

CREATING OPPORTUNITIES FOR ALL

[OneUnited Bank](#) is an award-winning Community Development Financial Institution, with 50 years of service, using state-of-the-art technology to promote financial literacy.

First bank in the country to offer an AI-driven money management subscription service.

Partners with technology companies to offer digital solutions and featured by corporate partners including a [Google case study](#) and [customer story](#), a [Candescent case study](#) and an [MX case study](#).

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OneUnited secures strategic partnerships to expand financial literacy to build generational wealth.

IMPACT ON COMMUNITIES

Offers AI-driven solution, [WiseOne Insights](#), a revolutionary financial wellness companion and a groundbreaking AI-driven tool designed to guide, inform, and protect individuals by expanding financial literacy.

Provided unique [technological driven affordable access to financial services](#) to over 100,000 new customers since 2021. Services include over 10,000 small dollar loans to mitigate usage of expensive payday loans.

As a [certified Community Development Financial Institution \(CDFI\)](#), over 60% of the Bank's affordable rental housing (multifamily) loan originations were in low to moderate income (LMI) communities that are also 80% or more minority. \$0 loan losses in over 12 years.

Continues to promote financial literacy to [build generational wealth](#) by offering free financial literacy tools including [free online financial education](#), [OneTransaction podcasts](#) and [financial literacy contests for youth](#).

Supported the purchase of a HQ building in Roxbury for [BECMA](#), joined [Partnership for Miami](#) to build a city that works for all, advocated with the 79th Street Corridor Initiative for a holistic approach to developing Poinciana.

LENDING IMPACT

Originated over 2,000 financial emergency loans nationwide in 2025 and over 10,000 since launch to low-to-moderate income customers through its [CashPlease](#) small dollar, short term loan program, with no credit check.

In a "frozen" real estate market, affordable rental housing loans originated with over 60% in low to moderate income (LMI) communities that are also 80% or more minority. \$0 loan losses in over 12 years.

Invested in organizations that generated loans, training and bank office support for small businesses including [BECMA](#) and the [Miami Dade Chamber of Commerce](#).

Generated and retained over \$260 million in mission-driven deposits from major corporations and municipalities to support loan growth and minimize borrowings.

Retained and added corporate relationships with mission driven deposits and expanded relationships with JP Morgan and Citi Bank.

RECOGNITION AND COMMUNITY SUPPORT

Featured by corporate partners for state-of-the-art technology and success with digital adoption including a [Google case study](#) and [customer story](#), a [Candescent case study](#) and an [MX case study](#).

Achieved high ratings and reviews for customer service delivery including a 4.6 out of 5 and an A+ rating on [BBB](#) and 4.7 in the [Apple App Store](#) and 4.5 in [Google Play](#).

Building national consensus to use financial literacy to close the wealth gap including requiring financial literacy courses in schools. Included in almost 200 articles reaching over 11 million viewers.

Massachusetts is the most recent state to adopt financial literacy requirements for HS students.

Successfully repositioned OneUnited Bank to promote [financial wellness](#), while offering exclusive and state-of-the-art [digital banking solutions](#).

Supported numerous community groups to support economic development including the [Mass Black Expo](#), the [Miami Dade Chamber of Commerce](#) and [Watts of Power Foundation](#).

TECHNOLOGY INVESTMENTS

First bank in the country to offer an AI-driven money management subscription service.

Launching WiseOne as a subscription service that does not require a OneUnited Bank account.

Launched [WiseOne](#), a state-of-the-art AI-driven conversational money management platform built with Google Gemini. Links financial accounts and includes a personal financial AI assistant, wealth and credit-building tools, and more.

Partnered with Google to implement the [WiseOne Financial Wellness Assistant built with Google Gemini](#). This AI-driven conversational money management tool provides guidance to save money and build financial wealth.

Offers [largest surcharge free ATM network \(100,000+\)](#) including Chase and Citibank branches, peer-to-peer payment service ([Money Moves](#)) and digital card issuance ([Card Command](#)) to provide improved services to customers.

Continued digital transformation by launching Google Workspace to improve employee collaboration.

Enhanced new website on Google Cloud platform, using best practices for [accessibility](#) and improving customer experience (UX).

HUMAN RESOURCES IMPACT

Completed third annual Employee Team Survey. 90% of employees are satisfied - highly satisfied with their jobs.

37% of employees have been with OneUnited for 10 years or more and 21% for 20 years or more.

Welcomed 15 new hires including 2 new Banker Associates into our Management Development Program and 11 Interns into our [Internship Program](#).

Completed first year of the Financial Wellness Benefits Program for OneUnited Bank employees, including rewards for saving and to promote financial literacy, along with a safety net for financial emergencies. Over 50% of employees participated.

Enhanced Quality Assurance (QA) process with [Gemini AI](#) to evaluate the Bank's customer service performance and identify training needs. Customer Care has been receiving A ratings.

Celebrated employees who have been with the Bank for 5 to 35 years. 37% of employees have been with OneUnited Bank for 10 years or more and 21% for 20 years or more! Provide Certificates of Service and gifts.