

# Basic Banking

Find the Right Account for You

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## United Bank

By *basicbankingadmin*

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United Bank is a federally chartered stock bank, headquartered in West Springfield, Massachusetts. The Bank has been doing business in the greater Springfield area since 1882.

### Checking Account Features

Free for Life Checking

Free, no monthly maintenance fee.

Unlimited withdrawals per month.

\$10.00

No minimum balance required.

Yes

No Cost.

Yes

Case-by-case basis.

Yes, a link to savings account is provided.

No cost to link; but \$5 fee if money is moved.

\$30 if we pay the check/\$25 if we return the check

Yes

\$25.00

### Other Bank Products and Services

Yes

\$20.00

Yes

\$35.00

Yes

\$5.00

Yes

No additional cost

1-866-959-BANK

No

Nothing formal but we do have staff members who speak other languages

No, incentives are not available.

### Identification Required to Open a New Account

The general objectives of this CIP, as detailed in section 326 of the USA PATRIOT Act, are to: (1) verify the identity of any person seeking to open an account, to the extent

reasonable and practicable; (2) maintain records of the information used to verify the person's identity, including name, address, and other identifying information; (3) determine whether the person appears on any lists of known or suspected terrorists or terrorist organizations provided to the Bank by any government agency

Yes

U.S. Armed Forces ID.

Unexpired Government ID that contains a photograph of the owner as well as a social security number and other descriptive information; Unexpired State or local government issue ID that contains a photograph, Secondary sources of ID are: social security card, credit card, Medicare/Medicaid or other insurance card, EBT card and/or previous bank statement

<http://www.bankatunited.com/> [1]

## Locations

West Boylston

26 West Boylston Street

West Boylston, 01583

Phone: 866-959-BANK

See map: [Google Maps](#) [2]

Whitinsville

701 Church Street

Whitinsville, 01588

Phone: 866-959-BANK

See map: [Google Maps](#) [3]

Shrewsbury

564 Main Street

Shrewsbury, 01545

Phone: 866-959-BANK

See map: [Google Maps](#) [4]

The Hanover Theatre - ATM Only

2 Southbridge Street

Worcester, 01608

Phone: 866-959-BANK

See map: [Google Maps](#) [5]

Grafton Street - Worcester

1393 Grafton Street

Worcester, 01604

Phone: 866-959-BANK

See map: [Google Maps](#) [6]

Chadwick Square - Worcester

1 West Boylston Street

Worcester, 01605

Phone: 866-959-BANK

See map: [Google Maps](#) [7]

Ludlow

528 Center Street

Ludlow, 01056

Phone: 866-959-BANK

See map: [Google Maps](#) [8]

Longmeadow - Longmeadow Shops

670 Bliss Road

Longmeadow, 01106

Phone: 866-959-BANK

See map: [Google Maps](#) <sup>[9]</sup>

Huntington

14 Russell Road

Huntington, 01050

Phone: 866-959-BANK

See map: [Google Maps](#) <sup>[10]</sup>

Holyoke

1830 Northampton Street

Holyoke, 01040

Phone: 866-959-BANK

See map: [Google Maps](#) <sup>[11]</sup>

Feeding Hills - Community Plaza Shops

1325 Springfield Street

Feeding Hills, 01030

Phone: 866-959-BANK

See map: [Google Maps](#) <sup>[12]</sup>

East Longmeadow

94 Shaker Road

East Longmeadow, 01028

Phone: 866-959-BANK

See map: [Google Maps](#) <sup>[13]</sup>

Chicopee

445 Montgomery Street

Chicopee, 01020

Phone: 866-959-BANK

See map: [Google Maps](#) <sup>[14]</sup>

Agawam

806 Suffield Street

Agawam, 01001

Phone: 866-959-BANK

See map: [Google Maps](#) <sup>[15]</sup>

West Springfield - Drive-up Only

52 Van Deene Avenue

West Springfield, 01089

Phone: 866-959-BANK

See map: [Google Maps](#) <sup>[16]</sup>

West Springfield

95 Elm Street

West Springfield, 01089

Phone: 866-959-BANK

See map: [Google Maps](#) <sup>[17]</sup>

Northampton - Downtown

180 Main Street

Northampton, 01060

Phone: 866-959-BANK

See map: [Google Maps](#) <sup>[18]</sup>

Northampton - Express

491 Pleasant Street  
Northampton, 01060  
Phone: 866-959-BANK  
See map: [Google Maps](#) <sup>[19]</sup>

Springfield - Downtown  
115 State Street  
Springfield, 01103  
Phone: 866-959-BANK  
See map: [Google Maps](#) <sup>[20]</sup>

Basketball Hall of Fame - ATM Only  
1000 West Columbus Avenue  
Springfield, 01104  
Phone: 866-959-BANK  
See map: [Google Maps](#) <sup>[21]</sup>

East Springfield  
1077 St. James Avenue  
Springfield, 01104  
Phone: 866-959-BANK  
See map: [Google Maps](#) <sup>[22]</sup>

Indian Orchard  
459 Main Street  
Indian Orchard, 01151  
Phone: 866-959-BANK  
See map: [Google Maps](#) <sup>[23]</sup>

