Providence Bank & Trust
Welcome Guide

for Urban Partnership Bank Commercial Customers

We are excited to be your community bank

— banking that works for your business

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It is our belief that everyone connected with the Bank should have the opportunity to \textit{Achieve more!}

\textbf{Through the relationships we build -} 
- Homeownership becomes a reality
- Money is managed more efficiently
- Business opportunities are achieved
- Local initiatives are supported

We are a bank that works for and with our community so we collectively build stronger and more vibrant neighborhoods together.

\textbf{We support the important work of local civic, non-profit and Christian organizations -} 
- Providing resources and facilities
- Investing our time
- Donating 10\% of the Bank’s profits through \textit{The Providence Bank & Trust Stewardship Program}

\textbf{Welcome to Providence Bank & Trust}

\textbf{Banking where \textit{you belong!}}
Friday, June 7, 2019
There will be no online, mobile or telephone banking available after 4:00PM (CT).
All online, mobile and telephone banking services will be available on the Providence Bank & Trust system beginning Tuesday, June 11, 2019 at 12 Noon (CT).
Your current Urban Partnership Bank ATM/Debit Card will continue to function before, during and after the transition.

Saturday, June 8, 2019
The lobby and drive-up at our branches will be open normal business hours.

Tuesday, June 11, 2019
Beginning at 12 Noon (CT) you will be able to access and use the Providence Bank & Trust, Online, Mobile and Telephone Banking systems.
See pages 12-14 for information on how to access these services.

questions?

IMPORTANT CONTACT INFORMATION:
773-420-5050 or 800-905-7725 or 888-9-BELONG (888-923-5664)

The Providence Bank & Trust Mission:
To serve our customers by delivering competitive products with a level of personalized service that is unsurpassed.

visit providence.bank/locationsandhours or scan this code for detailed office hours
ACCOUNT INFORMATION:

Please reference the Providence Bank & Trust Agreement and Disclosure booklet for detailed deposit account information.

COMMERCIAL ACCOUNTS

As we transition your banking relationship from Urban Partnership Bank to Providence Bank & Trust, we are pleased to offer you a number of exciting improvements to your existing accounts. Please refer to the Providence Bank & Trust Agreement and Disclosure booklet for any changes to the Fee Schedule.

Your account number will remain the same after the transition to Providence Bank & Trust. The chart above shows what your account will be with Providence Bank & Trust beginning Monday, June 10, 2019. If you want to learn more about other checking, savings or investment options, please call our Customer Care Center at 888-9-BELONG (888-923-5664) or 800-905-7725, visit us online at providence.bank or stop by your local branch.

Please reference the Providence Bank & Trust Agreement and Disclosure booklet for detailed deposit account information.

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## COMMERCIAL BANKING ACCOUNTS

### ACCOUNT: URBAN BUSINESS CHECKING
(formerly Urban Business Checking, Urban Business Plus Checking and Small Business Analyzed Checking)

For customers who value easy money management

**FEATURES:**
- Optional Cash Management Services (listed on pages 5)
- Optional Online and Mobile Banking
- Providence Business Debit/ATM Visa® Card
- Access to over 55,000 ATMs through the Allpoint Network*

**MINIMUM TO OPEN:** $100.00

**ACCOUNT MAINTENANCE FEE:** $10.00 monthly

**ACCOUNT MAINTENANCE FEE WAIVED IF:**
Maintain a minimum average daily balance of $1,000 or a $2,500 average daily balance in this account and any checking, savings, money market or CD account in which is titled in the same business for the statement cycle.

**ATM FEES:** NO fees for using Providence Bank & Trust ATMs or any ATM in the Allpoint Network*

**ACTIVITY CHARGES:**
- 200 items included. After 200 items, a charge for each check/debit is $0.25, a charge for each deposit is $0.97 and a charge for each item within a deposit is $0.14, regardless of balance maintained.

**NOTE:** This account is being grandfathered from Urban Partnership Bank and will not be available to open once the transition to Providence Bank & Trust occurs.

### ACCOUNT: COMMUNITY CHECKING
(formerly Non-Profit Analyzed and Non-Profit Checking)

For non-profit and civic organizations

**FEATURES:**
- Providence Business Debit/ATM Visa® Card
- Optional Online and Mobile Banking
- Optional Cash Management Services (listed on pages 5)

**MINIMUM TO OPEN:** $100.00

**ACCOUNT MAINTENANCE FEE:** $10.00 monthly

**ACCOUNT MAINTENANCE FEE WAIVED IF:**
Maintain a minimum daily balance of $500 or a $2,500 average daily balance for the statement cycle.

**ATM FEES:** NO fees for using Providence Bank & Trust ATMs or any ATM in the Allpoint Network*

**ACTIVITY CHARGES:**
- $0.50 for each item exceeding 150 regardless of balance maintained

### ACCOUNT: CHARITABLE NOW CHECKING
(formerly Urban Business with Interest and Impact Money Market)

For non-profit and civic organizations that want to earn interest

**FEATURES:**
- Earns interest
- Providence Business Debit/ATM Visa® Card
- Optional Online and Mobile Banking
- Optional Cash Management Services (listed on pages 5)
- Access to over 55,000 ATMs through the Allpoint Network* eStatements

**MINIMUM TO OPEN:** $1,000.00

**ACCOUNT MAINTENANCE FEE:** $10.00 monthly

**ACCOUNT MAINTENANCE FEE WAIVED IF:**
Maintain a minimum daily balance of $2,500 for the statement cycle.

**ACTIVITY CHARGES:**
- Account is analyzed and activity charges are based upon account usage.

**INTEREST:** Compounded and paid monthly. Tiered interest paid on collected balance. Higher balances earn a higher rate.

### ACCOUNT: ACCOUNT ANALYSIS CHECKING
(formerly Partnership Analyzed)

For businesses with moderate to high volume activity

**FEATURES:**
- Providence Business Debit/ATM Visa® Card
- Optional Online and Mobile Banking
- Optional Cash Management Services (listed on pages 5)
- Access to over 55,000 ATMs through the Allpoint Network* eStatements

**MINIMUM TO OPEN:** $100.00

**ACCOUNT MAINTENANCE FEE:** $20.00 monthly

**ACCOUNT MAINTENANCE FEE WAIVED IF:**
Monthly earnings credits may reduce or eliminate maintenance and activity charges.

**ATM FEES:** NO fees for using Providence Bank & Trust ATMs or any ATM in the Allpoint Network*

**ACTIVITY CHARGES:**
- $0.50 for each deposit, $0.15 for each item deposited and $0.20 for each item paid may apply.

*Charitable and Community products are available to non-profit and civic organizations. Providence Bank & Trust reserves the right to limit the availability of Charitable and Community products to accounts with reasonable activity levels. Interest rates are subject to change at any time on all interest earning accounts.

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**CHARITABLE NOW (continued)**

**ATM FEES:** NO fees for using Providence Bank & Trust ATMs or any ATM in the Allpoint Network*

**ACTIVITY CHARGES:**
- $0.50 for each deposit, $0.15 for each item deposited and $0.20 for each item paid may apply.

**INTEREST:** Compounded and paid monthly. Tiered interest paid on collected balance. Higher balances earn a higher rate.

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**ACCOUNT:**

- **CHARITABLE NOW CHECKING**
- **COMMUNITY CHECKING**
- **ACCOUNT ANALYSIS CHECKING**

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Transaction conducted at a non-proprietary ATM (any non-Allpoint or non Providence Bank & Trust ATM) will be charged $2.00 per transaction. For more information, visit allpointnetwork.com. *Activity charges include checks paid, deposits, checks deposited, ACH transactions and others.
ACCOUNT: COMMERCIAL STATEMENT SAVINGS
(formerly Partnership Business Savings)
For businesses that value an easy and convenient way to earn a competitive rate of interest on savings

FEATURES:
- Earns interest
- eStatements
- Automatic transfers from your Providence Account(s)
- Six complimentary withdrawals per month

MINIMUM TO OPEN: $100.00
ACCOUNT MAINTENANCE FEE: $10.00 monthly
ACCOUNT MAINTENANCE FEE WAIVED IF: Maintain a minimum daily balance of $500 each month.

MINIMUM TO OPEN: $25,000.00
ACCOUNT MAINTENANCE FEE: $10.00 monthly
ACCOUNT MAINTENANCE FEE WAIVED IF: Maintain a minimum daily balance of $1,000 for the statement cycle.

ACCOUNT: COMMERCIAL PLATINUM MONEY MARKET
(formerly Partnership Pledge Business Money Market and Premium Business Money Market)
For businesses that value a convenient way to earn higher rate of interest, and require few monthly transactions

FEATURES:
- Earns interest
- eStatements
- Six complimentary withdrawals per month

MINIMUM TO OPEN: $25,000.00
ACCOUNT MAINTENANCE FEE: $10.00 monthly
ACCOUNT MAINTENANCE FEE WAIVED IF: Maintain a minimum daily balance of $1,000 for the statement cycle.

ACCOUNT: MID-SIZE BUSINESS CHECKING
For businesses that require few monthly transactions

FEATURES:
- Providence Business Debit/ATM Visa® Card
- Optional Online and Mobile Banking
- Optional Cash Management Services (listed on pages 5)
- Access to over 55,000 ATMs through the Allpoint Network*
- eStatements

MINIMUM TO OPEN: $100.00
ACCOUNT MAINTENANCE FEE: $15.00 monthly
ACCOUNT MAINTENANCE FEE WAIVED IF: Maintain a minimum daily balance of $10,000 or a $25,000 average daily balance for the statement cycle.

ATM FEES: NO fees for using Providence Bank & Trust ATMs or any ATM in the Allpoint Network*
ACTIVITY CHARGES*: $0.50 for each item exceeding 300 regardless of balance maintained

ACCOUNT: SMALL BUSINESS CHECKING
For businesses with smaller balances and low volume activity

FEATURES:
- Providence Business Debit/ATM Visa® Card
- Optional Online and Mobile Banking
- Optional Cash Management Services (listed on pages 5)
- Access to over 55,000 ATMs through the Allpoint Network*
- eStatements

MINIMUM TO OPEN: $100.00
ACCOUNT MAINTENANCE FEE: $10.00 monthly
ACCOUNT MAINTENANCE FEE WAIVED IF: Maintain a minimum daily balance of $2,500 or a $5,000 average daily balance for the statement cycle.

ATM FEES: NO fees for using Providence Bank & Trust ATMs or any ATM in the Allpoint Network*
ACTIVITY CHARGES*: $0.50 for each item exceeding 100 regardless of balance maintained

*Providence Bank & Trust does not charge an ATM service fee for transactions conducted at any Allpoint ATM or Providence Bank & Trust ATM. Any transaction conducted at a non-proprietary ATM (any non-Allpoint or non-Providence Bank & Trust ATM) will be charged $2.00 per transaction. Transactions include cash withdrawals, balance inquiries and transfers. To confirm an ATM is part of the Allpoint Network, and thus is surcharge-free, visit allpointnetwork.com.

† Activity charges include: checks paid, deposits, checks deposited, ACH transactions and others.
ACCOUNT DETAILS:

COMMERCIAL MONEY MARKET
For businesses that require few monthly transactions

FEATURES:
- Competitive interest rates
- eStatements
- Optional Online and Mobile Banking
- Automatic transfers from your Providence Account(s)
- Six complimentary withdrawals per month

MINIMUM TO OPEN: $2,500.00
ACCOUNT MAINTENANCE FEE: $10.00 monthly
ACCOUNT MAINTENANCE FEE WAIVED IF:
INTEREST:
- Compounded and paid monthly. Tiered interest paid on collected balance. Higher balances earn a higher rate
ACTIVITY CHARGES:
- 4 deposits included, then $0.50 each additional deposit. 10 checks in deposits included, then $0.15 per each additional item deposited. All per statement cycle.

ACCOUNT NUMBERS
Your current account number with Urban Partnership Bank will remain unchanged with the transition to Providence Bank & Trust. Continue to use your account number as you have with Urban Partnership Bank.

CHECKS
You may continue to use your existing Urban Partnership Bank checks. All information, including routing and account number, will remain active after the transition to Providence Bank & Trust. As you naturally deplete your supply of Urban Partnership Bank checks, contact Providence Bank & Trust’s Customer Care Center at 888-9-BELONG (888-923-5664) or stop in to one of our convenient branches and a Relationship Banker will be happy to assist you.

When you order your new checks with Providence Bank & Trust, the routing number will be 071926375.

STATEMENTS
A final statement from Urban Partnership Bank will be produced on Friday, June 7, 2019. After this date, you will begin receiving your statements from Providence Bank & Trust. Your first statement from Providence Bank & Trust will be produced on Friday, June 28, 2019. Beginning in July 2019, your statement from Providence Bank & Trust will be placed into the Bank’s current statement cycles. Statement cycle for all commercial checking and money market accounts is month end.

ACCOUNT TRANSFERS
Scheduled internal account transfers will automatically transition to Providence Bank & Trust on Monday, June 10, 2019. Scheduled external account transfers will not automatically transition to Providence Bank & Trust. You will need to add any external account transfers established in Urban Partnership Bank Online and/or Mobile Banking into the Providence Bank & Trust Online and/or Mobile Banking system. Account transfers can be established in the Providence Bank & Trust system beginning Tuesday, June 11, 2019 at 12:00 Noon (CT).

