

ONEUNITED BANK ANNOUNCES I GOT BANK ESSAY CONTEST WINNERS

*OneUnited Bank Uses President Teri Williams' Book, I Got Bank,
to Promote Financial Literacy for Youth*

Boston, MA – August 12, 2014 OneUnited Bank is proud to announce the winners of its 4th annual “*I Got Bank!* Essay Contest.” Three youth each won a \$1,000 savings account for submitting a winning essay on financial literacy.

Chase Abner, 12, of Los Angeles, CA; Damoni Swain, 10, of Dorchester Massachusetts; and Amaya Horace, 12, of Bowie, Maryland impressed the judges with their financial savvy. The panel of judges included Teri Williams, President & Chief Operating Officer of OneUnited, one of the largest minority-owned bank in the U.S.

“The quality of the essays was very strong this year, making it very difficult to select three winning essays,” said Williams, who wrote the book *I Got Bank!* after she discovered the lack of books geared toward educating urban youth about financial literacy. “We are very proud of all of the youth and their families who participated. We will continue to encourage more focus on financial literacy in our communities.”

Middle school students from across the country between the ages of 8 and 12 submitted a 250-word essay about how they would apply to their lives what they learned from *I Got Bank!* or a similar financial literacy book.

The *I Got Bank!* essay contest is part of a larger OneUnited Bank effort to educate youth and adults about smart money management. *I Got Bank!* was offered at no cost to libraries and middle schools across the U.S. and to date, more than 3,000 copies have been donated in 37 states. Bank managers, including President Williams, give financial literacy workshops to children and adults in Boston, Los Angeles and Miami – where the Bank has branches.

OneUnited Bank is holding a series of free and open-to-the-public consumer finance summer workshops at various bank branches until August 26, 2014. The workshops focus on consumer banking issues such as how to build or rebuild credit, credit reports and information about how lenders make credit decisions. The two-hour workshops are presented by OneUnited Bank managers and are part of OneUnited Bank's continuing effort to improve financial literacy in urban communities. OneUnited Bank hopes its efforts will increase awareness of such an important subject and improve the financial skills of children and adults throughout the country.

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. Member FDIC, Equal Housing Lender

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OneUnited Bank
3683 Crenshaw Blvd.
Los Angeles, CA 90016
Phone: (323) 290-4848
Fax: (323) 293-7746
Web Site:
www.oneunited.com

OneUnited Bank
100 Franklin St.
Boston, MA 02110
Phone: (617) 457-4400
Fax: (617) 457-4430
Web Site:
www.oneunited.com

OneUnited Bank
3275 NW 79th Street
Miami, FL 33147
Phone: (305) 696-0700
Fax: (305) 694-2270
Web Site:
www.oneunited.com



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