We are excited to be your community bank.

Providence Bank & Trust
Welcome Guide
for Urban Partnership Bank Customers

Service, Stewardship and Security
It is our belief that everyone connected with the Bank should have the opportunity to Achieve more!

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.

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 The Providence Bank & Trust Stewardship Program

Welcome to Providence Bank & Trust
Banking where you belong!
IMPORTANT DATES TO REMEMBER:

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 17 and 18 for information on how to access these services.

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.
ACCOUNT INFORMATION:

Urban Partnership Bank Account

**PARTNERSHIP CHECKING** → **PARTNERSHIP CHECKING**
**PARTNERSHIP PLUS CHECKING** → **PARTNERSHIP PLUS CHECKING**
**STUDENT ADVANTAGE CHECKING** → **STUDENT BANKING**
**URBAN ACCESS CHECKING** → **NEIGHBORHOOD CONNECT**
**EMPLOYEE CHECKING** → **SIMPLY BANKING**
**PARTNERSHIP SAVINGS** → **SIMPLY SAVINGS**
**MISSION SAVINGS** → **MISSION SAVINGS**
**MINOR SAVINGS** → **PALS SAVINGS**
**HOLIDAY PARTNERS CLUB** → **CHRISTMAS CLUB SAVINGS**
**PREMIUM MONEY MARKET** → **PLATINUM MONEY MARKET**

Providence Bank & Trust Account

**PARTNERSHIP CHECKING** → **PARTNERSHIP CHECKING**
**PARTNERSHIP PLUS CHECKING** → **PARTNERSHIP PLUS CHECKING**
**STUDENT BANKING** → **STUDENT BANKING**
**NEIGHBORHOOD CONNECT** → **SIMPLY BANKING**
**SIMPLY SAVINGS** → **SIMPLY SAVINGS**
**MISSION SAVINGS** → **MISSION SAVINGS**
**PALS SAVINGS** → **PALS SAVINGS**
**CHRISTMAS CLUB SAVINGS** → **CHRISTMAS CLUB SAVINGS**
**PLATINUM MONEY MARKET** → **PLATINUM MONEY MARKET**

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

PERSONAL 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.

ACCOUNT INFORMATION

All Providence Personal Banking accounts include these convenient features:

- Providence Personal Debit/ATM Visa® Card
- Mobile & Text Message Banking with Mobile Deposit & Mobile Bill Pay†
- Online Banking with Bill Pay
- Telephone Banking
- Digital Pay
- Direct Deposit
- Person to Person Payments
- Access to over 55,000 ATMs through the Allpoint Network*

† Free downloadable App for Apple and Android users and text message banking are available. Providence Bank & Trust does not charge fees for using the mobile banking service. However, your wireless carrier may charge a fee for SMS (text) messaging and/or data usage, whichever is required for mobile banking.

* 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.
ACCOUNT: PARTNERSHIP CHECKING

Convenient and affordable.

FEATURES:
- ALL Providence Personal Banking benefits (listed on page 5)
- UNLIMITED check writing
- UNLIMITED withdrawals or debits
- eStatements
- Providence Perfect Cents Savings
- Complimentary Official Checks
- Complimentary Safety Paper (wallet) style checks

MINIMUM TO OPEN: $100.00

ACCOUNT MAINTENANCE FEE: $7.50 per statement cycle

ACCOUNT MAINTENANCE FEE WAIVED IF:
- Maintain a minimum daily balance of $500; or a $2,500 combined current balance in this account and any consumer checking, savings, money market, CD or IRA account on which you are owner; or at least one direct deposit posts in the statement cycle; or eight or more signature (non-pin) POS (debit card purchases) post in the statement cycle.
- NO fees for using Providence Bank & Trust ATMs or any ATM in the Allpoint Network*

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

1 Account maintenance fee is waived for customers age 65+. 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: PARTNERSHIP PLUS CHECKING

For customers who value an easy and convenient banking account that earns interest

FEATURES:
- ALL Providence Personal Banking benefits (listed on page 5)
- Earns interest
- UNLIMITED check writing
- UNLIMITED withdrawals or debits
- eStatements
- Providence Perfect Cents Savings
- Complimentary Official Checks
- Complimentary Safety Paper (wallet) style checks

