

ONEUNITED BANK LAUNCHES WAIVE HOME LOAN PROGRAM

No appraisal, credit or origination fees to make home financing more affordable

Boston, MA – March 3, 2014 - OneUnited Bank announces continued success with the launch of its newest initiative, the Waive Home Loan Program. For home purchases or refinances in 2014, OneUnited Bank is waiving its fees.

Now through December 31, 2014, fees for appraisals, credit reports, loan origination, processing, underwriting, loan documents, document review, tax transcripts, tax service, flood certification or flood monitoring fees will be waived. Applications received in 2014 to purchase or refinance a single family home in OneUnited Bank's lending areas in Boston, Los Angeles and Miami are eligible. Loan and credit qualifications apply. For details visit www.oneunited.com/homeloan.

"America's comeback is spurred when banks offer consumers better loan terms and that's what the Waive Program is all about. We're waiving fees and encouraging everyone to refinance or purchase a home to take advantage of these favorable terms," said **Teri Williams**, President & COO, OneUnited Bank.

The Waive Program is OneUnited Bank's follow-up offering to UNITY Visa, The Comeback Card. UNITY Visa is OneUnited's solution for consumers seeking to establish or rebuild credit. Additionally, UNITY Visa cardholders are automatically enrolled in the How to Rebuild Credit Program.

About OneUnited Bank

OneUnited Bank (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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