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Press Release Highlights -

OneUnited Bank launches UNITY Visa, The Comeback Card on January 15, 2014

ONEUNITED BANK TO LAUNCH UNITY VISA, THE COMEBACK CARD on January 15, 2014

Part of America's comeback story is a renewed commitment to financial recovery and in step with the times UNITY Visa can help establish and rebuild credit.

Boston, MA – November 27, 2013 OneUnited Bank is proud to announce the January 15th launch of *UNITY Visa, The Comeback Card (UNITY Visa)*. This secured credit card was created to help consumers establish or rebuild their credit. Unlike pre-paid cards, *UNITY Visa* will report to all three (3) major credit bureaus, Experian, TransUnion and Equifax and provide a How to Rebuild Credit Program. For every day purchases or for travel, *UNITY Visa* will help consumers minimize fees and simplify their finances.

According to Gallup, 69% of Americans have an optimistic view of the future for their personal economic well-being. OneUnited Bank's *UNITY Visa Card* recognizes this growing trend, and taps into this sentiment, by offering a secured financial product. This product has the potential to strengthen credit-worthiness and financial stability. Also, if used responsibly, *UNITY Visa* can build or rebuild credit, thereby, helping to pave the road toward a better economic future.

UNITY Visa is for every American who has felt the financial pinch due to the recent economic downturn. This group includes many working professionals who suffered from the lack of a credit cushion, but who are committed to improving their credit-worthiness. *UNITY Visa, The Comeback Card* seeks to restore the financial security and stability for consumers as well as provide them assurance for better days ahead.

"We built *UNITY Visa* and our How to Rebuild Credit Program to fulfill multiple consumer needs. We wanted a program to support the financial comeback many are experiencing in America by helping to build and rebuild credit. We also wanted to provide a better alternative to costly pre-paid debit cards. *UNITY Visa* accomplishes both," said OneUnited Bank President and Chief Operating Officer, Teri Williams.

To find out more about UNITY Visa, The Comeback Card visit www.unityvisa.com

About OneUnited Bank

OneUnited Bank (<u>www.oneunited.com</u>), 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.



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