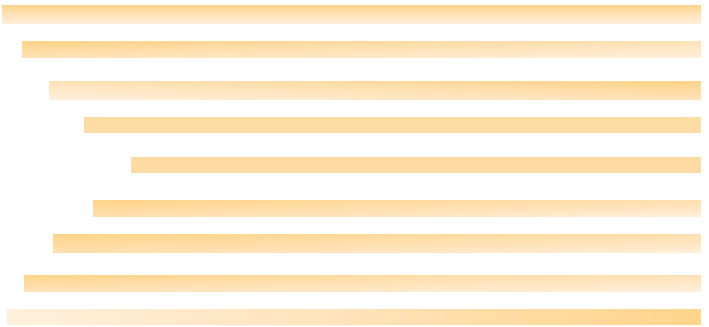
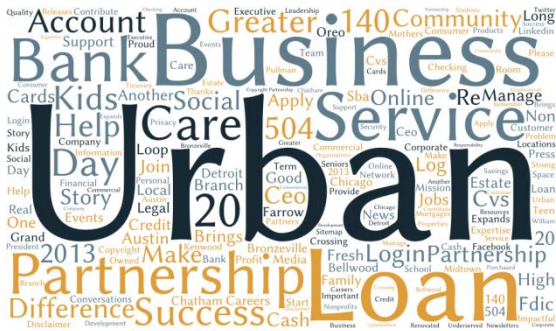


Urban Partnership Newsletter – December 2014



When experience meets the community

Commercial real estate lending at UPB has risen to a new level. We have added new members to our team, giving us an overall team experience level that's second to none.

Whether you're looking to finance a multi-family apartment building, retail building, industrial building, or a single family investment portfolio, we have a product for you. We know our customers, the communities they invest in and we understand the many issues they might face. We see ourselves as problem solvers, with products ideas suitable for real estate investors both big and small.

If your project is located in the Chicago area, we would like to talk to you about financing. We take our role as a capital provider seriously enough to know that if our customers compare our execution to other lenders, we will stand out as one of the best. We are not afraid of competition, it makes us better.

 Terry Young Director, CRE	 Dorean Stewart Sr. CRE Banker	 Kaushik Shah Sr. CRE Banker
 Doris Wilson Sr. CRE Banker	 Jeffrey Allen CRE Banker	 Rhonda Mcfarland CRE Banker
 Christian Dorsey Sr. Commercial Banking Associate	 Patricia Griggs Manager, Banking Administration	 Monica Staton Commercial Banking Associate
	 Adriana Urdaneta Camacho Commercial Banking Analyst	

For more information **Contact Us:** 800.905.7725 or 773.420.5050

NOVO Development and Urban Partnership Bank Meeting the Demand

Lender: Kaushik Shah

A \$2 million loan from Urban Partnership Bank to NOVO Development not only helped purchase a 51-unit apartment building in Chicago's Washington Park neighborhood but it also financed the improvements that included creating several three bedroom apartments to meet the growing need for larger residences.

With this purchase and rehab, NOVO has grown their Chicago real estate portfolio to over 200 units throughout the city's Woodlawn, Kenwood and Washington Park neighborhoods. This transaction marks the second loan the bank made with NOVO having financed a 36-unit apartment building in Kenwood in 2013.



Urban Partnership Bank - Adopt a Family

This year, Urban Partnership Bank worked with The Salvation Army, Lutheran Child and Family Services of Illinois, and the Heartland Alliance to identify families in the Austin, Bellwood, and Pullman/Roseland communities in Chicago. We also worked with Volunteers of America to identify a family that resides near our Detroit branch.

Teams of Urban Partnership Bank employees volunteered to work together to purchase, collect, and wrap gifts for each family member.



UrbanPartnershipBank 

www.upbnk.com/our-communities

Urban Partnership Bank Brings on New Board Member, Receives CDFI Designation

The Chicago Citizen

Deborah Bayliss | 12/17/2014

Urban Partnership Bank's (UPB) board of directors is now a 12-member team with the addition of recently elected, Michael W. Lewis, a respected civic and financial services leader.

"Mike is a proven leader who is passionate about our mission, and we are proud to welcome him and his extensive financial service experience to our already supremely qualified and diversified board," UPB's President and CEO, William Farrow said.



Mike Lewis

Urban Partnership Bank adds Mike Lewis as the 12th member of its Board of Directors. A graduate of Western Michigan University who earned his MBA in finance from Indiana University, Lewis is an active member of Chicago and Detroit's civic community, representing suburban Cook County on the Regional Transportation Authority Board of Directors and the Western Michigan University Foundation. He's also chairman of Western Michigan's Haworth College of Business Advisory Council.

During his long career at BMO Financial Group, Lewis served in many capacities primarily in the corporate bank. Those duties included the Special Industries Group which covered the construction real estate and tax-exempt markets. He also served as regional president and executive vice president of the Chicago Metro Region of BMO Harris Bank until his retirement in 2013.

Additionally, Farrow also announced Urban Partnership Bank's designation by the U.S. Department of the Treasury as a certified Community Development Financial Institution (CDFI) in Detroit and Wayne County, MI, for the first-time.



William Farrow, president and CEO,
Urban Partnership Bank

The bank's CDFI designation for Chicago, Cook County and Illinois, which was due to expire shortly after an initial three-year term, was renewed by the Treasury Department. The CDFI designations places Urban Partnership Bank among an elite group of banks recognized by the U.S. Treasury for its mission to serve neglected communities and helps create economic opportunities in underserved and neglected areas.

"The CDFI designations and the addition of Mike Lewis to our board further underscore our commitment to serve neglected communities and build a better future," said Farrow.

New Holiday Partners Club Account

Get a head start on saving for the 2015 holidays

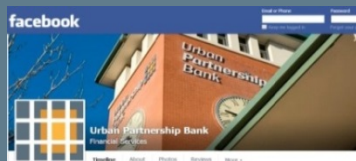


- Open today with a minimum \$25.00 deposit
- Make deposits throughout the year or set up direct deposit to manage your money and save even more
- Your money earns a competitive rate of interest
- No more stress of trying to find extra cash for holiday gifts and expenses
- Receive your money in time for the holidays



**Accounts are subject to approval. The terms of the account, including any fees or features, may change. Refer to the Holiday Partners Club Truth-In-Savings Disclosure and Deposit Account Agreement for terms and conditions. Limit one account per individual. The minimum balance is \$25.00. This is a deposit only account, no withdrawals are permitted and deposits are not allowed from November 1 through November 15. Early withdrawals are subject to a \$25.00 fee and all accrued interest will be forfeited. Disbursements occur early November.*

Like Us...
We're on Facebook!



While this newsletter and our website, upbnk.com, are the first places to go to get the latest news about Urban Partnership Bank, our new Facebook page offers another way to connect with us. We look forward to seeing you there to learn more about our events and initiatives. Thank you for banking with us and being a part of our community!

<https://www.facebook.com/UrbanPartnershipBank>