Sixteen Acres  
1930 Wilbraham Road  
Springfield, 01129  
Phone: 866-959-BANK  
See map: [Google Maps](#) <sup>[24]</sup>

Westfield  
10 Elm Street  
Westfield, 01085  
Phone: 866-959-BANK  
See map: [Google Maps](#) <sup>[25]</sup>

Westfield  
168 Southampton Road  
Westfield, 01085  
Phone: 866-959-BANK  
See map: [Google Maps](#) <sup>[26]</sup>

Worcester - Waldo Street  
33 Waldo Street  
Worcester, 01608  
Phone: 866-959-BANK  
See map: [Google Maps](#) <sup>[27]</sup>

[Checking](#)<sup>[28]</sup>

[Checking](#)

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## Links:

- [1] <http://www.bankatunited.com/>
- [2] <http://maps.google.com?q=42.361314+-71.782889+%2826+West+Boylston+Street%2C+West+Boylston%2C+MA%2C+01583%2C+us%29>
- [3] <http://maps.google.com?q=42.123853+-71.645643+%28701+Church+Street%2C+Whitinsville%2C+MA%2C+01588%2C+us%29>
- [4] <http://maps.google.com?q=42.296529+-71.714553+%28564+Main+Street%2C+Shrewsbury%2C+MA%2C+01545%2C+us%29>
- [5] <http://maps.google.com?q=42.261354+-71.803293+%282+Southbridge+Street%2C+Worcester%2C+MA%2C+01608%2C+us%29>
- [6] <http://maps.google.com?q=42.234729+-71.746506+%281393+Grafton+Street%2C+Worcester%2C+MA%2C+01604%2C+us%29>
- [7] <http://maps.google.com?q=42.288936+-71.807382+%281+West+Boylston+Street%2C+Worcester%2C+MA%2C+01605%2C+us%29>
- [8] <http://maps.google.com?q=42.173623+-72.475911+%28528+Center+Street%2C+Ludlow%2C+MA%2C+01056%2C+us%29>
- [9] <http://maps.google.com?q=42.056882+-72.557919+%28670+Bliss+Road%2C+Longmeadow%2C+MA%2C+01106%2C+us%29>
- [10] <http://maps.google.com?q=42.234962+-72.880439+%2814+Russell+Road+%2C+Huntington%2C+MA%2C+01050%2C+us%29>
- [11] <http://maps.google.com?q=42.200628+-72.631095+%281830+Northampton+Street%2C+Holyoke%2C+MA%2C+01040%2C+us%29>
- [12] <http://maps.google.com?q=42.067381+-72.674464+%281325+Springfield+Street%2C+Feeding+Hills%2C+MA%2C+01030%2C+us%29>
- [13] <http://maps.google.com?q=42.061019+-72.514575+%2894+Shaker+Road+%2C+East+Longmeadow%2C+MA%2C+01028%2C+us%29>
- [14] <http://maps.google.com?q=42.172641+-72.586670+%28445+Montgomery+Street%2C+Chicopee%2C+MA%2C+01020%2C+us%29>
- [15] <http://maps.google.com?q=42.063786+-72.631852+%28806+Suffield+Street%2C+Agawam%2C+MA%2C+01001%2C+us%29>
- [16] <http://maps.google.com?q=42.105089+-72.624670+%2852+Van+Deene+Avenue%2C+West+Springfield%2C+MA%2C+01089%2C+us%29>
- [17] <http://maps.google.com?q=42.106342+-72.622995+%2895+Elm+Street%2C+West+Springfield%2C+MA%2C+01089%2C+us%29>
- [18] <http://maps.google.com?q=42.318112+-72.631427+%28180+Main+Street%2C+Northampton%2C+MA%2C+01060%2C+us%29>
- [19] <http://maps.google.com?q=42.311815+-72.624579+%28491+Pleasant+Street%2C+Northampton%2C+MA%2C+01060%2C+us%29>
- [20] <http://maps.google.com?q=42.101085+-72.586865+%28115+State+Street%2C+Springfield%2C+MA%2C+01103%2C+us%29>
- [21] <http://maps.google.com?q=42.095069+-72.585500+%281000+West+Columbus+Avenue%2C+Springfield%2C+MA%2C+01104%2C+us%29>
- [22] <http://maps.google.com?q=42.137814+-72.570215+%281077+St.+James+Avenue%2C+Springfield%2C+MA%2C+01104%2C+us%29>
- [23] <http://maps.google.com?q=42.156855+-72.489939+%28459+Main+Street%2C+Indian+Orchard%2C+MA%2C+01151%2C+us%29>
- [24] <http://maps.google.com?q=42.115056+-72.496657+%281930+Wilbraham+Road%2C+Springfield%2C+MA%2C+01129%2C+us%29>
- [25] <http://maps.google.com?q=42.120731+-72.749540+%2810+Elm+Street%2C+Westfield%2C+MA%2C+01085%2C+us%29>
- [26] <http://maps.google.com?q=42.146481+-72.730700+%28168+Southampton+Road%2C+Westfield%2C+MA%2C+01085%2C+us%29>
- [27] <http://maps.google.com?q=42.265094+-71.800129+%2833+Waldo+Street%2C+Worcester%2C+MA%2C+01608%2C+us%29>
- [28] <http://basicbanking.org/category/type-account/checking>