MINIMUM TO OPEN: $100.00

ACCOUNT MAINTENANCE FEE: $20.00 per statement cycle

ACCOUNT MAINTENANCE FEE WAIVED IF:
- Maintain a minimum average daily balance of $2,500; or a $5,000 combined average daily balance in this account and any consumer checking, savings, money market, CD or IRA account on which you are owner for the statement cycle.
- NO fees for using Providence Bank & Trust ATMs or any ATM in the Allpoint Network*
- Compounded daily and paid monthly. Tiered interest paid on collected balance. Higher balances earn a higher rate.

2 Tax, shipping and handling fee will be assessed. 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: STUDENT BANKING

For the on-the-go students who value easy money management

FEATURES:
- ALL Providence Personal Banking benefits (listed on page 5)
- Unlimited check writing
- Unlimited withdrawals or debits
- eStatements
- Providence Perfect Cents Savings

MINIMUM TO OPEN: NO MINIMUM

ACCOUNT MAINTENANCE FEE: NO FEE

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

3 Student Banking is available to students ages 16-24 with proof of student status. Students under the age of 18 are required to have a parent/guardian as joint owner on the account.
SAVINGS ACCOUNTS

ACCOUNT: **NEIGHBORHOOD CONNECT** (formerly Urban Access Checking)
For customers looking to start a banking relationship with the essential financial tools to help you manage your money and keep it safe

**FEATURES:**
- Withdrawals made using a Providence Debit/ATM Visa® Card for purchases and cash access through ATM
- eStatements required (email or online)

**MINIMUM TO OPEN:** $100.00
**ACCOUNT MAINTENANCE FEE:** $7.95 per statement cycle
**ACCOUNT MAINTENANCE FEE WAIVED IF:**
Five or more signature (non-pin) POS transactions (debit card purchases) post or at least one ACH credit (ex. direct deposit) posts per statement cycle.
**ATM FEES:** NO fees for using Providence Bank & Trust ATMs or any ATM in the Allpoint Network

**NOTE:** Neighborhood Connect is not eligible for check writing capabilities, Bill Pay access, mobile payment or person to person payments (p2p).

ACCOUNT: **SIMPLY SAVINGS** (formerly Partnership Savings Account)
For customers who value an easy and convenient way to earn interest on savings

**FEATURES:**
- Earns interest
- eStatements
- Online & Mobile Banking Access
- Automatic Transfers From Your Providence Account(s)
- Six complimentary withdrawals per month

**MINIMUM TO OPEN:** $100.00
**ACCOUNT MAINTENANCE FEE:** $5.00 monthly
**ACCOUNT MAINTENANCE FEE WAIVED IF:**
Maintain a minimum balance of $200.00 per month.
**INTEREST:** Compounded and paid monthly. Tiered interest paid on collected balance. Higher balances earn a higher rate

**NOTE:** Transfers from a Simply Savings account to another account or to third parties by preauthorized, automatic, telephone or internet transfers are limited to six per month with no transfers by check, draft, debit card or similar order to third parties. A $5.00 service fee applies for each withdrawal exceeding six.

ACCOUNT: **MISSION SAVINGS** (formerly Mission Savings)
For customers who value the convenience of banking online while earning interest on savings

**FEATURES:**
- Earns interest
- eStatements
- Online & Mobile Banking Access
- Automatic Transfers From Your Providence Account(s)
- Six complimentary withdrawals per month

**MINIMUM TO OPEN:** $50.00
**ACCOUNT MAINTENANCE FEE:** NO FEE
**INTEREST:** Compounded and paid monthly. Tiered interest paid on collected balance.

**NOTE:** Transfers from a Mission Savings account to another account or to third parties by preauthorized, automatic, telephone or internet transfers are limited to six per month with no transfers by check, draft, debit card or similar order to third parties. A $15.00 service fee applies for each withdrawal exceeding six.

