

Urban Partnership Newsletter – January 2015



Urban Partnership Bank Teams Up With the Center for Economic Progress for Free Tax Preparation

From January thru April, the Center for Economic Progress (CEP) will be presenting [free tax assistance](#) in 15 communities throughout Illinois. The CEP's IRS-certified volunteers will assist nearly 20,000 people at tax clinics in preparing and filing their taxes and making sure they get all the tax credits they've earned and the refunds they're owed.

In addition to the tax assistance, Urban Partnership Bank will be on site at the Auburn Gresham and Bronzeville locations making it possible for filers to open a bank account, learn how to save more money and create a budget to better manage and pay for their expenses. Urban Partnership also hopes to bring people to a longer term banking relationship.

Besides the financial education, the tax clinics will also offer free legal assistance to help resolve common tax issues including audits, past due tax returns, collections, employee vs. independent contractor disputes, innocent spouse, cancelled debt, and other tax-related issues. For more information about the CEP's tax clinics and services, please contact (312) 252-0280.

2014 YEAR REVIEW

Mission

Urban Partnership Bank's mission is to make a difference every day by:

- Serving our customers
- Building vibrant urban neighborhoods
- Promoting economic sustainability
- Creating long-term success for our communities and bank



**originated \$93 Million
in new loans**



Helped create 429 Jobs



**Financed the
acquisition/renovation
of 492 units of quality,
affordable housing**

Rooted in the Community

- Majority of our branches are located in low- to moderate-income communities
- 43% of our executives are minorities

Accomplishments

- 2014 Bank Enterprise Award for being a catalyst for economic development
- Bank exceeds \$200MM in new loans
- Introduced new services and products

Gary Comer's MLK Day Breakfast of Champions

We were proud to be a lead sponsor of the Gary Comer Youth Center's annual MLK Day Breakfast of Champions.

This event celebrates the life and legacy of Dr. King by recognizing community leaders for their exemplary work and features cultural performances by several neighborhood groups. This year's keynote speaker was Kai El'Zabar, the Executive Editor of the *Chicago Defender*.



Chicago Sky Practices with Gary Comer High School Girls, Basketball Team

In January, Urban Partnership Bank sponsored a basketball Clinic exclusively for the Gary Comer women's basketball team featuring the WNBA's Chicago Sky, the league's reigning Eastern Conference Champions.

The women learned new drills and honed their skills from the Sky's Head Coach Pokey Chatman and scrimmaged alongside some of the team's most popular players.





Urban Partnership Bank Offers New Services

The Chicago Citizen

Deborah Bayliss 1/7/2015



Approximately 25% of all households in Chicago and Detroit's urban communities either are under banked or lack a traditional banking relationship or checking account. Urban Partnership Bank wants to do something about that. It's new Check Cashing services and first-ever, prepaid MasterCard® offers will offer a lower priced alternative to currency exchanges and a variety of banking services to customers.

“Urban Partnership Bank is proud to offer these new services to give people more control over their personal finances, with fewer surprises like over-draft fees, late fees and interest rate changes. Our goal is to bring responsible, affordable services to more people and to deliver even greater value to our customers and communities,” added Brown.

Urban Partnership Bank's new Check Cashing services offer customers a convenient way to cash a check and get their money right on the spot. No bank account is needed to qualify and customers can cash a wide range of checks, including government, payroll, money orders, cashier's, bank, insurance, personal and refund anticipation loan checks.

The new Urban Partnership Bank prepaid MasterCard® works like a bank account without checks, allowing customers load funds on the card at any Urban Partnership Bank location or ATM, through direct deposit, or through a Green Dot® authorized retailer. Customers can use the prepaid card everywhere a MasterCard debit card is accepted. Like debit cards, it can be used at ATMs and at points of sale. And because customers can spend only what they load, overdraft fees are limited and spending can be managed online.

In addition, the bank is partnering with MoneyGram® International Services to offer customers a variety of additional services, including:

- Money Transfers – send and receive money anywhere in the world
- Money Orders
- Mobile Phone Top-Ups – prepaid mobile phone accounts
- Bill Payment – for a range of bills such as utilities, phone, cable and insurance

These new services are now available at all Urban Partnership Bank financial centers in Chicago and Detroit. To learn where to cash a check, get an Urban Partnership Bank prepaid MasterCard®, or obtain any check cashing service, please call the bank's Customer Service line during regular business hours at (773) 420-5050 or visit www.upbnk.com.