

## ONEUNITED BANK ANNOUNCES “LOWER MY RATE NOW” HOME REFINANCE LOAN PROGRAM IN MIAMI

*OneUnited Bank's Miami branch introduces 30-year fixed rate mortgage refinance  
special rate of 3.020% APR*

**MIAMI, FL – July 21, 2014** There are many great reasons for homeowners to refinance their homes in 2014; freeing up capital for home improvements or other debts or lowering monthly payments by taking advantage of lower interest rates. To help Miami homeowners capitalize on today's low rates, OneUnited Bank announces its “Lower My Rate Now” home loan effective July 1, 2014.

A 30-year fixed rate mortgage with an annual percentage rate of 3.020% will be available for Miami home owners. OneUnited Bank is also waiving its home loan fees such as appraisal fees, credit report fees and loan origination fees for this special promotion.

“Activity creates opportunity for everyone and we are in full support of stimulating mortgage refinancings in Miami, a market that is very important to us, said Teri Williams, President & Chief Operating Officer, OneUnited Bank. “A great low rate for qualified borrowers can save them money and is good business for us.” Williams added.

This limited offer comes on the wake of the announcement of a series of free and open-to-the-public consumer finance summer workshops at OneUnited bank's Miami branch scheduled for Saturday, July 12; Tuesday, August 12 and Tuesday, August 26. The workshops will 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 will be presented by OneUnited Bank managers and are part of OneUnited Bank's continuing effort to improve financial literacy.

### About OneUnited Bank

OneUnited Bank ([www.oneunited.com](http://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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\*30 Year Fixed Rate Home Loan with an interest rate of 3.00% and an Annual Percentage Rate (APR) of 3.020% as of July GF, 2014 for loan amount of \$180,000 and an estimated property value of \$225,000 in Miami, FL and a down payment of \$45,000. Estimated monthly payments - \$758.89 for 359 payments and \$757.21 for 1 payment. Payments do not include escrow for real estate taxes and homeowner's insurance premiums. Actual payments, including real estate taxes and insurance, will be greater. Application, full documentation & property insurance required. Subject to underwriting approval; not all applicants will be approved. Assumed credit score 650. Loan secured by a first lien against a single family home. Fees, charges, terms, conditions & restrictions apply. Your APR may vary based on your final loan amount and finance charges. Rates and terms subject to change without prior notice. For more details including current rate information, see a OneUnited Bank Loan Representative or call (877) 663-8648.

\*\*With the OneUnited Bank Waive promotion, there will be no charge to you for appraisal, credit report, loan origination, processing, underwriting, loan documents, document review, tax transcript, tax service, flood certification, and flood monitoring fees. This promotion is for applications received to purchase or refinance a single family home in OneUnited Bank's lending areas in California, Florida and Massachusetts between July 21 and December 31, 2014. Loan and credit qualifications apply. OneUnited Bank reserves the right to cancel this promotion at any time.

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