

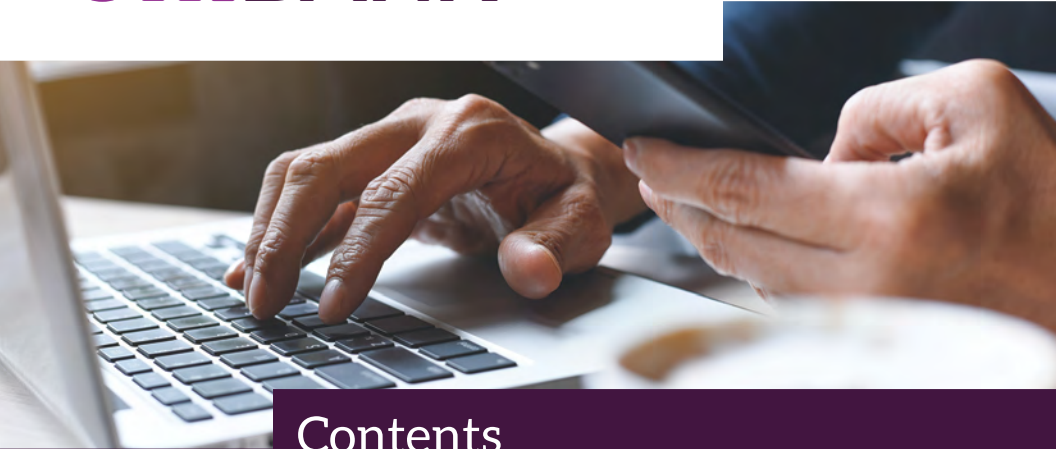
System Enhancement Guide

NEXTLEVEL

**customer
experience**

Coming March 9th, 2020

UNIBANK



Contents



Leadership Letter	3
System Enhancement	4
Online Banking	6
Bill Pay	8
Mobile Banking	10
ATM and Debit Cards.....	12
Telephone Banking.....	14
Statements and eStatements.....	16
Personal Accounts.....	18
Business & Municipal Accounts.....	20
Loans	22
Transactions.....	24
Transactions (continued).....	26
Fee Schedule — Personal Accounts.....	28
Frequently Asked Questions	30
Branch Offices.....	32

Dear UniBank Customer,

We know you have many banking options, so we thank you for choosing UniBank. We continually strive to improve your banking experience, whether you bank in person, online, over the phone, or with a mobile device. During the weekend of March 7, 2020, we will be enhancing our systems* to offer you more accessibility, greater convenience, and faster service.

Our system enhancements will feature:

- ^ A consistent, streamlined experience across online, mobile, and tablet banking platforms
- ^ Easy-to-read monthly statements with helpful summaries
- ^ Additional online and mobile self-service capabilities

The following guide provides important information and dates to make this enhancement seamless. Please take a moment to familiarize yourself with the information that applies to your accounts.

Please visit unibank.com/system-enhancements for additional information, or contact us at **800.578.4270**. You can also stop by your local branch.

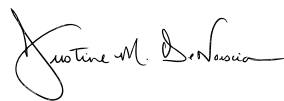
We greatly appreciate your business and look forward to continuing to provide you with the best possible banking experience.



Michael W. Welch
Chief Executive Officer



Christopher D. Foley
President



Justine M. DeNorscia
Executive Vice President

*UniPay Customers: Our UniPay payment system and availability of services will not be affected by these enhancements.