ACCOUNT: **NEIGHBORHOOD CONNECT** (formerly Urban Access Checking)
For customers looking to start a banking relationship with the essential financial tools to help you manage your money and keep it safe

**FEATURES:**
- Withdrawals made using a Providence Debit/ATM Visa® Card for purchases and cash access through ATM
- eStatements required (email or online)

**MINIMUM TO OPEN:** $100.00
**ACCOUNT MAINTENANCE FEE:** $7.95 per statement cycle
**ACCOUNT MAINTENANCE FEE WAIVED IF:**
Five or more signature (non-pin) POS transactions (debit card purchases) post or at least one ACH credit (ex. direct deposit) posts per statement cycle.
**ATM FEES:** NO fees for using Providence Bank & Trust ATMs or any ATM in the Allpoint Network

**NOTE:** Neighborhood Connect is not eligible for check writing capabilities, Bill Pay access, mobile payment or person to person payments (p2p).

ACCOUNT: **SIMPLY BANKING** (formerly Employee Checking)
For customers who value easy money management

**FEATURES:**
- ALL Providence Personal Banking benefits (listed on page 5)
- UNLIMITED check writing
- UNLIMITED withdrawals or debits
- eStatements required (email or online)
- Providence Perfect Cents Savings

**MINIMUM TO OPEN:** $100.00
**ACCOUNT MAINTENANCE FEE:** NO FEE
**ATM FEES:** NO fees for using Providence Bank & Trust ATMs or any ATM in the Allpoint Network

**NOTE:** Neighborhood Connect is not eligible for check writing capabilities, Bill Pay access, mobile payment or person to person payments (p2p).
ACCOUNT: **PALS SAVINGS** (formerly Minor Savings)
For the young savers learning good saving habits

FEATURES:
- Earns interest
- eStatements
- Online & Mobile Banking Access
- Automatic Transfers From Your Providence Account(s)
- Six complimentary withdrawals per month

**MINIMUM TO OPEN:** $25.00
**ACCOUNT MAINTENANCE FEE:** $5.00 monthly
**ACCOUNT MAINTENANCE FEE WAIVED IF:** Maintain a minimum balance of $25.00 per month.
**INTEREST:** Compounded and paid quarterly.

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ACCOUNT: **CHRISTMAS CLUB SAVINGS** (formerly Holiday Partners Club)
For customers who value an easy and convenient way to save gradually and on a regular basis for year-end holiday expenses

FEATURES:
- Earns interest
- eStatements
- Online & Mobile Banking Access
- Automatic transfer of a fixed amount of your choosing from your banking or savings account on a weekly, bi-weekly or monthly basis, as you prefer.
- Automatic transfer of balance plus interest to your banking or savings account at maturity.

**MINIMUM TO OPEN:** $25.00
**ACCOUNT MAINTENANCE FEE:** NO FEE
**ACCOUNT MAINTENANCE FEE WAIVED IF:** Simple interest paid on collected balance at maturity, mid-October.

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ACCOUNT: **PLATINUM MONEY MARKET** (formerly Premium Money Market and Partnership Pledge Consumer Money Market)
For customers who value an interest bearing account with access to funds and check writing privileges

FEATURES:
- Earns interest
- eStatements
- Six complimentary withdrawals per statement cycle
- Check writing privileges

**MINIMUM TO OPEN:** $25,000.00
**ACCOUNT MAINTENANCE FEE:** $10.00 per statement cycle
**ACCOUNT MAINTENANCE FEE WAIVED IF:** Maintain a minimum daily balance of $2,500 or a $5,000 average daily balance for the statement cycle.
**INTEREST:** Compounded and paid monthly. Tiered interest paid on collected balance. Higher balances earn a higher rate

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ACCOUNT: **ACHIEVE MORE BANKING**
For customers who value earning a higher rate of interest

FEATURES:
- ALL Providence Personal Banking benefits (listed on page 5)
- Earn Achieve More Rate of 3.00% APY
- UNLIMITED check writing
- UNLIMITED withdrawals or debits
- eStatements
- Providence Perfect Cents Savings

**MINIMUM TO OPEN:** $100.00
**ACCOUNT MAINTENANCE FEE:** $7.95 per statement cycle
**ACCOUNT MAINTENANCE FEE WAIVED IF:** 15 or more signature (non-pin) POS transactions (debit card purchases) with a minimum of $10 each post; at least one ACH Credit or ACH Debit post and receive electronic statements - all per statement cycle. Valid email address is required. Statement cycle is month end.

