



NEWS RELEASE

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Fernando Capablanca Elected to Partners for Self-Employment Board of Directors

MIAMI, Fla., Jan. 24, 2008 – Union Credit Bank today announced that president and CEO Fernando Capablanca has been appointed to the board of directors by the Partners for Self-Employment.

With more than 40 years of banking experience, Capablanca joined UCB in 2006 and has overseen the bank's growth and transformation in South Florida.

Active in the South Florida community, Capablanca was president of the Florida International Bankers Association in 1996 and is currently an active member of the board. In 1992, he was appointed by the Florida Comptroller to serve on the International Bankers Advisory Board (IBAB) of the Conference of State Bank Supervisors in Washington, D.C. He was named co-chairman of IBAB in 2002. He is currently a member of the Bankers Advisory Board.

Capablanca holds a master's degree from Harvard Business School and a bachelor's degree from New York University.

About Union Credit Bank

Union Credit Bank (UCB) is a full-service commercial bank that offers a full range of financial products and services, including home and business loans, commercial real estate and commercial non-real estate loans, small business loans, trade financing products, financial planning and financial advisory services. For more information, call (305) 398-9000 or visit the bank's Web site at www.ucbmiami.com.

About Partners for Self-Employment

Founded in 1993, Partners for Self-Employment Inc., previously referred to as Micro-Business, USA is a Miami-based, private non-profit 501 C 3 tax-exempt Florida Corporation, whose mission is to support the accumulation of assets and the financial self-sufficiency of low-income families by providing opportunities to make, borrow, save, and manage money. For more information, visit www.partnersforselfemployment.com.