System Enhancement

Your Calendar at a Glance

March 2, 2020 – March 9, 2020	Debit Card Instant Issuance will be unavailable.
Between now and March 6th, 2020	Your Contact Information – If you are an Online Banking user, be sure your contact information is up to date. It will be used to authenticate your login after the system enhancement. (see page 6)
	Pre-Registration for Online Banking – Before Wednesday, March 4, 2020 you will receive an email to pre-register for Online Banking. The purpose of pre-registration is to make accessing your Online Banking account easy on the day we change over to the enhanced system.
March 6, 2020	Branch Offices – Closing at 5:00 p.m. Whitinsville Plaza will close at 2:00 p.m. as usual.
March 7, 2020	Branch Offices – Closed Saturday, March 7, 2020.
March 6, 2020 – March 9, 2020	Online Banking will be unavailable from Friday, March 6, 2020 at 4:00 p.m. through Monday, March 9, 2020. Bill Pay will be unavailable from Friday, March 6, 2020 at 4:00 p.m. through Monday, March 9, 2020. (see page 8) The Mobile Banking App will be unavailable from Friday, March 6, 2020 at 4:00 p.m. to Monday, March 9, 2020. (see page 10)
March 7, 2020 – March 9, 2020	ATM and Debit Cards – ATMs will remain in service, but may experience intermittent outages. You can continue to make withdrawals at ATMs and purchases with your debit card. (see page 12)
March 9, 2020	Your Online Banking ID is not changing. (see page 6) Online Banking Password – If you pre-registered by March 4, 2020 you will be able to log in with the new security profile you created. If you did not pre-register, you will be required to reset your password and enter a temporary password the first time you log in to Online Banking. The temporary password will be the last 4 digits of your social and your zip code. (see page 6) Mobile Banking App – Depending on your mobile phone settings, you may need to go to the Apple App Store or Google Play Store and update the UniBank App. (see page 10) Telephone Banking – Your PIN will be reset and menus will change. (see page 14) Statements and eStatements – You will receive enhanced statements at month-end. (see page 16) Transactions – Debits and credits will post to your account in the order in which they are presented to the Bank. (see page 24)

We are enhancing our systems to make your banking experience easier, faster, and more convenient than ever!



Questions?

Contact Customer Support at **800.578.4270**

Visit unibank.com/system-enhancements

Visit your local branch office

Online Banking

When you log in to Online Banking after the system enhancement, you will notice a different look and feel. You will still be able to do your banking the same as you normally do.

What you need to know

Availability During the Enhancement	Online Banking and Bill Pay will be unavailable beginning Friday, March 6, 2020 at 4:00 p.m. through Monday, March 9, 2020.
Your Contact Information	Prior to Friday, March 6, 2020 at 4:00 p.m. you should check to see if your contact information is up to date. It will be used to authenticate your login after the system enhancement. You may update your email address while logged into Online Banking. To update your telephone number(s), visit one of our branch locations or call the Customer Contact Center at 800.578.4270 .
Pre-Registration Info	Before Wednesday, March 4, 2020 you will receive an email with detailed information on how to pre-register. You will be provided with a link to access the Pre-Registration site.
User ID	Your Online Banking ID will remain the same.
Password	<p>The first time you log in to Online Banking after the system enhancement you will use your Online Banking ID and the password you created during pre-registration.</p> <p>If you don't pre-register: Your personal password will be the last 4 digits of your SSN combined with your zip code. (Business password will be the last 4 digits of your TIN combined with your business zip code.)</p>
Personal Image	<p>You will no longer have a personal image. With our new updated security features, you will be prompted to establish new security questions.</p> <p><i>Note: You may be prompted to answer these new questions the next few times you login.</i></p>
Scheduled Transfers	Scheduled and recurring transfers will not change.
My Finance	If you are currently using My Finance you will need to re-establish your account setting and payment categories.
Cash Management Services	ACH, Wire Transfers, Positive Pay and Remote Deposit services will all be conveniently accessed through Online Banking.

ACTION REQUIRED or EXTRA IMPORTANT



Bill Pay



What you need to know

Bill Pay

You should download your Bill Pay history prior to March 6, 2020. If you have "Pay a Person" established in the current system, you will need to re-establish these payees in the *Transfer* tab with their routing number and account number. eBills will also need to be re-established.

Bill Payments

If you normally pay your bills on the weekend, please remember that Bill Pay will not be available during the system enhancement beginning on Friday, March 6, 2020 at 4:00 p.m. through March 9, 2020.

We recommend you make your payments prior to 1:00 p.m. on Friday, March 6, 2020.

Recurring payments that are scheduled to process during our system enhancements will be processed as scheduled.

If you have payments scheduled to be delivered March 10-March 13, 2020, we recommend you reschedule those payments to March 9, 2020 to avoid potential late deliveries.

History

Bill Pay history will not be available after the system enhancements. You will still be able to view the transactions in your Online Banking transaction history.

