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United Central Bank Selects Premier from Fiserv

Integration and Scalability Key to Decision for Nation's #1 SBA Preferred Lender

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that [United Central Bank](#), a \$2.6-billion Texas-based community bank with locations in eight states, has selected the Premier^(R) bank platform from Fiserv to provide an outsourced, enterprise-wide technology solution. Named this year's #1 National Preferred Lender by the Small Business Administration (SBA), the bank chose Premier in part for its versatile lending solutions. Premier processes more SBA loans than any other core banking solution in the financial industry.

With the July 2009 acquisition of \$1.2-billion Chicago-based Mutual Bank, United Central Bank nearly doubled its size and gained 12 locations in Illinois, New York and New Jersey. "It's been a great acquisition for us," said Luke Lively, president and chief executive officer of the bank. "It's a win for everyone, especially our customers. We're making loans and supporting the community like they've never been served before."

A multi-lingual community bank serving primarily the Asian community, United Central Bank's mission is to provide financial services to meet the needs of its diverse customer base, which has traditionally been underserved. "Many of our customers would not have been able to obtain loans without a bank like United Central Bank," said Lively, adding that approximately 35 languages are spoken throughout the organization.

United Central Bank is deservedly proud of its top ranking by the SBA. According to Lively, the award is an indication that United Central Bank is not only making an exceptional number of solid loans, but is also doing well collecting on those loans. "This recognition is validation that we are connecting with the communities we serve," said Lively. "You hear about banks that get in trouble because they move away from their niche, expertise, skills and knowledge. You'll never see a United Central Bank on every corner, because we really do target-market. We know what we do best, and that's the reason we'll continue to grow."

Because Premier is highly scalable and robust, United Central Bank is confident Fiserv will be able to support its future growth and acquisitions. Converting both the United Central Bank and the former Mutual Bank systems to one common, new platform is a tall order, but one the bank is committed to taking on. "If what we were looking for was the short-term, easy route, it might have been tempting to stay with one of the previous systems," said Tim White, chief operations officer for the bank, "but we were looking for a long-term partner. Fiserv has the scalability to serve us as we continue to grow. It's never been a measure by dollars for us, but a measure by customer and client satisfaction."

United Central Bank chose a comprehensive Fiserv solution that includes account processing services, Internet banking, cash management, electronic document management, bill pay, EFT, wire transfer processing, branch and merchant source capture solutions, and other Fiserv products. The multi-product solution implementation represents solutions from all five of the Fiserv core competencies: Processing Services, Customer and Channel Management, Insights and Optimization, Risk and Compliance, and Payments.

The bank expects its new partnership with Fiserv to enhance its customers' banking experience, as well as improve internal efficiencies. "The integration afforded by Fiserv means that we can reduce transaction times, which in turn reduces the time a customer needs to be in a branch," said White, adding that the seamless integration of ancillary Fiserv products dispenses with multiple logins.

"United Central Bank has developed strong, long-term relationships with the diverse communities it serves," said Billy Fontaine, president of the Southwest Region Data Center at Fiserv. "Its recognition from the SBA as the nation's top preferred lender is confirmation that the bank is dedicated to providing highly competitive banking products coupled with quality personal services. Fiserv is always proud to partner with organizations like United Central Bank."

"We feel very comfortable with the commitment Fiserv has made to us," said Lively. "In the end, it wasn't just the Premier system itself, but the entire Fiserv organization that led us to this decision. We want a partner who has our same commitment to service, and we feel very much at home with Fiserv."

About United Central Bank

United Central Bank was founded in 1987 in Garland, Texas, and has since grown to serve diverse communities in eight states. A multi-lingual community bank rooted in Chinese and Korean culture, United Central Bank caters to the culture, special needs and languages of the customers in the communities it serves. The bank was named the 2009 #1 National Preferred Lender (PLP) by the Small Business Administration (SBA). For more information, visit ucbtx.com.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit www.fiserv.com.

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