DIRECT DEPOSIT & ELECTRONIC FUNDS TRANSFERS (INCLUDING AUTOMATIC PAYMENTS)
Direct deposits into accounts will continue without interruption.
Beginning Friday, June 7, 2019, any newly established direct deposits, preauthorized or electronic transfers should use Providence Bank & Trust’s routing number 071926375. Please do not use this routing number prior to Friday, June 7, 2019.

WIRE TRANSFERS
Outgoing Wire Transfers
- In Person: Clients who currently request a wire transfer with a banker can continue to do so at any Providence Bank & Trust branch beginning Monday, June 10, 2019.
- Telephone/Fax: Clients requesting wire transfers by telephone/fax can contact Providence Bank & Trust’s Customer Care Center at 888-9-BELONG (888-923-5664).
- Beginning Friday, June 7, 2019, all Urban Partnership Bank wire transfer services will end and Providence Bank & Trust wire transfer services will become available.

Online Banking Wire Transfers
- Clients who currently request wire transfers through online banking will be contacted by one of our Treasury Management Officers who will provide you information on how to process your request via online banking.

Incoming Wire Transfers: International Wires
Clients who currently establish incoming wire transfers beginning Monday, June 10, 2019, Please use the wire instructions below:

SWIFT BANK: TIBBUS44 – TIB – The Independent Bankers Bank
Beneficiary: Name
Beneficiary: Address
DDA 071926375 _ _ _ _ _ _ _
(Beneficiary DDA)
BUSINESS ATM/DEBIT CARD
Your current Urban Partnership Bank ATM/Debit Card will continue to function before, during and after the transition to Providence Bank & Trust. You will continue to use your existing Urban Partnership Bank branded card until it expires. At that time, you will receive a new Providence Bank & Trust Debit/ATM Visa® Card.

On Monday, June 10, 2019, surcharge-free ATM options will be enhanced to include access to all Providence Bank & Trust ATM locations (see page 3 for locations), in addition to all former Urban Partnership Bank ATM locations. For the convenience of our cardholders, Providence Bank & Trust participates in the Allpoint Network, allowing access to over 55,000 surcharge-free ATMs worldwide. To confirm an ATM is part of the Allpoint Network, thus is surcharge-free, visit allpointnetwork.com.

Automatic payments made using your Urban Partnership Bank ATM/Debit Card will continue uninterrupted. You will not need to make any changes at this time since you will continue to use Urban Partnership Bank Card.

ATM ACCESS
Urban Partnership Bank ATMs that accept deposits will not be available to take deposits until Monday, June 10, 2019 at 8:00am (CT). You will continue to have access to ATMs for cash withdrawals. There will be a short period of time over the transition weekend, beginning, Friday, June 7, 2019, where the ATMs at Urban Partnership Bank branches will be unavailable as the transition to Providence Bank & Trust occurs.

COMMERCIAL ONLINE BANKING
Business online banking access will be available until Friday, June 7, 2019 at 4:00pm (CT). Online banking will become available again on the Providence Bank & Trust Online Banking system on Tuesday, June 11, 2019 by 12:00 Noon (CT).

Your existing username will convert to the Providence Bank & Trust Online and Mobile Banking system. To set up your online banking access on the Providence Bank & Trust system, follow these steps:

1. Browse to the Bank’s home page at www.providence.bank
2. Find the login section located at the top of the home page.
3. Use your existing login username and click Login.
4. The system will ask for your Password. This is a temporary password you will be prompted to reset. The temporary password will be your login ID + last four of SSN (or TIN for business). If your login ID is jdoe and your Social Security Number (or TIN for business) is 123-45-6789, then your temporary password will be jdoe6789.
5. The system will then walk you through an initial registration process. You will setup a new password, 3 new security questions with answers and finish with getting logged in for the first time.
6. If we do not currently have an email address for you on file, the system will prompt you to enter a valid email address at this time. Your email address may be used for password resets, account alerts and institution communication.

COMMERCIAL ONLINE BANKING (continued)
Treasury Management clients will need to take extra steps to prepare for sending out ACH payments, payroll credits, wires and other services accessed via commercial online banking. In preparation for the transition, no files should have an effective date of 6/10/2019 or 6/11/2019 within their ACH origination files. The last ACH origination file processed via online banking through Urban Partnership Bank would have an effective date of 6/7/2019.