ACTION REQUIRED or EXTRA IMPORTANT



Mobile Banking

The updated version of our App will be available after the system enhancement on March 9, 2020.

The updated Mobile Banking App should automatically update. If updates don't occur automatically, you can update the App by visiting the App Store on your device and manually updating the UniBank App.

Here are some exciting new features of our updated App:

- ^ **New User Registration** — you no longer have to register within Online Banking first to use our App.
- ^ **Manage your debit card** — you can now temporarily deactivate or activate your debit card at any time. This allows you the ability to protect your deposit account(s) linked to your debit card.
- ^ **Fast balances** — you can “touch” for a fast balance, plus the last 5 transactions for any account you select, without having to log into the App (requires setup).
- ^ **Reset password** — you can reset your password through the App.

Our Mobile Banking App is a great way to access your accounts wherever you are. It's safe, secure, and convenient.

- ^ **View balances** and transaction history for both deposit and loan accounts.
- ^ **Pay bills.**
- ^ **Make transfers** between accounts and make loan payments.
- ^ **Locate** UniBank ATMs and branch locations.
- ^ **View and manage** personal alerts.
- ^ **Contact** Customer Support.
- ^ **Make deposits** using mobile deposit.
- ^ **Business users** with appropriate permissions can initiate ACH batches and/or transmit wire transfers.

What you need to know

Availability during the enhancement	The Mobile Banking App will be unavailable beginning Friday, March 6, 2020 at 4:00 p.m. through March 9, 2020.
App	The App should automatically update. If it does not, you can update it by visiting the App Store on your device and manually updating the UniBank App.
Username	Your Mobile Banking App username will be the same as your Online Banking username.
Password	Your Mobile Banking App password will be the same as your Online Banking password.

ACTION REQUIRED or EXTRA IMPORTANT

NEW: Fast balances – you can “touch”
to see your account balances without
having to log in to the App.



ATM and Debit Cards

Not all places accept checks. Enjoy the freedom of knowing you can make purchases anywhere VISA® is accepted.

There is no change to your card, and your Personal Identification Number (PIN) remains the same. Did you know that you may ask for cash back when making a purchase with your debit card at participating merchants? Simply make your purchase, enter your PIN, and the card reader will ask if you would like cash back. UniBank will not charge you a fee for this transaction¹. Plus, UniBank card holders have access to approximately 90,000 surcharge-free ATMs nationwide as part of our membership in the Allpoint and MoneyPass networks.

What you need to know	
Availability during the enhancement	ATMs will be in service during the system enhancement, but may experience intermittent outages. Beginning on Sunday, March 8, 2020 at 6:00 p.m. our ATMs will become unavailable, becoming available again throughout the day on Monday, March 9, 2020.
Debit Card	Your debit card will continue working as usual. You will be able to make withdrawals and purchases as you normally do.
ATM Card	Your ATM card will continue working as usual. You will be able to make withdrawals at ATMs as you normally do.
PIN	Your PIN (Personal Identification Number) will remain the same.
Debit Card Posting	After the system enhancement, you will see debit card transactions post within Online Banking as “pre-authorized.” You will not see the merchant information until the merchant has completed processing the transaction.
Foreign Fee Posting	After the system enhancement fees from foreign ATMs (non-UniBank ATMs) will post at the time the transaction occurs. Applied fees will be combined with the transaction amount.

ACTION REQUIRED or EXTRA IMPORTANT

¹Fees may be applicable at time of purchase based on retailer.



Telephone Banking

You can access your personal account information 24/7 using a touch-tone phone – check balances, monitor deposits and withdrawals, transfer funds between linked accounts, make loan payments, and more!

What you need to know

Telephone Banking Number	The Telephone Banking number remains the same convenient number: 877.864.2265 .
Availability during the enhancement	Telephone Banking will be unavailable beginning Friday, March 6, 2020 at 4:00 p.m. through March 9, 2020.
PIN (Personal Identification Number)	For Personal accounts - your PIN will be reset to the last four digits of your Social Security Number (SSN). You will be prompted to reset your PIN at the time of this initial login.
Menu Options	You will notice that the Telephone Banking menu options have changed and are easy to follow. You can find a printable guide to our Telephone Banking menu at UniBank.com/system-enhancements .

