



ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Important Information About Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s). Passbook savings accounts are excluded.
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Telephone Transfers - types of transfers - You may access your account by telephone at 1-877-UNIBANK using your personal identification number, a touch tone phone, your account numbers, and last four digits of social security number, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
 - Passbook Savings are excluded
- transfer funds from savings to checking
 - Passbook Savings are excluded
- transfer funds from savings to savings
 - Passbook Savings are excluded
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
 - Passbook Savings are excluded
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
 - Passbook Savings are excluded
- get information about:
 - the account balance of checking account(s)
 - the account balance of savings account(s)
 - account history for savings and checking accounts

ATM Transfers - Allpoint and MoneyPass - types of transfers, frequency and dollar limitations, and charges - You may access your account(s) by ATM using your ATM Card and personal identification number or Debit Card and personal identification number, to:

- make deposits to checking account(s) with an ATM card
- make deposits to checking account(s) with a debit card
- make deposits to savings account(s) with an ATM card
 - Passbook Savings are excluded
- make deposits to savings account(s) with a debit card
 - Passbook Savings are excluded
- get cash withdrawals from checking account(s) with an ATM card
 - you may make no more than ten withdrawals per day
 - you may withdraw no more than \$305.00 per day
 - there is a charge of \$1.50 per transaction at ATMs we do not own or operate
- get cash withdrawals from checking account(s) with a debit card
 - you may make no more than ten withdrawals per day
 - you may withdraw no more than \$550.00 per day
 - there is a charge of \$1.50 per transaction at ATMs we do not own or operate
- get cash withdrawals from savings account(s) with an ATM card
 - you may make no more than ten withdrawals per day
 - you may withdraw no more than \$305.00 per day
 - there is a charge of \$1.50 per transaction at ATMs we do not own or operate
 - Passbook Savings are excluded
- get cash withdrawals from savings account(s) with a debit card
 - you may make no more than ten withdrawals per day
 - you may withdraw no more than \$550.00 per day
 - there is a charge of \$1.50 per transaction at ATMs we do not own or operate
 - Passbook Savings are excluded
- transfer funds from savings to checking account(s) with an ATM card
 - there is a charge of \$1.50 per transaction at ATMs we do not own or operate
 - Passbook Savings are excluded
- transfer funds from savings to checking account(s) with a debit card
 - there is a charge of \$1.50 per transaction at ATMs we do not own or operate
 - Passbook Savings are excluded
- transfer funds from checking to savings account(s) with an ATM card
 - there is a charge of \$1.50 per transaction at ATMs we do not own or operate

- Passbook Savings are excluded
- transfer funds from checking to savings account(s) with a debit card
 - there is a charge of \$1.50 per transaction at ATMs we do not own or operate
 - Passbook Savings are excluded
- get information about:
 - the account balance of your checking account(s)
 - with an ATM card
 - with a debit card
 - there is a charge of \$1.50 per inquiry at ATMs we do not own or operate
 - the account balance of your savings account(s)
 - with an ATM card
 - with a debit card
 - there is a charge of \$1.50 per inquiry at ATMs we do not own or operate
 - Passbook Savings are excluded
- transfer of funds from savings to savings excluding Passbook Savings
 - with an ATM card
 - with a debit card
 - there is a charge of \$1.50 per transaction at ATMs we do not own or operate
- transfer of funds from checking to checking
 - with an ATM card
 - with a debit card
 - there is a charge of \$1.50 per transaction at ATMs we do not own or operate

Some of these services may not be available at all terminals.

Types of Consumer Visa Debit Card Point-of-Sale Transactions - You may access your checking or savings account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

- Passbook Savings are excluded

Point-of-Sale Transactions - frequency and dollar limitations - Using your card:

- you may make no more than 30 times transactions per day
- you may not exceed \$5,000.00 in transactions per day

Types of Consumer ATM Card Point-of-Sale Transactions - You may access your checking or savings account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

- Passbook Savings are excluded

Point-of-Sale Transactions - frequency and dollar limitations - Using your card:

- you may make no more than 30 times transactions per day
- you may not exceed \$500.00 in transactions per day

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Visa Account Updater Notice of Right to Opt Out. Your Visa Debit Card will be automatically enrolled in the free Visa® Account Updater (VAU) service. With VAU, your account files will be updated when information changes because of a product upgrade, card expiration, loss or theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should also contact the merchants directly if your card information changes. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, phone us at 1-800-578-4270 or mail us notice of your intention to opt out at Deposit Operations, 49 Church Street, Whitinsville, MA 01588. You must include your name, account number, and last four digits of your card number. If you opt out, you may opt back in if you decide you want the Visa Account Updater service in the future. You may opt in the same way(s) that you can opt out.

Please see your Schedule of Service Fees for additional information relating to the use of your Consumer Visa Debit Card and Consumer ATM Card.

Computer Transfers - types of transfers - You may access your account(s)

by computer through the internet by logging onto our website at www.unibank.com and using your user identification, password, and multifactor authentication, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
 - Passbook Savings are excluded
- transfer funds from savings to checking
 - Passbook Savings are excluded
- transfer funds from savings to savings
 - Passbook Savings are excluded
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
 - Passbook Savings are excluded
- make payments from checking to loan account(s) with us
- make payments from checking to third parties
- make payments from savings to loan account(s) with us
 - Passbook Savings are excluded
- make payments from savings to third parties
 - Passbook Savings are excluded
- get information about:
 - the account balance of checking account(s)
 - the account balance of savings account(s)
 - account history of checking accounts
 - account history of savings accounts
 - account balance of loan accounts
 - account history of loan accounts

Mobile Banking Transfers - types of transfers - You may access your account(s) through the browser on your cell or mobile phone at www.unibank.com or by downloading our mobile banking app and using your user identification, password, and multifactor authentication, to:

- transfer funds from checking to checking

- transfer funds from checking to savings
 - Passbook Savings are excluded
- transfer funds from savings to checking
 - Passbook Savings are excluded
- transfer funds from savings to savings
 - Passbook Savings are excluded
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
 - Passbook Savings are excluded
- make payments from checking to loan account(s) with us
- make payments from checking to third parties
- make payments from savings to loan account(s) with us
 - Passbook Savings are excluded
- get information about:
 - the account balance of checking account(s)
 - the account balance of savings account(s)
 - account history of checking accounts
 - account history of savings accounts
 - account balance of loan accounts
 - account history of loan accounts

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

FEES

- We do not charge for direct deposits to any type of account.
 - We do not charge for preauthorized payments from any type of account.
- Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-800-578-4270 to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking and savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly. Savings accounts which do not have activity will have quarterly statements.

For passbook accounts, if the only possible electronic transfers to or from your account are preauthorized credits, we do not send periodic statements. You may bring your passbook to us and we will record any electronic deposits that were made since the last time you brought in your passbook.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
 - Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after your call. Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.
- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.
- (7)

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.
- (5)

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose up to \$50 if someone used your card and/or code without your permission.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back the money you lost (up to \$50) after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

• *Additional Limit on Liability for Visa®-branded Debit Card.* Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa®-branded Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

UNIBANK FOR SAVINGS 49 CHURCH STREET
WHITINSVILLE, MA 01588
Business Days: Monday through Friday Excluding Federal Holidays
Phone: 800-578-4270
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST
