

**STRATEGIES**

[OneUnited Bank](#) is the nation's largest Black-owned bank and an award-winning Community Development Financial Institution, with 50 years of service including two decades of digital banking. OneUnited uses state-of-the-art technology to promote financial literacy to close the wealth gap.

OneUnited Bank, an FDIC insured institution, is unique because of its financial technology platform, which engages with customers in real time to provide personalized data driven insights and proactive solutions to guide, inform and protect their money.

OneUnited Bank utilizes its technology to create and distribute access to critically needed affordable products and services to historically underserved populations.

OneUnited Bank attracts large mission-driven deposits and money-market accounts from major corporations and governmental entities to support loan growth for affordable housing and homeownership and build out of its financial technology platform.

Secure strategic partnerships to expand services, such as business loans, home loans, insurance products, and retirement programs to build generational wealth.

**LOW-TO-MODERATE INCOME COMMUNITY IMPACT**

Offers AI-driven solution, [WiseOne™ Insights](#), a revolutionary financial wellness companion and a groundbreaking AI-driven tool designed to guide, inform, and protect individuals by expanding financial literacy.

Provided unique [technological driven affordable access to financial services](#) to over 100,000 new customers since 2021. Services include close to 8,000 small dollar loans to mitigate usage of expensive payday loans..

As a [certified Community Development Financial Institution \(CDFI\)](#), over 60% of the Bank's affordable rental housing loan originations were in low to moderate income (LMI) communities that are also 80% or more minority. \$0 loan losses in over 12 years.

Continues to promote financial literacy [to build generational wealth](#) by offering free financial literacy tools including free online financial education, [OneTransaction podcasts](#) and videos.

Supported the purchase of a HQ building in Roxbury for [BECMA](#), joined [Partnership for Miami](#) to build a city that works for all, advocated with the [79th Street Corridor Initiative](#) for a holistic approach to developing Poinciana.

**LENDING IMPACT**

[To promote first time homeownership](#), launching Lift Up, with the Federal Home Loan Bank of Boston, which provides up to \$50,000 in down payment assistance and \$1,500 for appraisal, credit report and other lender fees in Boston, Los Angeles and Miami.

Originated close to 3,000 financial emergency loans nationwide in 2024 and almost 8,000 since launch to low-to-moderate income customers through its [CashPlease](#) small dollar, short term loan program, with no credit check.

In a "frozen" real estate market, originated affordable rental housing loans with over 60% in low to moderate income (LMI) communities that are also 80% or more minority. \$0 loan losses in over 12 years.

Generated over \$80 million in mission-driven deposits from major corporations and municipalities to support loan growth and minimize borrowings.

Attracted 15 new corporate relationships with mission driven deposits and expanded relationships with JP Morgan and Citi Bank.

**RECOGNITION & COMMUNITY SUPPORT**

Named to [Inc.'s 2024 Best in Business](#) list in Financial Services, which recognizes companies that, through exceptional execution, have achieved significant industry-defining accomplishments.

Achieved high ratings and reviews for customer service delivery including a 4.38 out of 5 and an A+ rating on [BBB](#) and 4.5 out of 5 on [Trust Pilot](#).

Building national consensus to use financial literacy to close the wealth gap including requiring financial literacy courses in schools. Created significant media coverage including American Banker, Inc., Financial Brands with over 100 articles generating 3 billion media impressions and almost 40 million social media impressions.

Successfully repositioned OneUnited Bank to promote [financial wellness](#), while offering exclusive and state-of-the-art [digital banking solutions](#).

Supported numerous community groups to support economic development including the [Mass Black Expo](#), the [Miami Dade Chamber of Commerce](#) and [Watts of Power Foundation](#).

**TECHNOLOGY INVESTMENTS**

Launched Financial Wellness Benefits Program for employers to support the financial well-being of their employees. Offers opportunity for rewards to promote saving and financial literacy along with a safety net for financial emergencies.

Expanded AI-driven solution. [WiseOne™ Insights](#), a revolutionary financial wellness companion and a groundbreaking AI-driven tool designed to guide, inform, and protect individuals by leveraging financial literacy.

Offers [largest surcharge free ATM network \(100,000+\)](#) including Chase and Citibank branches, peer-to-peer payment service ([Money Moves](#)) and digital card issuance ([Card Command](#)) to provide improved services to customers.

Continued digital transformation by launching Google Workspace to improve employee collaboration.

Enhanced new website on Google Cloud platform, using best practices for [accessibility](#) and improving customer experience (UX).

**HUMAN RESOURCES IMPACT**

Completed second annual Employee Team Survey. 90% of employees are satisfied to highly satisfied with their jobs. Improvement in all areas, particularly career opportunities and compensation. Employees seek more training opportunities.

Welcomed 45 new hires including 6 new Banker Associates into our Management Development Program. and 8 Interns into our [Internship Program](#).

Launched Financial Wellness Benefits Program for OneUnited Bank employees, including rewards for saving and to promote financial literacy, along with a safety net for financial emergencies.

Enhanced successful Quality Assurance (QA) process through the use of [Gemini AI](#) to expand sampling, better identify training needs, improve FAQs, and elevate customer service delivery.

Expanded leadership with a new Compliance Vice President to separate Bank Secrecy Act and Consumer Compliance responsibilities.