



Service, Stewardship and Security



Urban Partnership Bank and Providence Bank and Trust Acquisition Customer/Influencer FAQ

Why did Urban Partnership Bank seek this acquisition?

In this agreement, Urban Partnership Bank recognized a tremendous opportunity to build upon its accomplishments and ensure that it could continue to fulfill its mission and serve customers at an even higher level, including expanded online banking and increased lending options. Combining operations with Providence Bank & Trust will ensure that your banking expectations are not only met but exceeded.

Will the name of my bank change?

Yes. In early 2019, the name of your bank will change to Providence Bank & Trust.

What does this acquisition mean for my pending loan?

There will be no changes to any of Urban Partnership Bank's services or customer transactions until 2019. All loan applications are currently being processed, and customers will have the same accounts and lines of credit.

I've been banking with Urban Partnership Bank for a number of years. Will my account number and services change?

At this time, your account numbers and routing number will remain the same.

- Your transfers and direct deposits will continue without interruption.
- You Should continue to use your Urban Partnership Bank Visa[®] Debit Card and checks.

Urban Partnership Bank's commitment is to ensure the integration with Providence Bank & Trust will only enhance your banking experience. Urban Partnership Bank will communicate regularly as the integration is underway and you will be notified well in advance of any change that occurs.

Will I still have access to the same surcharge-free ATMs?

All surcharge-free ATMs will continue to be accessible at this time. More information about surcharge-free ATM networks will be available as the merger is finalized in early 2019.

What are the benefits of this deal to Urban Partnership Bank customers?

Urban Partnership Bank decided to combine operations with Providence Bank & Trust for its strong commitment to customer service and its willingness to put customers first. You will experience many benefits, including continued investment in the community, expanded services such as a larger branch network, a well-capitalized institution, residential lending, commercial leasing, and trust and wealth services. Urban Partnership Bank is confident that your expectations will not only be met, but exceeded.

How does Providence Bank & Trust handle customer service issues? Will there be fast response times for customers?

Providence Bank & Trust prides itself on high-quality customer service and is committed to ensuring that issues are handled properly and efficiently.

What makes Providence Bank & Trust the best bank to partner with? Why should I bank with them?

This acquisition will enhance the services that customers receive, including a larger, stronger banking network with access to new banking services, an improved online banking platform, and broader lending for commercial and small business customers. Additionally, Providence Bank & Trust has been a rapidly growing, stewardship-based bank. Founded in South Holland, Illinois—and now with \$630 million in assets and 12 locations serving Cicero, Frankfort, Oak Lawn, Orland Park, Palos Heights, Shorewood, South Holland, Villa Park and Wheaton in Illinois, as well as Dyer/St. John, Munster and Schererville in Indiana—Providence Bank & Trust serves its customers as an involved community bank. Providence Bank & Trust is committed to improving lives and services in the communities it serves.