ACTION REQUIRED or EXTRA IMPORTANT

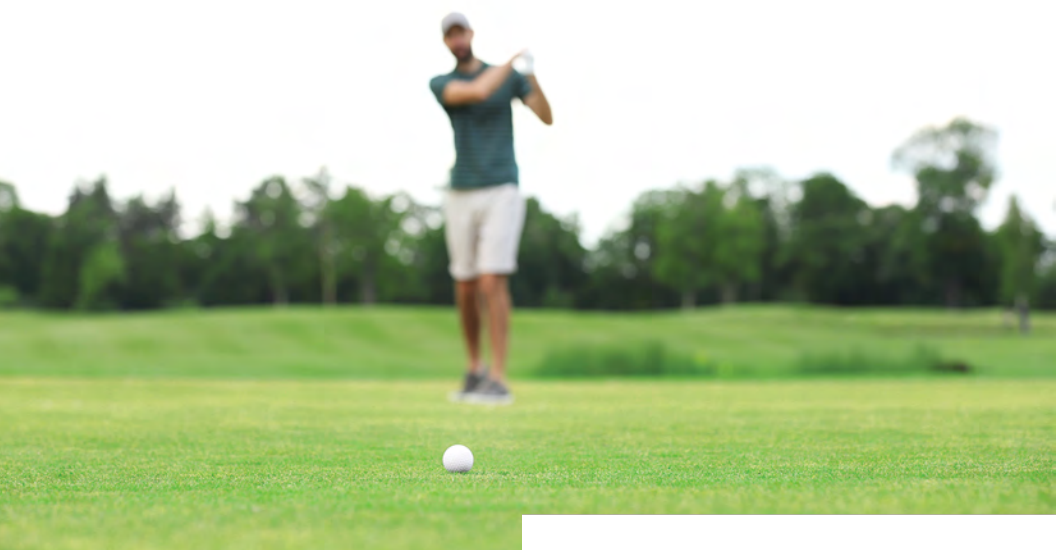


Telephone Bank today by calling **877.864.2265**.

All statements will be produced at month end instead of various days throughout the month.



Personal Accounts



What you need to know

Your personal checking, money market, CD, IRA, and savings account number(s) and debit card number(s) will remain the same.

Interest Bearing Accounts: Interest will be paid at month end.

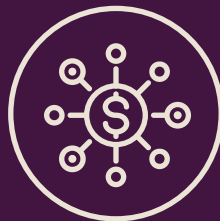
All statements will be produced at month end, instead of various days throughout the month.

You will receive two statements in March. The first will include all transactions from your last statement cycle through March 6, and the second will include all transactions from March 7 through March 31.

Certificates of Deposit (CD): Interest will be paid as usual.

Account charges, including insufficient fund charges, will now appear on your account immediately providing real-time account information.

ACTION REQUIRED or EXTRA IMPORTANT



Business & Municipal Accounts

Business Accounts

What you need to know

For your convenience, UniPay systems and payment services will remain available during system enhancements.

Your business checking, money market, CD, and savings account number(s) and debit card number(s) will remain the same.

Interest Bearing Accounts and Certificates of Deposit (CDs): Interest will be paid at month end on interest bearing accounts. Interest will be paid as usual on CDs. All statements will be produced at month end, instead of various days throughout the month. You will receive two statements in March. The first will include all transactions from your last statement cycle through March 6, 2020 and the second will include all transactions from March 7, 2020 through March 31, 2020.

ACH and Wire Services: If you utilize these services, new security tokens will be deployed prior to March 6, 2020 to be utilized with our enhanced system.

Account analysis fees will be charged on March 5 for fees in the month of February. No account analysis fees will be charged in March. Going forward, account analysis fees will be charged on the last business day of the month for current month activities.

ACTION REQUIRED or EXTRA IMPORTANT

Municipal Accounts

What you need to know

For your convenience, UniPay systems and payment services will remain available during system enhancements.

Your municipal checking, money market, CD, and savings account number(s) and debit card number(s) will remain the same.

Interest Bearing Accounts and Certificates of Deposit (CDs): Interest will be paid at month end on interest bearing accounts. Interest will be paid as usual on CDs. All statements will be produced at month end, instead of various days throughout the month. You will receive two statements in March. The first will include all transactions from your last statement cycle through March 6, 2020 and the second will include all transactions from March 7, 2020 through March 31, 2020.

