

STRATEGIES

[OneUnited Bank](#) is Black America's National Bank, a trusted and influential brand that serves as a GPS of financial services to help Black America and its allies reach their financial and social goals.

OneUnited Bank is unique because it has developed a financial technology platform that allows the company to engage with customers in real time using state of the art technology to provide personalized data driven insights and proactive solutions.

OneUnited Bank utilizes its technology to create and distribute critically needed affordable access products and services to historically underserved minority populations.

Recruit large mission-driven deposits and money-market accounts from major corporations and governmental entities to support loan and fee growth to support the build out of our financial technology platform.

Secure strategic partnerships to expand services, such as business loans, home loans, insurance products, and retirement programs to build generational wealth.

MINORITY COMMUNITY IMPACT

Provided unique technological driven affordable access financial services to over 140,000 new customers since 2020. Completed customer survey which indicated: 85% Black Americans, 60%/40% women and men, respectively.

As a Community Development Financial Institution (CDFI), over 60% of the Bank's \$100 million in new affordable rental housing loan originations were in low to moderate income (LMI) communities that are also 80% or more minority. \$0 loan losses in 10 years.

Created [Empowerment Network](#), the largest surcharge free ATM network in America significantly increasing access to affordable financial products and services for historically underserved minority populations.

Launched national [OneTransaction Podcast](#) to make financial literacy a core value in the Black community. Available on Apple and Google Podcasts and Audible.

Opened a new branch in Compton CA and purchased a new HQ building in Roxbury, MA to move from downtown to the heart of Boston's Black community. Supported many community organizations nationwide.

LENDING IMPACT

Originated approximately \$100 million in affordable rental housing loans and single-family loans with over 60% in low to moderate income (LMI) communities that are also 80% or more minority. \$0 loan losses in 10 years.

Originated over 2,000 financial emergency loans nationwide to low-to-moderate income people through our [CashPlease](#) small dollar, short term loan program. The program utilizes more equitable and unique alternative underwriting criteria.

Generated over \$100 million in mission-driven deposits to support loan growth from major corporations.

Launched national small business loan program with [Lendistry](#), a Black-led Fintech partner.

Launched national [OneTransaction Podcast](#) to provide financial literacy lessons on obtaining small business and home loans

MARKETING

Launched ["The Shift"](#) with CNBC and Salesforce to share OneUnited Bank's national impact in providing leadership to close the racial wealth gap. The program reached tens of millions of people.

Received extensive media coverage with over 150 articles generating 6.6 billion impressions. Building national consensus for the importance of utilizing technology to eradicate the racial wealth gap and to make anti-racism a core value of America.

Created significant social media presence with over 30 million impressions to build the power of OneUnited's brand to support the core mission of the bank.

Updated website to better support the bank's mission by providing a virtual experience consistent with current culture and expectations for a state-of-the-art web experience. (www.oneunited.com).

Supported numerous corporations and community groups in delivering programs designed to support local and national Black communities. For example, sponsored [Mass Black Expo](#) in Boston, MA to support the growth of Black and small businesses throughout the Commonwealth.

TECHNOLOGY INVESTMENTS

Launched mobile banking "Super App" to provide easy access to money management, financial education, and other services

Launched ["OneUnited Rewards Suite"](#) to provide gifts, discounts, and cash referral rewards to customers.

Implemented a new data model following industry best practices for open banking by upgrading to Salesforce Financial Services Cloud. The enhanced platform allows us to innovate faster and meet our customers "where they are" with new financial services geared to improve their financial well-being.

Increased the utilization of AI and machine learning to improve automation throughout the Bank to enhance internal operations and the customer experience.

Continued our digital transformation efforts through the migration to the Google Cloud Platform. Our digital bank now runs on a modernize infrastructure that takes advantage of containers and serverless technology that positions the business for growth and to solve complex challenges. The new platform also brings efficiencies in managing data and allows the Bank to gain greater insights.

HUMAN RESOURCES IMPACT

Created Customer Success Team to provide more intelligent customer engagement through proactive personalized advice. Utilizing data analytics to create more effective customer journeys.

Hired 18 interns into our [Internship Program](#) and trained them in social media, finance, and retail banking. Hired 6 new Banker Associates into our Management Development Program for recent college graduates.

Implemented OneUnited Employee Financial Wellness Program to offer free banking services to all employees, including employees with ChexSystems records.

Expanded [Knowledge Community](#) to provide better customer service. Created Training Portal in Salesforce.

Added key new personnel to enhance customer experience including new VP Digital Customer Experience, a Customer Success team and other key customer experience roles.