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Urban Trust Bank® Elects Glenda Hood and Susan Morris to Board of Directors

ORLANDO, FL (February 9, 2011) - Urban Trust Bank® (UTB) FSB, a federally chartered, full-service community bank, announced the election of former Orlando Mayor and Secretary of State of Florida, Glenda Hood and Real Estate veteran, Susan Morris to its Board of Directors.

Urban Trust Bank® has an admirable history of commitment to the communities in which they operate. Each location is dedicated to the support of local cultural and community organizations. UTB is consumer-minded and community-oriented, reinforcing their dedication and capacity for commitment to economic development and community building.

An Orlando native and fifth generation Floridian, Glenda Hood strengthened and revitalized the city's neighborhoods through strategic planning initiatives, investment in new and renewed green space and recreational land, and the creation of unprecedented successful partnerships with business and community organizations during her tenure as Mayor of Orlando. Hood's lifelong vision and dedication to community is perfectly aligned with the philosophy of community building that Urban Trust Bank advocates.

"I am honored to be asked to serve on the board of Urban Trust Bank," said Hood. "The mission of Urban Trust Bank and the extraordinary level of involvement in the community are very impressive. And in this challenging economic environment, the educational seminars provided by the bank in neighborhoods, churches and to the youth in our schools are more important than ever."

Morris, a former Chairman of the Downtown Development Board and the past Community Development Officer and City Planner for Orlando, has been a key player in Orlando real estate, specializing in commercial investment projects. While dedicating time and enhancing her perspective on varied community projects, Tri-county Transit, Chamber of Commerce and UCF Foundation, Susan continues to successfully broker deals that help shape downtown Orlando. Her expertise will be invaluable to Urban Trust Bank as they poise themselves for expansion.

"I am elated to be a part of this growing and thriving organization and very much look forward to supporting the bank in the development of strategic business objectives. I hope to bring my experience and knowledge of credit standards to the bank and help them make sound credit and lending decisions to ensure they remain strong," said Morris.

About Urban Trust Bank

Urban Trust Bank® (UTB) is a federally chartered community bank that provides value-oriented banking and mortgage services through a network of banking centers in Florida. UTB is headquartered in Central Florida and has 25 branch locations, with 23 branches located inside select Walmart Supercenters®. UTB provides financial solutions to empower individuals and small businesses in both the traditional and underserved banking arenas. UTB has been highlighted in national and local media, including *The Washington Post*, *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.

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