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

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**Footnotes**

1. Transfers from a PALS Savings account to another account or to third parties by preauthorized, automatic, telephone or internet transfers are limited to six per month with no transfers by check, draft, debit card or similar order to third parties. A $15.00 service fee applies for each withdrawal exceeding six.

2. A $5.00 service fee applies if account is closed prior to maturity. No withdrawals are permitted prior to maturity disbursement in mid-October.

3. Offer valid beginning June 7, 2019 and may be terminated at any time. Requires minimum $100.00 opening deposit. Initial funds deposited in account must be funds not currently on deposit with Providence Bank & Trust. Achieve More Banking account will earn promotional rates each month when the following qualifications are met: (1) 15 signature (non-pin) POS transactions with a minimum of $10.00 each post to the account in the statement cycle. Statement cycle is month end. (2) Account receives electronic statements. (3) Account has at least one ACH Credit or ACH Debit post to the account in the statement cycle. When the qualifications are met, Achieve More Banking account balances of $0 to $1,500 will earn 1.00% APY, balances of $1,500 to $5,000 will earn 1.10% APY, balances of $5,000 to $15,000 will earn 1.20% APY, and balances of $15,000 or more will earn 1.30% APY. Any funds in the account above $15,000 will earn 0.21% APY. Interest is calculated using the Daily Balance Method when qualifications are met. If the qualifications are not met for the month, Achieve More Banking account balances of $0 to $1,500 will earn 0.00% APY. Interest is calculated using the Average Daily Balance Method when qualifications are not met. Interest rates are subject to change at any time. If the qualifications are not met for the month, an account service fee of $7.95 will be charged. Fees may reduce earnings on the account. Account is limited to individuals only and activity charges can be imposed. Other fees or restrictions may apply.
**ACCOUNT:** SIMPLY PLUS BANKING  
For customers who value an interest bearing account  
**FEATURES:**  
- ALL Providence Personal Banking benefits (listed on page 5)  
- Earns interest  
- **UNLIMITED** check writing  
- **UNLIMITED** withdrawals or debits  
- eStatements  
- Providence Perfect Cents Savings  
- Complimentary Official Checks  
- Complimentary check printing with the Providence Simply Plus check style  
**MINIMUM TO OPEN:** $100.00  
**ACCOUNT MAINTENANCE FEE:** $15.00 per statement cycle  
**ACCOUNT MAINTENANCE FEE WAIVED IF:** Maintain a minimum daily balance of $1,000 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*  
**INTEREST:** Compounded and paid monthly. Tiered interest paid on collected balance. Higher balances earn a higher rate.

**ACCOUNT:** MONEY MARKET  
For customers who value an interest bearing account with access to funds and check writing privileges  
**FEATURES:**  
- Earns interest  
- eStatements  
- Six complimentary withdrawals per statement cycle  
**MINIMUM TO OPEN:** $2,500.00  
**ACCOUNT MAINTENANCE FEE:** $10.00 per statement cycle  
**ACCOUNT MAINTENANCE FEE WAIVED IF:** Maintain a minimum daily balance of $2,500 or a $5,000 average daily balance for the statement cycle.  
**INTEREST:** Compounded and paid monthly. Tiered interest paid on collected balance. Higher balances earn a higher rate.  

**ACCOUNT:** ACHIEVE MORE MONEY MARKET  
For customers who value an interest bearing account with access to funds and check writing privileges  
**FEATURES:**  
- Earn a competitive rate of interest at any balance  
- eStatements  
- Six complimentary withdrawals per month  
**MINIMUM TO OPEN:** $15,000.00  
**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.  
**INTEREST:** Compounded and paid quarterly. Tiered interest paid on collected balance. Higher balances earn a higher rate.  

