



NEWS RELEASE
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**URBAN TRUST BANK AND VISA INC. PARTNER TO PROVIDE
PREPAID DEBIT PRODUCTS FOR CONSUMERS**

“Urban Trust Success” Prepaid Debit Card Product to Provide Greater Convenience to a Broad Range of Customers Including Financially Underserved Consumers

ORLANDO, FL//JULY 13, 2009// Urban Trust Bank, a minority-controlled federally chartered thrift, and Visa Inc. (NYSE: V) today announced they have signed a multi-year agreement to offer the *Urban Trust Success* prepaid debit card. Under the terms of the agreement, Urban Trust Bank will offer Visa branded prepaid debit products to its existing customer base in 24 branches throughout central Florida and Maryland, as well as online and through other channels with the expectation of becoming a nationally recognized leader in the prepaid debit market.

“Urban Trust Bank’s mission is to strengthen communities by expanding access to banking services for families, small businesses, and individuals,” said Robert L. Johnson, Chairman of Urban Trust Holdings, Inc. “Through our partnership with Visa, consumers will have the financial freedom to use the *Urban Trust Success* card everywhere Visa debit cards are accepted. Our offering of an optional Elastic™ line of credit will enable consumers with a regular source of income – banked or unbanked – to have responsible access to a line of credit, help build their credit histories, and to participate in the financial mainstream,” he concluded.

The *Urban Trust Success* prepaid debit card provides flexibility, security and a low cost alternative for consumers who now rely on cash or those who face challenges with obtaining traditional bank or credit products. Additionally, Urban Trust Bank will offer an optional Elastic™ line of credit to this product offering. Elastic™, offered through ThinkCash allows customers to use small lines of credit for emergency cash or to increase their buying power.

(more)

“We look forward to working with Urban Trust Bank to grow Visa Prepaid products, enhance our prepaid services, and expand access to convenient and secure payments, especially for those consumers without traditional banking relationships,” said Bill Sheedy, President, North America, Visa Inc. “Visa Prepaid cards provide a much more efficient alternative to a cash and carry lifestyle, empowering consumers with a convenient way to make everyday purchases, pay bills, transact online, and receive deposits. These products also provide consumers greater peace of mind that their funds are protected against loss or theft, a benefit not provided by cash.”

Additionally, cardholders will be able to add funds to their *Urban Trust Success* cards through Visa ReadyLink – Visa’s prepaid load network – at nearly 50,000 participating merchant locations nationwide, extending the convenience and security of reload services to *Urban Trust Success* Visa prepaid cardholders in more convenient, everyday shopping locations.

About Urban Trust Bank

Urban Trust Bank (UTB) is a profitable, federally chartered community-oriented bank with a growing network of branches in Florida and Maryland. As the fastest growing minority-controlled bank, Urban Trust Bank, founded by Robert L. Johnson is successfully executing an innovative business model that provides value-oriented, common-sense banking and mortgage services. UTB is designated as well capitalized by the FDIC, the highest possible capital rating. UTB is headquartered in Central Florida, and has offices in the Washington, DC metro area. For more information visit Urban Trust Bank online at: www.urbantrustbank.com.

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About Visa Inc.

Visa Inc. operates the world's largest retail electronic payments network providing processing services and payment product platforms. This includes consumer credit, debit, prepaid and commercial payments, which are offered under the Visa, Visa Electron, Interlink and PLUS brands. Visa enjoys unsurpassed acceptance around the world, and Visa/PLUS is one of the world's largest global ATM networks, offering cash access in local currency in more than 170 countries. For more information, visit www.corporate.visa.com.

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