If you are currently an ACH origination client, you will be contacted directly by one of the Providence Bank & Trust Treasury Management Officers to assist you with the transition.

MOBILE BANKING
You will have access to Urban Partnership Bank’s Mobile Banking until Friday, June 7, 2019 at 4:00pm (CT). Beginning Tuesday, June 11, 2019 at 12:00 Noon (CT), you can begin to use the Providence Bank & Trust Mobile Banking App. The same username and password you use for online banking will also be used for mobile banking.

Visit the Apple App Store or the Google Play Store to download the Providence Bank & Trust Mobile Banking App.

ACH ORIGINATION
We highly recommend you download ACH template information (if applicable) from the Urban Partnership Bank Online Banking system prior to the end of the business day on Thursday, June 6, 2019. You will be contacted by a Treasury Management Officer for one-on-one follow up and instructions prior to the transition.

BILL PAYMENT
All bill payment payees will be automatically converted over to your Providence Bank & Trust payee list. Your history will be available as a text file.

We recommend you download and/or save your history from the Urban Partnership Bank Online Banking system prior to the end of the business day on Thursday, June 6, 2019.

eSTATEMENTS
If you are currently receiving eStatements, you will be set up to receive paper and eStatements through the Providence Bank & Trust Online/Mobile Banking system. To continue to receive your statements electronically, you will need to sign into the Providence Bank & Trust Online and/or Mobile Banking system on or after Tuesday, June 11, 2019 at 12 Noon (CT). You will be presented with disclosures to accept to receive your eStatements online. If you do not accept the disclosures in Online and/or Mobile Banking, you will continue to receive paper statements.

We recommend that you download and/or save any statement history from the Urban Partnership Bank Online Banking system prior to the end of the business day on Thursday, June 6, 2019. If you need assistance with Urban Partnership Bank statements after Friday, June 7, 2019, please contact the Providence Bank & Trust Customer Care Center at 888-9-BELONG (888-923-5664).
WebRDC (REMOTE DEPOSIT CAPTURE)
All Urban Partnership Bank Remote Deposit Capture clients will receive Providence Bank & Trust RDC services. You will be contacted directly by one of our Treasury Management Officers who will provide you with information regarding our services including user IDs, passwords, web address and access prior to Friday, June 7, 2019.

Please download any historical reports you wish to retain prior to the end of the business day on Thursday, June 6, 2019.

Beginning Monday, June 10, 2019, remote deposits made prior to the cut-off time each business day, 5:00pm (CT), will be credited to your account at the end of the business day. Deposits made after the cut-off time on a business day or on any non-business day will be credited the following end of business day.

POSITIVE PAY
Current Positive Pay clients will be contacted by their Treasury Management Officer to discuss the transition of the service for your business.

LOCKBOX
Current lockbox clients will be contacted by their Treasury Management Officer to discuss the transition of the service for your business.

MERCHANT SERVICES
Your company’s Merchant Services will continue with the current provider. If you have any questions, continue to call the customer service number on your Merchant Services statements.

CREDIT CARD
Your Urban Partnership Bank Credit Card will continue to work without interruption. You will continue to have access to your account and will continue to make your payments as you always have.

TELEPHONE BANKING
Beginning Tuesday, June 11, 2019 at 12:00 Noon (CT), you will be able to use Providence Bank & Trust’s Telephone Banking, a 24-hour phone banking service, by dialing 888-407-BANK (888-407-2265).

You may continue to utilize the existing phone number for the Urban Partnership Bank Telephone Banking after transition for a limited time. The Urban Partnership Bank Telephone Banking number will redirect you automatically to Providence Bank & Trust’s Telephone Banking.

You will continue to utilize your Urban Partnership Bank 4 digit Personal Identification Number (PIN). If your PIN currently consists of more than 4 digits, please use the first 4 digits of that PIN. Example: current PIN is 98765, new PIN will be 9876. You will not need to register for this service.

FUNDS AVAILABILITY
Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of the deposit. Refer to the Account Agreement & Disclosure Booklet for complete details.

CERTIFICATES OF DEPOSIT
Your CDs will convert to Providence Bank & Trust with their current terms, conditions and rates. Early withdrawal penalties for your CD will be subject to the following: If you withdraw any principal balance before the maturity date, a penalty of 2% + $25.00 of the amount withdrawn will be charged to your account.

CDs will automatically renew into the CD terms and conditions of Providence Bank & Trust on the date of the renewal.

CD account holders will receive advance notice of maturity and a renewal notice along with complete details regarding the terms for renewal of the CD.