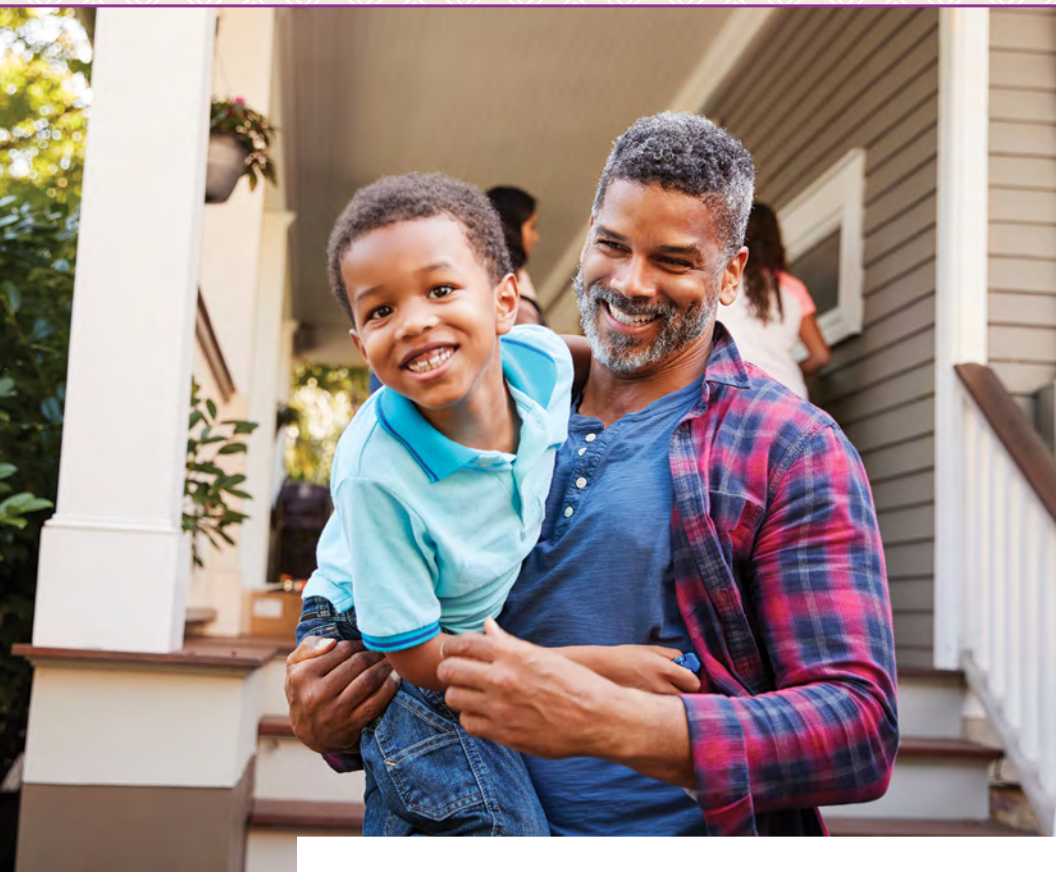
ACH and Wire Services: If you utilize these services, new security tokens will be deployed prior to March 6 to be utilized with our enhanced system.

ACTION REQUIRED or EXTRA IMPORTANT

All statements will be produced at month end instead of various days throughout the month.



Loans



What you need to know

Most loan account number(s) will remain the same, but some Line of Credit accounts will now have a "4" added to the front of the account number. This only applies if your Line of Credit account number is the same as your Checking account number.

If you currently have an Automatic Funds Transfer set up to pay your loan(s), it will not be affected by the system enhancement. Additionally, you will still be able to make loan payments through Online Banking.

ACTION REQUIRED or EXTRA IMPORTANT

Most loan account number(s) will remain the same with the exception of some Line of Credit account numbers.



