

ONEUNITED BANK SPONSORS 4th ANNUAL ESSAY CONTEST TO PROMOTE FINANCIAL LITERACY FOR URBAN YOUTH

Middle School Age Children Eligible to Win \$1,000 for Winning Essays

Boston, MA – February 17, 2014 – OneUnited Bank announces its 4th Annual *I Got Bank!* Essay Contest to promote financial literacy for youth. Middle school students from across the country between the ages of 8 and 12 are encouraged to read *I Got Bank!*, or a similar financial book of their choosing, and write a 250-word essay about how they would apply what they learned from the book to their lives. Submissions must be emailed or postmarked by June 15, 2014. The Bank will choose three winners and award them a \$1,000 OneUnited Bank savings account by August 31, 2014. For more information, please visit: www.oneunited.com/book.

Teri Williams, OneUnited Bank President and author of *I Got Bank!* wrote the book when she found that there weren't any books geared toward educating urban youth about finances. "I was inspired to write *I Got Bank!* to help young people acquire financial literacy skills, something that is a personal passion and mission for me and OneUnited Bank," said Williams. "I could not find a book about personal finance from the perspective of urban youth. Yet, when children learn the lessons of financial literacy at a young age, they form strong habits that can be life-changing." Ms. Williams has held numerous financial workshops for youth at schools and community organizations throughout the country.

The *I Got Bank!* Essay Contest is part of a larger OneUnited Bank effort to educate urban youth about smart money management. The Bank hopes its efforts will increase awareness of such an important subject and improve the financial skills of children throughout the country.

2013 winners were: Damante McBride, Elgin, Texas, age: 8; Bobby Flennoy, Fort Worth, TX, age 11 and Milana Margetson, Medford, Massachusetts, age 12. The students wrote about the do's and don'ts of banking, saving money and being frugal.

Committed to educating community members about financial literacy, OneUnited Bank also offers First Time Homebuyers Seminars to individuals and organizations throughout the year.

I Got Bank! is published by The Beckham Publications Group, Inc. (Beckhamhouse). For more information about the official essay contest rules, please visit: www.oneunited.com/book.

About OneUnited Bank

OneUnited Bank (www.oneunited.com), a Minority Depository Institution (MDI) and a Community Development Financial Institution (CDFI), has received the Bank Enterprise Award from the U.S. Department of Treasury for ten years due to its community development lending. Its mission is to be the premier bank serving urban communities by promoting financial literacy and offering affordable financial services. OneUnited has grown through a combination of organic development and by acquiring community banks that share its mission, including Boston Bank of Commerce in Boston, Massachusetts, Founders National Bank and Family Savings Bank in Los Angeles, California, and Peoples National Bank of Commerce in Miami, Florida.

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