



**URBAN TRUST BANK AND DR. DeFOREST B. SOARIES, JR.  
PARTNER TO LAUNCH VISA PREPAID CARD AS PART OF THE  
DFREE™ PROGRAM**

*dfree™ Program Created to Promote Debt Free Culture Using Prepaid Card as a Tool*

**BETHESDA, MD//APRIL 26, 2010//**Urban Trust Bank,® FSB (“UTB”), a minority controlled bank founded by Robert L. Johnson and Frank J. Hanna, and Dr. DeForest B. Soaries, Jr., the Senior Pastor of the First Baptist Church of Lincoln Gardens in Somerset, New Jersey, have partnered to deliver a Visa® branded prepaid card as part of the dfree™ financial literacy program.

dfree™, founded in 2005, stands for “Debt, Delinquency and Deficit Free” and was created by Dr. Soaries as a strategy to address the financial education needs of his congregation. In 2010, the dfree™ campaign will expand to churches nationwide under the sponsorship of Corporate Community Connections, Inc. (CCCI), an entity formed by Soaries in 1997 to create partnerships between major corporations and community and faith based organizations.

“This program will allow Urban Trust to fulfill its mission of assisting community leaders to provide urban communities with the tools to help individuals gain financial literacy and savings for the future,” stated Robert L. Johnson. “Financial literacy is the first step towards saving for home ownership – the cornerstone for generational wealth in this country,” Johnson added.

“I am thrilled to launch this prepaid card as part of the dfree™ movement. The mission of dfree™ is to help churches and other organizations popularize debt free living and economic capacity. This means that we must provide individuals and families with the tools to address their financial needs on a consistent basis,” noted Dr. Soaries. “Families can use this low cost tool to better manage their finances and their lives.”

In addition to churches, the program will expand to community organizations, credit unions, and student organizations. The prepaid card empowers cardholders with many of the benefits of traditional debit or credit cards, without the potential to misuse credit. These cards may be used anywhere Visa® debit cards are accepted for shopping and for ATM withdrawals at thousands of locations nationwide.

Initially dfree™ will be supported by the Urban Trust Success prepaid Visa card, while a dfree™ branded prepaid card is under development.

(more)

## ***Dfree Prepaid Card Launch***

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### **About Urban Trust Bank:**

*Urban Trust Bank (UTB) is a federally chartered community-oriented bank founded by legendary entrepreneur Robert L. Johnson. UTB is successfully executing an innovative business model that provides value-oriented, common-sense banking and mortgage services through a network of branches in Florida and the Washington, DC area. Additionally, UTB is 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, CNBC, The Orlando Business Journal, and USA Today. UTB is designated as well capitalized by the Office of Thrift Supervision, the highest possible capital rating. UTB is headquartered in Central Florida and has offices near Washington, DC. For more information, [www.urbantrustbank.com](http://www.urbantrustbank.com) or [www.myurbantrust.com](http://www.myurbantrust.com)*

### **About RLJ Companies:**

*The RLJ Companies, founded by Robert L. Johnson, is an innovative business network that provides strategic investments in a diverse portfolio of companies. The RLJ Companies seeks to target undiscovered or underserved markets then exercise solid management to achieve results. Within The RLJ Companies portfolio, Johnson owns or holds majority interests in businesses operating in banking, private equity, hospitality, automobile dealerships, entertainment, and video lottery terminal (VLT) gaming. The RLJ Companies is headquartered in Bethesda, MD, with operations in Charlotte, NC; Orlando, FL; Little Rock, AR; Los Angeles, CA; San Juan, PR; and Monrovia, Liberia. Prior to founding The RLJ Companies, Johnson was founder and chairman of Black Entertainment Television (BET). For more information: [www.rljcompanies.com](http://www.rljcompanies.com)*

### **About Corporate Community Connections:**

*Corporate Community Connections, Inc. (CCCI) is a corporation formed by Dr. DeForest B. Soaries, Jr. in 1997 to create innovative partnerships between major corporations and community and faith based organizations. CCCI is the corporate sponsor of the dfree™ brand and licenses organizations to become dfree™ partners free of charge. dfree™ has been piloted at the First Baptist Church of Lincoln Gardens, a church that reaches beyond the four walls of the building to work in the community, helping people keep their homes, placing foster and adoptive children, providing job training and placement and enriching the lives of the youth. The dfree™ or debt free program has become a First Baptist Church of Lincoln Gardens' solution-based practice of empowering church and community members to live debt free. For more information about the program visit: [www.mydfree.org](http://www.mydfree.org)*

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