

RELATIONSHIP-BASED MORTGAGE PRICING PROGRAM¹

Unlock valuable mortgage savings with this exclusive program designed to reward you for your relationship with UniBank. By maintaining an active UniQue Plus checking account with direct deposit, opening a Relationship Pricing 5 Year Certificate of Deposit with qualifying deposits, and enrolling in automatic mortgage payments, you become eligible for discounted mortgage interest rates. This strategic approach helps you maximize savings while seamlessly aligning your banking and borrowing—making it an easy, rewarding way to get more from your mortgage.



FEATURES	0.125% RATE REDUCTION	0.25% RATE REDUCTION	0.50% RATE REDUCTION
MORTGAGE DISCOUNTS²	Requires CD opening deposit of 5% of the originated mortgage balance	Requires CD opening deposit of 10% of the originated mortgage balance	Requires CD opening deposit of 20% of the originated mortgage balance
Eligible Mortgage Products include 15, 20, or 30 year Fixed Rate Mortgage, Fixed Jumbo Mortgage, and Medical Professional Program.			

REQUIREMENTS

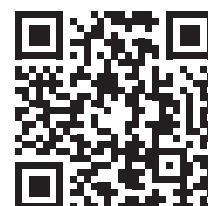
- UniQue Plus Checking Account with direct deposit and auto payment
- Auto-deduction of monthly mortgage payment from UniQue Plus Checking account
- Relationship Pricing 5 Year Certificate of Deposit with opening balance based on mortgage pricing structure selected. Must be funded with new money not currently on deposit with UniBank³.

RELATIONSHIP PRICING 5 YEAR CERTIFICATE OF DEPOSIT

- Penalty for early withdrawal is 5 years interest on total amount withdrawn and may reduce principal⁴.
- Pricing based on current 5 year Certificate of Deposit; customers may qualify for 0.15% relationship rate bump with qualifying UniQue Plus Checking account⁵.

GET STARTED TODAY!

Schedule an appointment online or visit a branch in person to see how our Relationship-Based Mortgage Pricing Program can benefit you.



IMPORTANT PROGRAM DISCLOSURES

¹The Relationship-Based Mortgage Pricing Program is available to qualified borrowers and is subject to credit approval. Eligible Mortgage Products include 15, 20, or 30 year Fixed Rate Mortgage, Fixed Jumbo Mortgage, and Medical Professional Program. Mortgage loan approval, interest rate, APR, and loan terms are determined separately from any deposit account and are subject to underwriting and program eligibility requirements. Opening a Certificate of Deposit does not guarantee mortgage approval.

²Mortgage rate reductions of 0.125%, 0.25%, or 0.50% are available based on establishing a qualifying relationship with the Bank, including a UniQue Plus Checking account with direct deposit, automatic mortgage payments, and a Relationship Pricing 5 Year Certificate of Deposit (CD) with an opening balance based on a percentage of the originated mortgage balance at closing (5%, 10%, or 20%, as applicable). The mortgage interest rate and loan terms will not change after closing based on changes to the Certificate of Deposit balance or related account relationships. Participation in the Program is optional, and mortgage loans are available without the relationship pricing discount under standard terms. Eligibility for the mortgage rate reduction is determined at the time of loan origination.

³The Relationship Pricing 5 Year CD is subject to the terms disclosed in the Truth in Savings Disclosure and associated Addendum. Funds used to open the Relationship Pricing 5 Year Certificate of Deposit must be new money not currently on deposit with UniBank. Transfers from existing UniBank accounts do not qualify. The interest rate and annual percentage yield (APY) are fixed for the term of the CD and will be provided at account opening. You must maintain a minimum balance of \$500 in the account each day to obtain the disclosed APY. Fees may reduce earnings. The early withdrawal penalty applies solely to the CD and does not affect the terms, interest rate, or repayment obligations of the associated mortgage loan. At maturity, the CD will renew or pay out under the Bank's standard terms then in effect. Program terms and CD rate bump offerings may be modified or discontinued for future accounts without affecting existing CDs.

⁴Withdrawals before maturity are subject to an early withdrawal penalty equal to 1,825 days' interest on the amount withdrawn, which may reduce principal. Limited adjustments to the CD balance prior to mortgage loan closing may be permitted to align with the final loan amount without application of the early withdrawal penalty.

⁵This CD may qualify for a 0.15% relationship rate bump with a qualifying UniQue Plus Checking account. The rate bump must be requested at account opening and remains in effect for the full term of that CD. Upon maturity, the rate bump does not automatically renew and must be requested again for any renewed CD. Closing the UniQue Plus Checking account during the CD term does not affect the interest rate or APY of the CD during that term. Actual CD interest rate and APY are provided at account opening.