

NEWS RELEASE
FOR IMMEDIATE RELEASE

**URBAN TRUST BANK AND INSIGHT PARTNER
TO OFFER ADVANCED PREPAID CARD FEATURES**

New Prepaid Card Features Total Suite of Financial Services

ARLINGTON, VA//MAY 4, 2010//Urban Trust Bank and Insight Card Services have launched the Insight prepaid MasterCard[®]. The Insight Card offers a full suite of consumer-friendly features complimented by an affordable fee structure. The Insight Card's feature set is designed to encourage consumers to utilize the card as their primary financial tool, while equipping them with a convenient way to manage their money. The card is marketed and distributed by Insight's partner network, which includes financial service centers and convenience stores.

The Insight Card features real-time text messages to alert consumers each time a transaction is conducted, free direct deposit of payroll and government benefits, free online bill pay, an interest bearing savings plan, a rewards program, and financial literacy and personal budgeting information.

"Urban Trust Bank is a respected and innovative organization that fits perfectly with our strategic approach in providing a broad range of financial solutions for overlooked consumers," said Bill Smith, CEO of Insight. "We are excited about this first step in our relationship with Urban Trust Bank."

Kathy Boden Holland, EVP National Products at Urban Trust noted: "Insight shares our vision for full-featured, transparent products that serve the overlooked consumer. Our companies share the view that the everyday needs of consumers deserve sensibly-priced solutions."

About Urban Trust Bank

Urban Trust Bank (UTB) is a federally chartered community-oriented bank founded by legendary entrepreneur Robert L. Johnson. UTB is successfully executing an innovative business model that provides value-oriented, common-sense banking and mortgage services through a network of branches in Florida and the Washington, DC area. Additionally, UTB is developing a suite of products to empower individuals and families in diverse communities who have been underserved or undervalued by traditional financial institutions. UTB is among the largest African-American controlled banks in the country and has been highlighted in national and local media, including The Washington Post, CNBC, The Wall Street Journal, The Orlando Business Journal, and USA Today. UTB is designated as well capitalized by the Office of Thrift Supervision, the highest possible capital rating. UTB is headquartered in Central Florida and has offices near Washington, DC.

For more information, visit Urban Trust Bank online at: www.myurbantrust.com or www.urbantrustbank.com.

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About Insight Card Services

Insight Card Services, headquartered in Birmingham, Ala., is a leading provider of financial solutions for the millions of overlooked consumers who lack a traditional bank account. Insight provides consumers with a broad spectrum of products and services that address the reality of their financial lives. The company's financial literacy tools equip cardholders to successfully manage money while empowering them to take control of their financial future. Visit www.InsightCards.com for more information or email mediarelations@insightcards.com.