Transactions

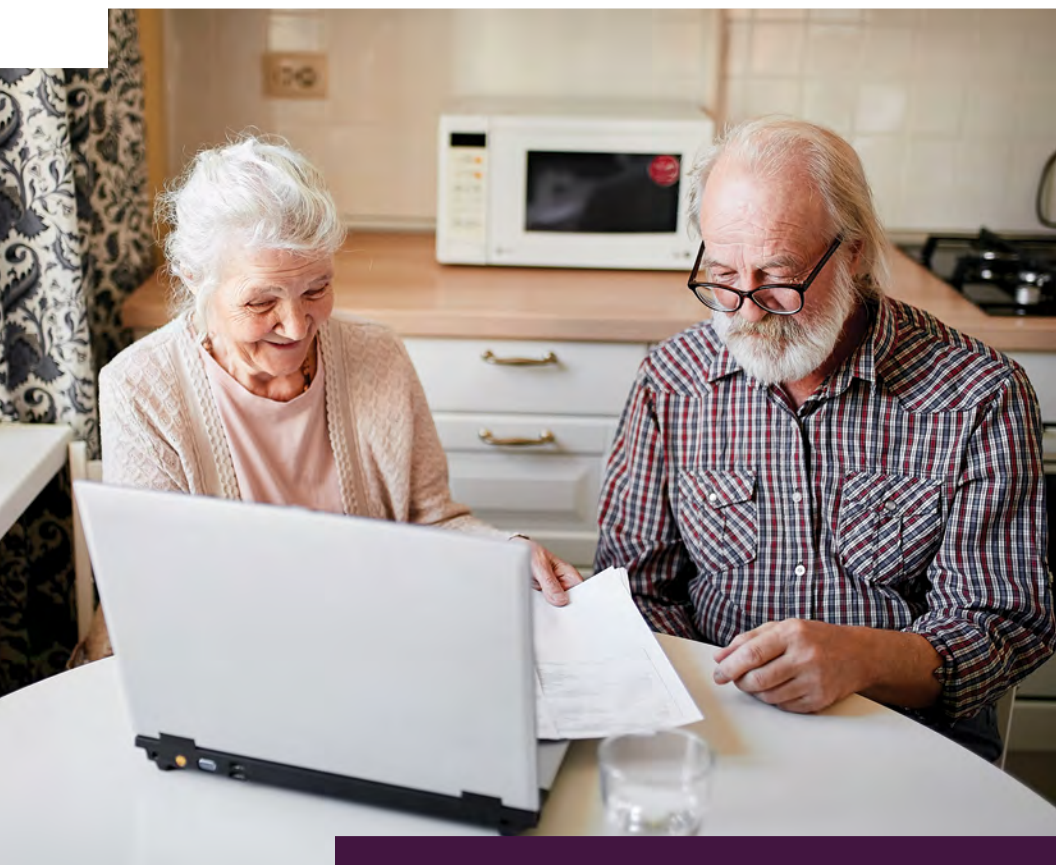
Going forward, transactions will occur in real time. This means that items will be debited from or credited to your account in the order they are received.

What you need to know

Availability during the enhancement	Transactions made beginning at 4 p.m. Friday, March 6, 2020 through Sunday, March 8, 2020 will post on Monday, March 9, 2020.
Transactions	Effective March 9, 2020, transactions will occur in real time. This means transactions will post to your account as the Bank receives them. Fees associated with insufficient funds will also be debited as they occur. Electronic direct deposits and cash will be available on the day we post (or credit) the deposit to your account.
Posting Cut-Off Times	Branch deposits and withdrawals will post on the same business day they are made. ATM deposits will post on the same business day if they are made prior to 7 p.m. (previously 2:30 p.m.).
Your Funds Availability	<p>Effective March 9, 2020, if you receive an incoming wire transfer prior to 4 p.m. or make a deposit before Branch Closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you receive an incoming wire transfer after 4 p.m. we will consider that the deposit was made on the next business day we are open.</p> <p>Same day funds availability will increase from \$200 to \$225, with large deposits increasing to the remainder of the first \$5,525 available the next business day and any additional funds over \$5,525 available on the 7th business day after the day of your check deposit.</p>

ACTION REQUIRED or EXTRA IMPORTANT

continued...



When you check your balance at the branch, online, by phone, or at an ATM, you will have the balance at that time, with the exception of any outstanding checks.

