



OneUnited
BANK

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ONEUNITED BANK LAUNCHES CASHPLEASE LOAN PROGRAM

America's Largest Black Owned Bank Offers Small Dollar, Short Term Loans with No Credit Check

Boston, MA - (January 11, 2022) – OneUnited Bank, the largest Black owned bank in America, introduces [CashPlease](#), a small dollar, short term loan program to help customers better manage their money. Easy access, with no credit check, CashPlease allows customers to avoid predatory payday loans and overdraft penalties.

Millions of consumers endure high-cost payday loans each year. They struggle to pay household bills on time, may incur late fees and experience negative impacts to their credit score. With CashPlease, OneUnited Bank checking account customers gain access to small dollar, short-term loans to avoid these damaging consequences.

CashPlease® offers the ability to apply online 24/7 with loan funds deposited within 4 hours. There is no credit report review. CashPlease has an easy repayment option to automatically deduct from a checking account with 3 installments over 3 months. The loans are affordable with reasonable interest rate and fees offering a dramatic savings over payday loans. Qualifications apply.

“We know our customers’ expectations better than anyone when it comes to unplanned, emergency expenses,” states **Teri Williams**, President & COO. “With 2-day early pay and now CashPlease, we continue to use technology to offer services to better meet the financial needs of our community.”

[OneUnited Bank](#), the largest and first Black owned digital bank in America, is working to make financial literacy a core value of the Black community through the #BankBlack and #BuyBlack Movement.

For more information visit www.oneunited.com/cashplease.

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OneUnited Bank (www.oneunited.com), is the largest (largest customer base) and first Black owned digital bank in America, 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.

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