Facing south onto School Street, the Unionville Bank and Trust Company building sits behind the Congregational Church and across from the Unionville Museum. A parking lot lies to the west.
This two-story, five-bay building is made of yellow brick. The front facade features a projecting entrance decorated with cement pilasters and a wide entablature. The first-floor sash are rectangular with cement sills. The second-floor four-over-four sash are topped with fanlights and keystones. A cement beltcourse divides the second floor from the parapet and is trimmed with a cement cornice.

In the early 1920s Unionville's Chamber of Commerce sought to establish a local bank. A New York firm was consulted in 1922 on how the chamber should proceed. In June of 1922 at the first stockholders' meeting, a Board of Directors was elected to form the Unionville Bank and Trust Company. It first opened in 1924 in the front ground floor of the Masonic Building located at the intersection of Main and Lovely streets. Bank officers were George B. Allen, president, Eugene C. Heacox and Winchell Smith, vice-presidents, Ernest H. Woodford, secretary, and Edward J. Bower, cashier. In 1929 Emeline M. Robotham sold the company land on School Street directly west of the First Church of Christ, Congregational, Unionville (FLR 84:566). This building was erected that year according to historian C. Bickford. In 1932 as a result of the Stock Market crash, the failure of Hartford banks to which it was closely allied, and as a result of the "Bank Holiday" imposed by the Roosevelt Administration, the bank declared bankruptcy and passed to the State of Connecticut. It reopened to pay off its depositors and in the 1950s became the Unionville branch of the Farmington Savings Bank. It was rehabilitated in the 1960s as office space.

Architecturally and historically significant to Unionville, the Unionville Bank and Trust Company building is a good example of the Neo-Classical style and contributes to the historic character of the town.