. See Schedule of Service Fees for amount of monthly charge and minimum balance required. This charge does not apply to Christmas Club, IRA Savings and Direct Deposit Savings.

Other fees may apply if you have an ATM card, Auto Transfer Protection or if your account is an IRA. See Schedule of Service Fees for details.

Transaction Limitations: You may make up to six transfers and withdrawals (or combination of transfers and withdrawals) from your account per statement cycle to another of your accounts or to a third party by preauthorized, automatic, telephone transfer, UniBanking by Phone, UniBanking Online, check, draft, debit card, Point of Sale, electronic check conversion or similar order. You will be charged a fee for Excess Transactions. See *Schedule of Service Fees*. There are no limits on the number of withdrawals made in person at a teller or by ATM on these accounts.

Electronic transactions, other than deposits into the account, are not allowed on a passbook account.

The complete terms and conditions of your account are contained in this Truth in Savings Disclosure, the Schedule of Service Fees and the brochure titled Your Deposit Account which contains terms and conditions, the Electronic Fund Transfer and Funds Availability disclosures.

### **OVERDRAFT ASSISTANCE:**

At our discretion we may pay items against insufficient funds to your Money Market account. Overdraft Assistance and Non Sufficient Funds Charges will be applied to overdrafts created by check, in-person withdrawal, ACH or reoccurring debit. If you have chosen to opt-in to our Overdraft Assistance Program then ATM or one time debit transactions may also be paid and Overdraft Assistance and Non Sufficient Funds Charges will be applied to you account at that time. See *Schedule of Service Fees* for details. There may be other services available to you that will provide overdraft protection. Contact us for details about these options or if you would like to opt-in to our Overdraft Assistance Program.

# Your Certificate Account

Terms and Conditions ♦ Truth in Savings ♦ Early Withdrawal Penalties

## **For Certificate accounts with a term of 6 months or less**

- Please refer to the Online Product Rate sheet for current rate and APY
- Your account is a certificate account
- Interest will not be compounded
- You must deposit \$2,500 to open this account. You must maintain a minimum balance of \$2,500 in the account each day to obtain the disclosed annual percentage yield.

## **Perfect Sense 8 Month CD**

- Please refer to the Online Product Rate sheet for current rate and APY.
- Your account is a certificate account
- Interest will be compounded continuously.
- You must deposit \$2,500 to open this account. You must maintain a minimum balance of \$2,500 in the account each day to obtain the disclosed annual percentage yield.

## **For Certificate accounts with a term of 1 year or longer**

- Please refer to the Online Product Rate sheet for current rate and APY.
- Your account is a certificate account
- Interest will be compounded continuously.
- You must deposit \$500 to open this account. You must maintain a minimum balance of \$500 in the account each day to obtain the disclosed annual percentage yield.

## **For UniStep CD accounts**

- Please refer to the Online Product Rate sheet for current rate and APY.
- Your account is a UniStep certificate account: The interest rate and annual percentage yield may change. You may change the rate once during the term of this account to the current interest rate offered for UniStep certificates of the same maturity term by completing a request form available in your branch. You will choose when to make the interest rate change should you decide to do so. Interest rates on certificate accounts are set at the discretion of the bank
- Interest will be compounded continuously.
- You must deposit \$500 to open this account. You must maintain a minimum balance of \$500 in the account each day to obtain the disclosed annual percentage yield.

Interest will be credited to your account every month and at maturity. If you close your account before interest is credited, you will not receive the accrued interest.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. A penalty may be imposed for withdrawals made before maturity. You may withdraw interest credited in the term before maturity of that term without penalty.

If your account has an original maturity of one year or less, the penalty will equal three months interest on the amount withdrawn.

If your account has an original maturity of more than one year, the penalty will equal six months interest on the amount withdrawn.

There are certain circumstances, such as death or incompetence of an owner, where we will waive or reduce this penalty. If you believe your situation qualifies, consult your Customer Service Representative.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity, or within a ten calendar day grace period following maturity, or if we receive written notice from you within the same grace period. We can prevent renewal if we mail a notice to you at least 30 days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Beginning on the maturity date, the renewal term will be the same as the original term; except as noted below. On the maturity date, the interest rate will be the same we offer on new certificate accounts on the maturity date, which have the same term, minimum balance and other features as the renewed term.

