APPENDIX III

SLAVERY ERA DSCLOSURE (RESEARCH)

United Bank of Philadelphia has been in operation for thirty (31) years and was opened specifically to provide affordable financial services to the underserved and unserved members of this region. While the Bank during its tenure in the City has acquired assets from other financial institutions, these assets were limited to deposits only and well after the slavery era.

APPENDIX IV

AFFIDAVIT OF SLAVERY ERA DISCLOSURE

As the Chief Executive Officer of United Bank of Philadelphia, I attest and confirm that United Bank of Philadelphia has not in any way profited from any slavery policies. Conversely, United Bank of Philadelphia was established to ensure equal access to affordable credit products and services to all persons, therefore the Bank represents the antithesis of such policies.

Date: _____

Evelyn F. Smalls

President & Chief Executive Officer