Transactions (continued)

What you need to know

Payment Order of Items

Effective March 9, 2020, we will now process your debit transactions in the order in which they are presented to us for payment. If, at the end of any given day, two (2) or more checks are presented for payment against your account at the same time, we will then pay those items in numerical check number order, starting with the lower check numbers. If there are insufficient funds to cover all of your debit transactions processed on any given day, this method may result in additional Overdraft Item Fees.

Direct Deposits

Any direct deposits that you have established will remain in place.

Automatic withdrawals and pre-authorized payments

Any automatic withdrawals or pre-authorized payments that you have established will continue to be debited as usual.

Receipts

You can now choose to receive your receipt electronically through email.

ID Scanning

Beginning on March 9, 2020 our branch staff will begin asking for your state-issued picture ID to enhance the security of your transactions and expedite transactions when you visit any of our branches. Once scanned, your ID will be valid in our system until it expires.





Fee Schedule — Personal Accounts

Effective April 1, 2020

SAVINGS SERVICES

Account Inactivity Fee (per month after 365 days of inactivity for accounts with a balance below \$250)	\$5.00
Lost Passbook	\$5.00
OD Protection Tran Fee (per day)	\$5.00

EFT SERVICES

Annual Fee	FREE
Transactions at UniBank ATMs	FREE
Point of Sale Purchase	FREE
UniBank By Phone	FREE
UniBank Online	FREE
UniBank Bill Pay Service	FREE

Bill Pay Rush Fees

Electronic	\$4.95
Check Payment 2 Day UPS Delivery	\$14.95
Check Payment 1 Day UPS Delivery	\$19.95
Bill Pay Gift Fee	\$2.99
Bill Pay Donation Fee	\$1.99
Bank to Bank Transfer Fee	\$1.00

ATM Service Charges:

ATM Withdrawal Service Charge ** ***	\$1.50
ATM Inquiry Service Charge** ***	\$1.50
International ATM Withdrawal Service Charge ** ***	\$5.00
Reg. D Excess Debits Fee	\$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

Insufficient Funds Charge-Returned	\$33.00
Insufficient Funds Charge-Paid* ^	\$33.00
Stop Payment Fee (all items)*	\$25.00
Account Inactivity Fee (per month after 365 days of inactivity)	\$5.00
Early Account Closure (closeout within 90 days).....	\$10.00
Returned Deposited Item*	\$7.50
Replacement for lost ATM Card	\$5.00
Wire – Incoming Wire Transfer Fee	\$13.00
Wire – Outgoing Wire Transfer Fee Domestic (Personal)*	\$25.00
Wire – Outgoing Wire Transfer Fee Domestic (Business)	\$25.00
Wire – Outgoing Wire Transfer Fee Foreign* (Personal & Business).....	\$30.00

Account Research

Per Hour	\$20.00
Minimum Charge.....	\$20.00
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

Deluxe Check Printing Fees * **..... Varies With Style

Money Orders *	\$2.00
Bank/Treasurer's Checks * **	\$5.00
Legal Processing	\$50.00

Levy Charges

IRS Levies *	\$50.00
Mass. Dept. of Revenue *	\$50.00
Bank Match (per customer) *	\$50.00
Court Authorized Attachments.....	\$50.00
Foreign Check Collection	\$10.00
Returned Unpaid.....	\$6.00

* Please see 18/65 Exclusion Waiver Notice in our lobby or speak with our Customer Service Representatives. Reduced fees may apply.

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

*** Refers to UniBank fees. Customers may be charged ATM surcharge fees by the institution that owns the ATM, unless the ATM is in the Allpoint or MoneyPass networks.

All service fees are subject to change at any time without notice.

Frequently Asked Questions

Why is the Bank enhancing its systems?

As technology evolves in our everyday lives, we recognize your need for rapid, convenient access to your bank accounts. As a result, we are enhancing our systems to offer you a wealth of new features and options designed to make your banking experience easier and more convenient.

When will the system enhancement occur?

The system enhancement takes place beginning at 4 p.m. on Friday, March 6, 2020 through Monday, March 9, 2020.

What hours will the Bank be open during the enhancement weekend?

Branch offices will close at 5:00 p.m. on Friday, March 6, 2020. Our Whitinsville Plaza branch will close at 2:00 p.m. as usual.

