



Welcome Urban Partnership Bank Customers!

The conversion and consolidation of the Urban Partnership Bank data processing platforms, systems and all customer files is scheduled to occur in early June. We pledge to keep you up to date along the way as we approach the conversion date. You can expect to receive information at 90 and 60 days prior to conversion as well as a Welcome Guide about 30 days prior to conversion that will contain all the information you will need to know about your new banking relationship with Providence Bank & Trust.

In the meantime, we hope the following questions and answers will address any concerns you may have.

What is the most recent development?

Providence Bank & Trust has closed on the transaction to acquire Urban Partnership Bank.

Who is Providence Bank & Trust?

Locally owned and operated, Providence Bank & Trust opened in 2004 and maintains its mission of serving its customers by delivering a competitive array of commercial, personal, mortgage and trust banking products all with a level of personalized service that is unsurpassed. Committed to the neighborhoods they serve, Providence Bank & Trust incorporated Stewardship into their corporate principles when founded – promising that 10 percent of the Bank's profits will be donated to local civic, non-profit and Christian organizations each year.

Is my money safe and secure?

Yes, your money is still safe and secure and insured by the FDIC up to the applicable limits.

What will happen to my accounts and my local branch?

It's business as usual. You should continue to use your current deposit, loan and/or investment accounts at your local branch. You can continue to use your ATM/DEBIT cards and checks as you have in the past. You will receive a personal notification in advance if any changes are to occur.

Will any branches be closing?

Yes, as previously communicated, the Chatham Main building has been sold and will close on 1/26/19 and the Detroit branch will close on 4/15/19. All other locations will remain open.

Will my account number change?

For now, your account numbers and bank routing number will remain the same. You will be notified well in advance of any change to your accounts or account numbers.

Will my direct deposits, automated payments, and transfers remain the same?

Yes. These services all continue for you without interruption. If you need to change anything in the future, please contact your branch to make those arrangements.

Will my automatic payments through Bill Pay continue?

Yes. Automatic payments will continue as usual. Additionally, you may continue to access Internet Banking and perform all authorized transactions.

Will my ACH transaction still occur on its assigned date?

Yes. You should not experience any disruption in this service.

Where do I send my loan payments?

There is no change at this time. Please continue to make your loan payments as usual.

Can I continue to write checks and/or use my ATM/Debit card(s)?

Yes. You should continue using your existing checks at this time, and your ATM/Debit card will continue to work. Any future changes to ATM/Debit cards and checks will be provided in the Welcome Guide that you will receive about 30 days prior to the completion of our systems integration in June.

Can I still withdraw money from the surcharge-free network of ATMs.

Yes, there are no changes at this time to the surcharge-free ATM network.

I have deposits with Urban Partnership Bank and Providence Bank & Trust. How will this merger affect me?

You do not need to make changes at this time. Your deposits will continue to be insured by the FDIC.

Can funds be wired to me?

Yes. Please contact your branch location to obtain information regarding your wire request.

What happens if I had a loan currently in process that has not closed or a line of credit not fully funded? How am I impacted?

Please contact your branch location and speak with a loan representative.

Will I still receive my bank statements from Urban Partnership Bank?

Yes. You will continue to receive your account statements at the same time you have received them in the past.

How can I access the contents of my safe deposit box?

You may access your safe deposit box by visiting the branch where it is located.

May I conduct my banking at any Providence Bank & Trust location?

At this time, please continue to conduct your banking transactions at your local Urban Partnership Bank branch. You will be notified when the system integration has been completed. Once this occurs, you will have access to all 16 Providence Bank & Trust locations throughout Chicago, its suburbs and Northwest Indiana.

Who should I contact if I have a question about my account(s)?

For customer service or answers to any additional questions, please feel free to call or visit your local branch where a bank representative will be happy to help you. On behalf of our growing family of banking professionals, thank you and welcome to Providence Bank & Trust.