

NEWS RELEASE
For Immediate Release

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Urban Trust Bank® Welcomes Chief Lending Officer

ORLANDO, FL (October 4, 2011) - Urban Trust Bank® (UTB) FSB, a federally chartered, full-service community bank, announced the addition of Guy Michel as Executive Vice President and Chief Lending Officer for the company.

A seasoned commercial banking veteran, Michel brings over 29 years of banking expertise in the Central Florida market to his role at Urban Trust Bank. Throughout the course of his career, Michel has been instrumental in providing financial solutions for business, serving in various Senior Vice President and Commercial Relationship Management roles.

Michel is a graduate of the State University of New York at Binghamton and obtained his MBA in Finance and Accounting from The Pennsylvania State University. He has served as an active member of numerous community organizations, including the American Cancer Society, United Way of Central Florida and Junior Achievement.

"I am delighted to be a part of the tremendous growth that is taking place at Urban Trust Bank. Urban Trust is poised for growth as a profitable institution with an exceptionally strong capital base and a team of leaders committed to serving our current and future customers. It's great to be associated with a company that's truly focused on assisting commercial business clients as they manage their way through a difficult economy," said Michel.

About Urban Trust Bank

Urban Trust Bank® (UTB) is a federally chartered community bank that provides value oriented banking and alternative financial services through a network of branches in Florida. UTB is headquartered in Central Florida and has 24 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 and has been highlighted in national and local media, including *The Washington Post*, *The Wall Street Journal*, CNBC, *The Orlando Business Journal*, and *USA Today*.

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