

Union Bank

Regions Served: Arkansas

Lending Focus: Single Family and Commercial Real Estate

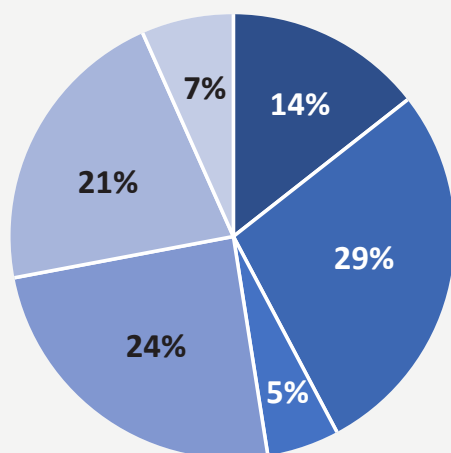
Website: www.unionbnk.com



**U.N.
Sustainable
Development
Goals ***

Founded in 1849, Monticello has transformed from a frontier community into the economic and educational center of Drew County. Union Bank & Trust Co., established in 1887, has grown alongside the town, serving Southeast Arkansas with integrity. In 1900, Citizens Bank of Monticello was founded. During the 1907 financial panic, both banks collaborated to protect customer accounts. This cooperation led to their merger on September 15, 1915, forming Union Bank and Trust Co. Today, Union Bank & Trust Co. continues to provide personal service and innovative products. As a locally-owned institution, it remains committed to the growth and success of Southeast Arkansas.

TOTAL OUTSTANDING PORTFOLIO



Construction & Land Development

In 000's
\$ 31,800

Farm

\$ 446

Single Family

\$ 61,406

Multifamily

\$ 11,621

Commercial Real Estate

\$ 54,104

Commercial & Industrial

\$ 46,966

Consumer Loans

\$ 14,729

Other

\$ 2,021

TOTAL:

\$ 223,093

Your Hometown Community Bank.

HELPING THE COMMUNITY

Union Bank & Trust Co., the leading locally owned bank dedicated to the health, safety, growth, and overall success of Southeast Arkansas, demonstrated its commitment to the community on August 14, 2023. The bank provided lunch for the Warren school district to kick off their professional development week. The meal, consisting of pulled pork, homemade macaroni and cheese, homemade loaded mashed potatoes, and chocolate chip cookies, was served by Union Bank representatives Tricia Wilkinson, Ana Angeles, Austin Hopper, Scott Saffold, and Randy Rawls. As they extended their wishes for a great school year, this event highlighted how the ownership and entire team of Union Bank & Trust Co. are local folks deeply invested in and passionate about their community.



Source: Call Report Data at 12/31/2023

*Adopted by the UN in 2015, the Sustainable Development Goals (SDGs) are 17 integrated targets aimed at ending poverty, protecting the planet, and ensuring peace and prosperity for all by 2030.

2023 SNAPSHOT LOAN ORIGINATIONS



1538
TOTAL LOANS



43
CONSTRUCTION &
LAND DEVELOPMENT



27
COMMERICAL
REAL ESTATE



16
FARM



357
COMMERCIAL
& INDUSTRIAL

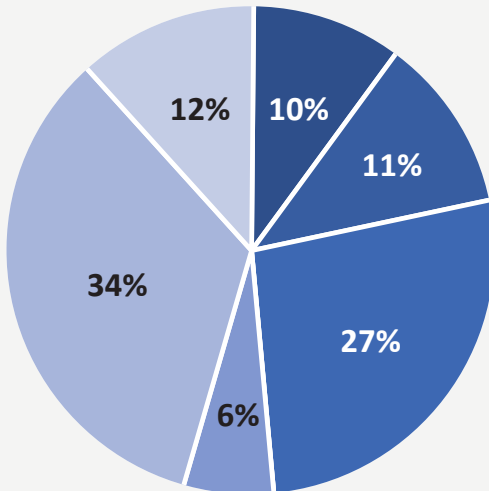


137
SINGLE
FAMILY



958
CONSUMER
LOANS

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



Union Bank Trust Services

Union Bank Trust Services offers professional investment management and fiduciary services in Southeast Arkansas. Their experienced team provides tailored solutions for various trust types, including Personal Living Trusts, Testamentary Trusts, and Special Needs Trusts. As trustees, they manage assets responsibly, protect inheritances, and minimize probate expenses. Their investment strategies, developed with MainStreet Advisors, are customized to each investor's needs. The bank also provides estate settlement services, custodial agencies, and acts as Trustee for corporate bond issues and IRAs. Their team has expertise in managing court-appointed guardianships, offering personal service for special situations.

2023 LOAN ORIGINATIONS

	<i>In '000's</i>
Construction & Land Development	\$ 8,801,917
Farm	\$ 10,298,926
Single Family	\$ 23,850,999
Commercial Real Estate	\$ 5,266,961
Commercial & Industrial	\$ 30,011,072
Consumer Loans	\$ 10,502,698
TOTAL:	\$ 88,732,573

Source:
2023 Union Bank & Trust Co. loan origination