All branch offices will be closed on Saturday, March 7, 2020.

All branches will open at their normal times on Monday, March 9, 2020.

Access to Online Banking, Mobile Banking, Bill Pay, and Telephone Banking will be unavailable.

How will I be able to access my funds over the weekend?

Debit Card

Make withdrawals at all eligible ATMs (fees may apply), and make purchases wherever VISA® is accepted.

ATM Card

Make withdrawals at all eligible ATMs (fees may apply).

Will my account number change?

Deposit account numbers will not change. Some Line of Credit account numbers may be changing; there will now be a "4" added to the beginning of some Line of Credit account numbers. This only applies if your Line of Credit account number is the same as your Checking account number.

Online Banking ID and Password change?

Your Online Banking ID will remain the same. For your security, the first time you log in to Online Banking after the system enhancement, you will be required to update your contact information, accept the Online Banking Terms and Conditions, and reset your password. If you pre-registered, you will use the password you created at pre-registration.

If you did not pre-register: Your personal password will be the last 4 digits of your SSN combined with your zip code. (Business password will be the last 4 digits of your TIN combined with your business zip code.)

Can I expect to receive the same quality service I am accustomed to from UniBank?

UniBank is proud of the high-quality products and services we provide you, and that will only be enhanced. The system enhancements will allow us to provide you with an even better experience when you bank in our branches, online, or by phone.

Will I need to update the UniBank Mobile App?

The updated Mobile Banking App should automatically update. If updates don't occur automatically, you can update the App by visiting the App Store on your device and manually updating the UniBank App.

Do I need to pre-register for Online Banking?

Pre-registration is recommended to make your first login after the system enhancements more streamlined. If you do not pre-register, your personal password will be the last 4 digits of your SSN combined with your zip code. (Business password will be the last 4 digits of your TIN combined with your business zip code.)

I use Bill Pay to send check payments to my payees, will those process as usual?

If you have payments scheduled to be delivered between March 10, 2020 and March 13, 2020, we recommend you adjust the date to March 9, 2020 to avoid potential late deliveries. Recurring payments that are scheduled to be made during our system enhancements will be processed as scheduled.

Why does UniBank need to scan my ID? I already know my personal banker.

ID scanning will enhance the security of your transactions and help expedite transactions when you visit any of our conveniently located branches. Once scanned, your ID will remain valid in our system until it expires.

I use the UniPay payment solution to collect payments from my residents/customers, do the system enhancements affect the UniPay system?

No, our UniPay payment system and availability of services will not be affected by these enhancements.

Will there be any changes to my monthly statement?

Your new statement will feature a new and easy to read look and feel. Checking and Money Market statements will now process on the last business day of the month. You will continue to receive loan statements as usual.

Branch Offices

UniBank Branch Locations

Branch Offices will close at 5:00 p.m. on Friday, March 6, 2020 and will be closed on Saturday, March 7, 2020.

Whitinsville Plaza branch hours will remain the same on Friday, closing at 2:00 p.m.

Connecting all offices: 800.578.4270

Blackstone

10 Cheney Street
Blackstone, MA 01504

Sutton North

29 Galaxy Pass
Sutton, MA 01590

Douglas

4 Mechanic Street
Douglas, MA 01516

Sutton South

156 Worcester Providence Tpke
Sutton, MA 01590

Hopkinton

87 West Main Street
Hopkinton, MA 01748

Upton

113 Main Street
Upton, MA 01568

Milford

91 Prospect Street
Milford, MA 01757

Uxbridge

25 North Main Street
Uxbridge, MA 01569

North Grafton

89 Worcester Street (Route 122)
North Grafton, MA 01536

Whitinsville Main Office

49 Church Street
Whitinsville, MA 01588

**Shrewsbury Lakeway Commons,
Unit 3160**

193 Boston Turnpike
Shrewsbury, MA 01545

Whitinsville Plaza

1189 Providence Road
Whitinsville, MA 01588

Worcester

24 Gold Star Boulevard
Worcester, MA 01605





49 Church Street, Whitinsville, MA 01588

800.578.4270 | [UNIBANK.COM](https://unibank.com)

Member FDIC/Member DIF



02/2020