Your 8 Month Statement certificate account will renew for a 12 month term.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

## Schedule of Service Fees

Savings Services ♦ EFT Services ♦ Safe Deposit Services ♦ Other Services

### SAVINGS SERVICES

Savings Monthly Service Charge * **	\$2.00
<i>Service charge waived if balance does not fall below \$250.00 during the month.</i>	
Money Market Monthly Service Charge * **	\$5.00
<i>Service charge waived if balance does not fall below \$2,500.00 during the month.</i>	
IRA - Annual Custodian Fee (SC Ret #)	\$10.00
IRA Plan Closeout Fee	\$10.00
IRA Transfer Fee	\$25.00
Lost Passbook	\$5.00
Auto Transfer Fee (per day)	\$5.00

### EFT SERVICES

Annual Fee	FREE
Transactions at UniBank ATMs	FREE
Point of Sale Purchase	FREE
UniBanking By Phone	FREE
UniBanking Online	FREE
UniBank Bill Paying Service	FREE
Dormant Account	
Checking Account (per month after 12 mos.)	\$5.00
Early Account Closure (closeout within 90 days)	\$10.00
ATM Service Charge	
Cash Withdrawal at Foreign ATMs ** ***	\$1.50
Cash Withdrawal at ATM (foreign country)** ***	\$5.00
Balance Inquiry at Foreign ATMs ** ***	\$1.00
Reg. D Excess Transaction Charge	\$5.00

### SAFE DEPOSIT SERVICES

Annual Box Rentals	
2" X 5"	\$25.00
3" X 5"	\$35.00
5" X 5"	\$45.00
3" X 10"	\$50.00
5" X 10"	\$80.00
10" X 10"	\$130.00
10" X 15"	\$150.00
Replacement Key	\$8.00
Drill Safe Deposit Box	\$25.00 + cost

### OTHER SERVICES

Returned Items *	\$30.00
Insufficient Funds (NSF)	
Uncollected Funds (UNF)	
Held Funds (HF)	
ACH Return Charge (same for NSF, UNF, HF)	
Items Covered by Extended Overdraft Protection (EOD)*	up to \$30
The EOD fee for transactions under \$30 will be 100% of the transaction amount; transactions of \$30 or more will be charged a \$30 EOD fee	
Paid EOD (NSF, UNF, HF) Fee	
Paid ACH Non Suff Funds Charge	
Paid ACH Uncoll Funds Charge	
Paid ACH Held Funds Charge	

Stop Payments (all items) *	\$25.00
Returned Deposited Item *	\$4.80
Replacement for lost ATM Card	\$5.00
Wire – Incoming	\$10.00
Wire – Outgoing Domestic (Personal)*	\$20.00
Wire – Outgoing Domestic (Business in Branch)	\$35.00
Wire – Outgoing Domestic (Business Online)	\$20.00
Wire – Outgoing Foreign* (Personal & Business)	\$30.00
Account Research	
Per Hour	\$20.00
Minimum Charge	\$20.00
Collections – Coupons	\$6.00 + cost
Collections – Other	\$6.00 + cost
Collection Item Fee	\$5.00
Medallion Stamp Program	FREE
Night Deposit Box	
Annual Fee	\$15.00
Lost Bag	\$15.00
Lost Key	\$8.00
Additional Key	\$8.00
Notary Public Service	FREE
Photocopies	
Check	\$2.50
Statement	\$5.00
Other	\$1.00
Money Orders *	\$2.00
Bank/Treasurer's Checks * **	\$5.00
Travelers Checks **	1% of face value
Travelers Checks for Two ****	1.75% of face value
American Express Gift Cheques ****	\$2.50 / check
Legal Processing	\$25.00
Levy Charges	
IRS Levies *	\$20.00
Mass. Dept. of Revenue *	\$20.00
Bank Match (per customer) *	\$20.00
Court Authorized Attachments	\$50.00
Foreign Check Collection	\$10.00
Returned Unpaid	\$6.00
Canadian Checks	\$6.00
Returned Unpaid	\$6.00
Coupon Collection	\$6.00
Returned Unpaid	\$6.00

\* Please see 18/65 Exclusion Waiver Notice in our lobby or speak with our Customer Service Representatives.

\*\* Fees may be waived with Perfect Sense Plus Checking.

\*\*\* Refers to UniBank fees. Other banks not participating in the SUM<sub>SM</sub> network may impose surcharges.

\*\*\*\* Fees may be partially waived with Perfect Sense Plus Checking.

[www.unibank.com](http://www.unibank.com)

**Whitinsville (Main Office)**  
49 Church Street, MA 01588  
508-234-8112

**Blackstone**  
10 Cheney Street, MA 01504  
508-883-4120

**Douglas**  
4 Mechanic Street, MA 01516  
508-476-2624

**Milford**  
91 Prospect St, MA 01757  
508-478-5666

**Sutton**  
156 Worcester Providence Tpk., MA 01590  
508-865-4463

**Upton**  
113 Main Street, MA 01568  
508-529-3297

**Uxbridge**  
25 North Main Street, MA 01569  
508-278-2434

**Whitinsville Plaza**  
1189 Providence Road, MA 01588  
508-234-1455

**Worcester**  
24 Gold Star Boulevard, MA 01605  
508-756-0807

Member FDIC  
Member DIF