

ONEUNITED BANK ANNOUNCES 2015 “I GOT BANK” YOUTH ESSAY CONTEST WINNERS

Bank President Teri Williams’ Book, “I Got Bank” used to Promote Financial Literacy for Youth

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

Boston, MA (September 1, 2015) – OneUnited Bank is proud to announce the winners of its 5th annual “*I Got Bank!* Youth Essay Contest.” Three youth each won a \$1,000 [savings](#) account for submitting a winning essay on financial literacy.

Jahnece Cheatham, 8, of Long Beach, CA, **Jacqueline Monique Hernandez**, 12, of South Gate, CA and **Quentin Thomas**, 11, of Philadelphia, PA impressed the judges with their knowledge and their explanation of how they would use that knowledge to help others. The panel of judges included **Teri Williams**, President & Chief Operating Officer of OneUnited Bank, the largest Black-owned bank in the U.S.

“We believe every child who participated in this essay contest is a “winner” because their eyes have now been opened to the importance of saving and managing money,” 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’re excited that this year we received more essays than previous years, indicating the importance of financial literacy for youth is catching on.”

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!* youth 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 has also held a series of free and open-to-the-public consumer finance summer workshops at various bank [branches](#). The workshops, called Summer School, 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 were 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. The “I Got Bank” Essay Contest and Summer School will be held again in 2016.

I Got Bank! is published by The Beckham Publications Group, Inc. (www.beckhamhouse.com).

OneUnited Bank

OneUnited Bank (www.oneunited.com), a Minority Depository Institution (MDI) and a Community Development Financial Institution (CDFI), is a ten time recipient of the U.S. Department of Treasury’s Bank Enterprise Award 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 growth 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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