



Urban Partnership Bank Newsletter – September 2018



Urban Partnership Bank and Providence Bank & Trust combine

Providence Bank & Trust, along with Urban Partnership Bank, today announced that they have reached an agreement for Providence Bank & Trust to acquire Urban Partnership Bank and plan to combine operations. Pending regulatory approval, Urban Partnership Bank, a community development financial institution and minority depository institution with approximately \$450 million in assets, will operate under the name Providence Bank & Trust, a stewardship-based bank with 12 locations throughout the Chicagoland area and Northwest Indiana.

Locally owned and operated, Providence Bank & Trust opened in 2004 and maintains its mission of serving its customers by delivering a competitive array of commercial, personal, mortgage and trust banking products all with a level of personalized service that is unsurpassed. Committed to the neighborhoods they serve, they incorporated the Providence Bank & Trust Stewardship Program into their corporate principles when founded – promising that ten percent of the Bank's profits will be donated to local civic, non-profit and Christian organizations.

Urban Partnership Bank was founded in 2010 with the core mission of transforming urban neighborhoods into stable and sustainable communities by providing financial products and services that are often unavailable for traditionally under-served communities. Over the past eight years, Urban Partnership Bank has bolstered economic and environmental sustainability in the communities it serves.



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“Our investment in Urban Partnership Bank reflects the growing economic vibrancy of their service area. We look forward to continuing the impactful work started by Urban Partnership Bank in supporting community growth and development,” said Steve VanDrunen, President and CEO of Providence Bank & Trust. “We’re confident that customers will have a positive banking experience, as we will ensure the high level of service that customers and partners have grown accustomed to.”

“We’re pleased to have come to an agreement with Providence Bank & Trust, as the combined institution will provide a stronger banking network and enhanced services for our customers,” said Darrell Hubbard, President and CEO of Urban Partnership Bank. “Our customers will soon have access to an array of services, including access to consumer banking products not currently offered, an improved online banking platform as well as increased lending options for our commercial customers and small businesses.”

“We value the dual mission of improving underserved communities while providing excellent banking services, as Providence Bank & Trust has had an established Stewardship Program since 2004,” said Terry Van Der Aa, Chairman of Providence Bank & Trust. “We look forward to expanding that program through the acquisition of Urban Partnership Bank and are pleased to welcome their customers and employees into our family.”

“We selected Providence Bank & Trust because we share a commitment to delivering more than banking, but also base our work around a shared mission,” said David J. Vitale, Chairman of Urban Partnership Bank. “We know that Providence Bank & Trust will continue the same high level of customer and community commitment that Urban Partnership Bank customers have come to expect.”

URBAN PARTNERSHIP BANK IN THE COMMUNITY

79th Street Renaissance Festival/Peace Jam
Chicago

Urban Partnership Bank was proud to be a sponsor in the 13th Annual 79th Street Renaissance Festival. The two-day event is the longest running neighborhood festival in the Auburn-Gresham Neighborhood.





URBAN PARTNERSHIP BANK IN THE COMMUNITY

Bud Billiken Parade Chicago

UPB gladly participated in the 89th Annual Bud Billiken Parade in August to celebrate back-to-school. The Bud Billiken Parade is the largest African-American Parade in the United States.





URBAN PARTNERSHIP BANK IN THE COMMUNITY

Summer Events 2018 Chicago

This summer, UPB has continued our mission to make an impact in the communities we serve. From Financial Literacy classes to Neighborhood festivals, UPB was present to spread the word of goal for community development.



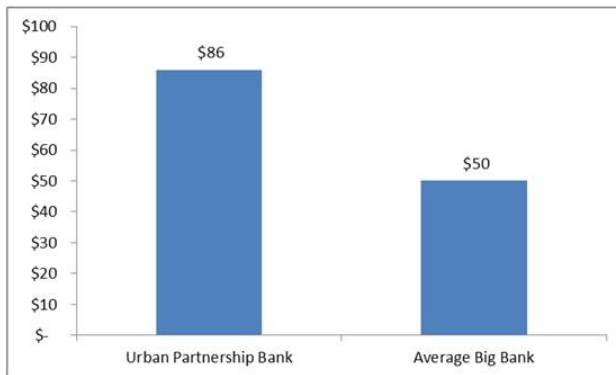
Grow your money, Grow your neighborhood

Earn up to 1.95% Annual Percentage Yield (APY*) on your money while UPB puts it to work in Chicago + Detroit neighborhoods.

Open a Certificate of Deposit (CD) today and secure a high fixed rate

Term	<\$100,000	>\$100,000
14 Months	1.22% (APY*)	1.27% (APY*)
22 Months	1.85% (APY*)	1.95% (APY*)

\$86 of every \$100 on deposit in Urban Partnership Bank finances local neighborhoods



Impact data source: Mighty

**Save for your future and help your community.
Open a UPB CD today.**

*Annual percentage yield (APY) is accurate as of August 28, 2018 and is subject to change without notice. APY is valid only with an Urban Partnership Bank CD. The minimum balance to open an account and obtain the stated APY is \$500.00 and assumes that the funds are on deposit until maturity. A penalty may be imposed for early withdrawal. Fees may reduce earnings. For additional information, please see your Financial Center Associate or contact us at 773.420.5050 or 800.905.7725