**ACCOUNT:** ACHIEVE MORE SAVINGS  
For customers who value an easy and convenient way to earn a competitive rate of interest on savings  
**FEATURES:**  
- Earns interest  
- eStatements  
- Online & Mobile Banking Access  
- **Automatic** Transfers From Your Providence Account(s)  
- ATM access when linked to a banking account*  
- Six complimentary withdrawals per month  
**MINIMUM TO OPEN:** $5,000.00  
**ACCOUNT MAINTENANCE FEE:** $5.00 monthly  
**ACCOUNT MAINTENANCE FEE WAIVED IF:** Maintain a minimum balance of $200.00 per month.  
**INTEREST:** Compounded and paid quarterly. Tiered interest paid on collected balance. Higher balances earn a higher rate.

**ACCOUNT:** PROVIDENCE HEALTH SAVINGS ACCOUNT  
A tax exempt custodial account established for the purpose of paying or reimbursing qualified medical expenses for you and your family, Providence Health Savings Account provides these advantages: (listed on next page)

11Transfers from a Money Market account to another account or to a third party by preauthorized, automatic, telephone or internet transfers, or by check, draft, debit card, or similar order to third parties are limited to six per statement cycle. A $15.00 service fee applies for each withdrawal exceeding six.

12Transfers from an Achieve More Savings account to another account or to a third party by preauthorized, automatic, telephone or internet transfers, or by check, draft, debit card, or similar order to third parties are limited to six per statement cycle. A $5.00 service fee applies for each withdrawal exceeding six.

13Transfers from an Achieve More Money Market account to another account or to a third party by preauthorized, automatic, telephone or internet transfers, or by check, draft, debit card, or similar order to third parties are limited to six per statement cycle. A $15.00 service fee applies for each withdrawal exceeding six.
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.

DIRECT DEPOSIT AND 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.

OVERALL RELATIONSHIP DETAILS:

PROVIDENCE PERFECT CENTS SAVINGS

Providence Perfect Cents Savings is a convenient and easy way to GROW your savings AUTOMATICALLY. If you sign up for Providence Perfect Cents Savings, simply make purchases, as you already do, like buying groceries, getting gas, going out to dinner and more, using your Providence Debit/ATM Visa Card. The amount to round up your purchase to the next dollar is transferred from your checking to your savings account. Please visit providence.bank for more information.

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. Beginning in July 2019, your statement from Providence Bank & Trust will be placed into the Bank’s current statement cycles. Statement cycles are the second Tuesday of each month for all banking and money market accounts listed previously with the exception of Achieve More Banking, Partnership Checking and Neighborhood Connect. Statement cycles for savings accounts are quarterly, unless combined to a checking account, in which you will receive monthly along with the checking account statement.

We recommend that you download and/or save any statement history form 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).

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 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.

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.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

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

IRA account holders will receive advance notice of maturity and a renewal notice along with complete details regarding the terms for renewal of the IRA.
SAFE DEPOSIT BOXES
Your Safe Deposit Box will convert to Providence Bank & Trust. You will still have access to your Box during normal business hours as you have in the past. Your Safe Deposit Box will maintain the existing fee terms with the exception that a $10 late fee will be assessed if, at the time of renewal, payment on the Box is not received within sixteen (16) days of the due date.

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 number 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.

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).

ONLINE BANKING
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. If your login ID is jdoe and your Social Security Number is 123-45-6789, then your temporary password will be jdoe6789.
ONLINE BANKING (continued)

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.

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.

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.

WHEN WILL FUNDS DEPOSITED IN MY TRANSACTION ACCOUNT BE AVAILABLE FOR WITHDRAWAL?
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 and Disclosure Booklet for complete details.

HOW WILL MY CD INTEREST BE PAID?
You will continue to receive interest payments as you have in the past. If you are currently receiving a monthly paper check for your CD interest, we highly encourage you to sign up for our convenient Direct Deposit service of CD interest. Any relationship Banker can help you set up this convenient feature.

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 the former Urban Partnership Bank branches, will be aggregated when calculating FDIC insurance.

HOW WILL THE TAX REPORTING WORK FOR 2019?
Form 1098, 1099, 1099R, and 5498: Providence Bank & Trust will prepare and mail these statements to you for any reportable account activity, including interest paid by you and interest paid to you, from January 1, 2019, through 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.
WHAT WILL HAPPEN WITH MY LOANS AND LINES OF CREDIT?
Your current loans with Urban Partnership Bank will be converted into Providence Bank & Trust loans. 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.

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.
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)