

## ONEUNITED BANK INTRODUCES WISEONE INSIGHTS A REVOLUTIONARY AI-DRIVEN FINANCIAL WELLNESS COMPANION

*Nation's Largest Black-Owned Bank Pioneers Artificial Intelligence Tool  
to Close the Racial Wealth Gap*

**Boston, MA (October 26, 2023)** – OneUnited Bank, the nation's largest Black-owned bank, unveils WiseOne® Insights, a revolutionary financial wellness companion. This groundbreaking AI-driven tool is designed to guide, inform, and protect individuals by leveraging financial literacy. WiseOne Insights aims to improve financial wellness across the nation, while striving to close the racial wealth gap.

Studies consistently show that financial stress affects both work and personal life across all demographics in America. WiseOne Insights utilizes artificial intelligence to provide real-time, personalized guidance to help individuals make better financial decisions and reduce financial stress.

OneUnited Bank's new WiseOne Insights is the first AI-driven solution offered by a Black-owned bank. Combined with an extensive state-of-the-art upgrade of the Bank's website and app, WiseOne is designed to improve overall financial well-being.

As a financial wellness companion, WiseOne adheres to the principles of protection, information, and guidance. As examples, the tool provides timely notifications on bill payments that are higher than historical trends, advises when extra funds are available for savings, and recommends personalized debt payoff strategies. By providing actionable insights, WiseOne empowers consumers nationwide to make well-informed financial choices, thereby laying the foundation for building generational wealth.

**Kevin Cohee, Chairman & CEO of OneUnited Bank** states, "WiseOne Insights transcends conventional banking solutions. As a financial wellness companion, it literally allows individuals to make better financial decisions thus directly addressing the critical need for improved financial literacy in our society."

Building on its history of activism and technological innovation, OneUnited Bank's launch of WiseOne Insights reaffirms its commitment to both elevate financial literacy as a core societal value and leverage technology to narrow societal gaps.

**Media Inquiries:** Suzan McDowell, Circle of One Marketing, [suzan@circleofonemarketing.com](mailto:suzan@circleofonemarketing.com), or by phone at 305-576-3790.

### OneUnited Bank

OneUnited Bank ([www.oneunited.com](http://www.oneunited.com)) is the largest Black-owned bank in America, the first Black digital bank, a Minority Depository Institution, and a Community Development Financial Institution (CDFI).

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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](http://www.oneunited.com)

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



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