Once the CD matures, please call the Providence Bank & Trust Customer Care Center at 888-9-BELONG (888-923-5664) or visit your neighborhood branch and a Relationship Banker will be happy to discuss a CD solution that is right for you.

HOW WILL THIS MERGER AFFECT FDIC INSURANCE OF MY DEPOSITS?
FDIC insurance will remain the same, if you currently have deposits at one, but not both banks. For customers with deposits at Urban Partnership Bank and Providence Bank & Trust, the following insurance coverage will apply:

• Insurance coverage for your deposits will be separate for six months from the date of the acquisition, January 28, 2019. After six months, deposit insurance will be based on the combined deposits at the institutions according to standard FDIC regulations.
• Time deposits (CDs and IRAs) that have a maturity date after the six-month period of FDIC coverage expires are covered until the maturity date of the time deposit account.
• Time deposits that mature during the six-month period and are renewed for the same amount (with or without accrued interest added to the account) and the same term as the original deposit will continue to have separate insurance until the first maturity date after the expiration of the six-month period.
• Time deposits that mature during the six-month period and are renewed on any other basis, or that are not renewed and become demand deposits will be separately insured only until the end of the six-month period.
• Beginning Monday, June 10, 2019, all deposits opened at Providence Bank & Trust branches and former Urban Partnership Bank branches, will be aggregated when calculating FDIC insurance.

HOW WILL TAX REPORTING WORK FOR 2019?
Form 1099, 1099R, 5498 and Borrower only Interest Statements: Providence Bank & Trust will prepare and mail these statements to you for any reportable account activity, including interest paid to you, or interest paid by you, from January 1, 2019 thru December 31, 2019.

WHO DO I CALL REGARDING QUESTIONS ABOUT MY ACCOUNTS?
You may call the Customer Care Center at:
773-420-5050 or 800-905-7725 or 888-9-BELONG (888-923-5664)
Customer Care Center hours are Monday - Friday, 8:30am - 5:00pm (CT) and Saturday, 8:30am - 12:00 Noon (CT).
MAY I CONDUCT MY BANKING AT ANY PROVIDENCE BANK & TRUST LOCATION?
Yes, beginning Monday, June 10th, you will have access to all branches; however, at this time, please continue to conduct your banking transactions at your local Urban Partnership Bank branch. Once the system integration is complete, you will have access to all 16 Providence Bank & Trust branches throughout Chicago, its suburbs and Northwest Indiana. You may visit any of our branches for your banking needs. To view a list of branches, visit us online at providence.bank/locationsandhours.

LOAN PAYMENTS
All of your loan terms will remain unchanged and you will be sent a monthly payment reminder. You may continue to make your payments at the Chatham, Greater Grand Crossing, Bronzeville and Bellwood branches. Beginning June 10, 2019, you will have access to make payments at all 16 Providence Bank & Trust locations. Payments by mail should be sent to Providence Bank & Trust, PO Box 706, South Holland, IL 60473. If your loan account is set up for automatic payments, the payments will continue to be debited from your deposit account and credited to your loan.

Beginning Monday, June 10, 2019, you will have access to make your loan payment on the Providence Bank & Trust website as an optional payment method. Visit providence.bank and click on Online Loan Payment in the Quick Log-Ins at the bottom of the home page. You will be redirected to a web page where you can make your loan payment.

The first time you visit the Online Loan Payment page to make your payment, you will enter your NEW loan number and click sign in. You will omit a password for your first sign in. This will take you through the registration process to establish your account for online loan payments.

NOTE: If you previously called the Urban Partnership Bank Customer Service Center to make your loan payment via transfer from another financial institution, you will be unable to continue that payment method effective Friday, June 7, 2019. You will need to mail your payment, pay at any Providence Bank & Trust branch or pay via the Online Loan Payment website accessible from the Providence Bank & Trust home page.

LOAN NUMBERS
Your loan will be assigned a new number with the transition to Providence Bank & Trust. You will receive a separate letter with information pertaining to your new loan account number.
We are so excited to welcome you to the Providence Bank & Trust Family. We look forward to getting to know you better and further understanding how we can support your banking needs. It is our pledge to be your local bank who consistently delivers unparalleled service, stewardship and security. We are here to serve and value our customers by providing a banking relationship where you belong, while also serving our communities through neighborhood development and civic engagement.

IMPORTANT CONTACT INFORMATION: 773-420-5050 or 800-905-7725 or 888-9-BELONG (888-923-5664)