



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

**URBAN TRUST BANK ANNOUNCES FEE SCHEDULE  
FOR NEW PREPAID DEBIT CARD**

*Urban Trust Success Prepaid Debit Card Fee Schedule Allows  
Greater Convenience and Flexibility to Customers*

**BETHESDA, MD//NOVEMBER 18, 2009//** Urban Trust Bank, a minority-controlled federally chartered thrift, today announced the fee schedule for its new “*Urban Trust Success*” prepaid debit card, under the Visa Inc. 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 products.

The *Urban Trust Success* prepaid debit card has a simple fee structure: \$4.95 activation fee, \$4.95 monthly fee, no fees for transactions, and \$2.50 for ATM withdrawals. There are additional services including online or mobile account management, electronic fund loads, direct deposit, and account inquiries using ATMs or the automated phone system all free of charge. To learn more go to [www.urbantrustsuccess.com](http://www.urbantrustsuccess.com).

“Our customers deserve to fully understand the benefits and true costs of the financial products available to them. The fee schedule for the *Urban Trust Success* prepaid card is simple, transparent, and consistent with our mission of providing low cost products that enable access to capital when needed and personal better financial management,” said Robert L. Johnson, Chairman of Urban Trust Holdings, Inc. “There are no hidden fees and a variety of free features that will ensure our card is truly a low-cost alternative to expensive services or other prepaid cards. We believe that prepaid debit cards are an important mainstream financial tool for all consumers and a fairly priced product like the *Urban Trust Success* card will become a cost-saving product that is welcome in today’s tough economy,” he concluded.

(more)

Cardholders can use their *Urban Trust Success* to 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* prepaid debit card does not charge overdraft fees, insufficient fund fees, or late fees.

**About The RLJ Companies:**

*The RLJ Companies, founded by Robert L. Johnson, owner of the NBA Charlotte Bobcats and founder of Black Entertainment Television, is a diverse portfolio of companies in the financial services, asset management, real estate, hospitality, professional sports, film production, and gaming industries. An innovative business network, The RLJ Companies seeks to target undiscovered or underserved markets; then exercise solid management to achieve results. The RLJ Companies is headquartered in Bethesda, Maryland, with operations in Charlotte, Los Angeles, Florida, Puerto Rico, and Monrovia, Liberia.*

**About Urban Trust Bank**

*Urban Trust Bank (UTB) is a federally chartered community-oriented bank that provides value-oriented, common-sense banking and mortgage services through a network of branches in Florida and the Washington, DC area. UTB is also developing a suite of products to empower individuals and families in diverse communities who have been underserved or undervalued by traditional financial institutions. UTB is among the largest African-American controlled banks in the country and has been highlighted in national and local media, including The Washington Post, CNBC, The Wall Street Journal, The Orlando Business Journal, and USA Today. UTB is designated as well capitalized by the Office of Thrift Supervision (OTS), the highest possible capital rating.*

*For more information visit Urban Trust Bank online at: [www.urbantrustbank.com](http://www.urbantrustbank.com) or [www.urbantrustsuccess.com](http://www.urbantrustsuccess.com)*

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