



***NEWS RELEASE***  
**FOR IMMEDIATE RELEASE**

**URBAN TRUST BANK ANNOUNCES NEW FINANCIAL SERVICES PRODUCTS FOR UNDERSERVED BANKING CONSUMERS**  
*Thinkcash is Partner for Elastic™ Line of Credit Product*

**ORLANDO, FL//JULY 13, 2009//** Urban Trust Bank, a minority-controlled federally chartered thrift, today announced two innovative new financial services products designed to meet the needs of working Americans: *Urban Trust Success* prepaid debit card and *Elastic™* from *Urban Trust Bank* line of credit.

This month, Urban Trust Bank will begin issuing the *Urban Trust Success* prepaid debit card under the Visa brand. The *Urban Trust Success* card provides flexibility, security and a low cost alternative for consumers who now rely on cash or face challenges with obtaining traditional bank or credit products. Cardholders can use their *Urban Trust Success* card like a traditional bank account – they can load cash or automatically deposit their paycheck onto the card, make purchases anywhere Visa is accepted, and withdraw cash at any ATM. However, unlike a traditional checking account, the *Urban Trust Success* card does not charge overdraft fees.

Urban Trust Bank and ThinkCash, a leading provider of short term consumer credit, also announced *Elastic™* from Urban Trust Bank, an emergency cash line of credit available to anyone with a regular source of income. The *Elastic™* line of credit provides consumers with access to up to \$500 in emergency cash to cover unexpected bills, car repair, and other urgent financial needs at a lower cost than bank overdraft protection or payday loans. *Elastic™* also includes a credit-building feature to assist account holders in building their credit score.

“More consumers than ever are underserved by traditional banking products. With the *Urban Trust Success* card and *Elastic™* line of credit, Urban Trust Bank and ThinkCash are providing better solutions for American consumers,” said Robert L. Johnson, Chairman of Urban Trust Holdings. “These solutions will minimize fees to customers at a time when everyone is looking for ways to make their dollars go further,” he added.

“We’re excited about partnering with Urban Trust Bank to provide emergency credit to the hard working Americans that need it most,” stated Ken Rees, Chief Executive Officer of ThinkCash. “By using the *Elastic™* line of credit instead of bank overdraft protection or payday loans, consumers can save money and build credit. We believe Urban Trust Bank is uniquely positioned to deliver this product to the underserved consumer.”

(more)

The Elastic™ line of credit will be offered to Urban Trust Success cardholders and bank account customers to enhance their ability to manage short-term financial needs, build credit, promote savings and avoid debt cycles.

*For more information about the Urban Trust Success card visit: [www.urbantrustbank.com](http://www.urbantrustbank.com).*

*For more information about the Elastic™ product visit: [www.elastic.com](http://www.elastic.com).*

### **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 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](http://www.urbantrustbank.com).*

Media Inquiries: Traci Otey Blunt, The RLJ Companies at 240.744.7858 or [press@rljcompanies.com](mailto:press@rljcompanies.com) or Nancy Port Schwalb for Urban Trust Bank at 407.246.1981 or NSchwalb@bellsouth.net.

### **About ThinkCash**

*ThinkCash is a leading provider of short term consumer credit solutions. ThinkCash partners with financial institutions to deliver convenient, affordable credit solutions to consumers. Since 2001, ThinkCash has served the emergency cash needs of over 1 million working Americans. ThinkCash is headquartered in Fort Worth, Texas. For more information, visit ThinkCash at [www.ThinkCashFinancial.com](http://www.ThinkCashFinancial.com).*

Media Inquiries: Kevin Dahlstrom, ThinkCash at 817.546.2706 or [press@thinkcash.com](mailto:press@thinkcash.com).

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