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 7, 2013) - OneUnited Bank is proud to announce the winners of its 3rd annual "I Got Bank! Essay Contest." Three youth each won a $1,000 savings account for submitting a winning essay on financial literacy.

Bobby Flennoy, 11, of Fort Worth, Texas; Milana Margetson, 12, of Medford, Massachusetts; and DaMante McBride, 9, of Elgin, Texas, 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.

"This year, the essays reflected more hope in our economic future," 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 all would like our youth to make good financial decisions throughout their lives. We proudly encourage their focus on financial literacy as an important first step."

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 hopes its efforts will increase awareness of such an important subject and improve the financial skills of children and adults throughout the country.

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.

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

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