

## **Detroit Branch Closing FAQ**

### **Why are you closing the Midtown Financial Center at 4830 Cass Avenue?**

As you are aware, Urban Partnership Bank, along with Providence Bank & Trust, announced that we reached an agreement for Providence Bank & Trust to acquire Urban Partnership Bank and plan to combine operations. After careful consideration and as part of the consolidation of operations we have decided to exit the Detroit market and close our Midtown Financial Center.

### **When is the Detroit location closing?**

Our last day of operation will be Monday, April 15, 2019 and we will be open until 5pm.

### **What happens to my accounts and what do I need to do?**

We will continue to maintain your checking, savings or certificate of deposit accounts and you will be able to write checks, use your debit card and receive scheduled interest. Preauthorized debits (e.g., utility bills) and credits (e.g., Social Security benefits) will continue without interruption. You will continue to receive periodic statements, based on your preferred delivery method, listing the balances and transactions occurring on your accounts.

### **What happens to my loans and how do I make payments?**

We will continue to maintain your loan accounts according to the terms established per the loan agreement or note. If you are currently making your loan payments via auto-debit or online banking you can continue to do so. Otherwise you can mail payments to: Urban Partnership Bank, PO Box 19260, Chicago, IL 60619-0260. We also encourage you to enroll in online banking where you may transfer amounts from your deposit accounts with us or set-up preauthorized transfers to automatically make your loan payments.

### **How do I enroll in online banking?**

You can enroll by visiting [www.upbnk.com](http://www.upbnk.com) and clicking on Online Banking in our Products and Services menu, calling our customer service area at 800.905.7725 or visiting with our bankers prior to April 15, 2019. There is no charge to consumers or businesses for enrolling. Certain services that you select may require a fee.

**I have a debit card, but if I use it at other banks I may be charged a surcharge and I won't be able to obtain funds at a local Urban Partnership Bank office. How can I avoid this expense?**

You are able to use any of the over 50,000 surcharge free ATMs participating in the Allpoint or MoneyPass surcharge free networks. Refer to [www.allpointnetwork.com](http://www.allpointnetwork.com) or [www.moneypass.com](http://www.moneypass.com) for locations near you. If you do not have a debit card and would like to obtain one for use in accessing your funds, please stop by and speak to our bankers prior to April 15, 2019 or call our customer service area at 800.905.7725. We would be pleased to assist you with this.

**How do I make a deposit after the branch closes?**

You may use remote deposit capture through your mobile device for consumers and small businesses for larger commercial deposits you can utilize our full suite Treasury Management products. You may also mail your deposits to: Urban Partnership Bank, PO Box 19260, Chicago, IL 60619-0260, and we will post the funds to your account. You may also use your debit card to make a deposit at an ATM that participates in deposit sharing with other financial institutions.

**If I need to obtain a cashier's check or money order, how will I do that?**

You may call our customer service area at 800.905.7725 and we will issue the items and mail them to you at your address on record with us. You might also wish to enroll in online banking and use our free bill payment feature.

**I may need to make coin deposits or obtain larger amounts of currency; how will I do that?**

If you anticipate a recurring need for currency and coin services, please contact our customer service area at 800.905.7725. We will work with you to develop a solution that provides you the service that you need.

**My banker understands my business and/or personal situation including my loans, deposit accounts and financial service needs. Who will I work with going forward?**

All account relationships will be assigned to a banking team to ensure continuity of services after the closure of the office. In the interim, please continue to work with your existing service team and you may always contact our customer service area at 800.905.7725 should you have questions regarding your account(s) and this transition.