

10.07.11 For Immediate Release:

**UNITED COMMUNITY BANK COMMITS \$100 MILLION DOLLARS TO SMALL BUSINESS & AG LENDING IN CENTRAL AND WEST CENTRAL ILLINOIS**

Chief Executive Officer and Chairman of the Board for United Community Bancorp, Mr. Robert Narmont says, "We are excited to provide a new lending plan enabling our lenders to loan funds to small business owners and farmers that will ultimately contribute to the growth and development of the communities we serve. This plan will allow UCB to assist both current and prospective customers with financing to those that are truly at the heart of our local economy."

UCB has worked with the U.S. Treasury Department and the FDIC to approve an aggressive plan to provide loans to qualified individuals in the agricultural industry and small businesses. The plan will be implemented through United Community Bancorp's three banking subsidiaries, United Community Bank, Marine Bank and Trust and Brown County State Bank.

These loans will be provided with two primary goals in mind. The first objective is to provide for community outreach and the second is simply to address the needs of small businesses. "As a small business, we not only understand the challenges facing small businesses in America, we are committed to offering the necessary lending services to small businesses and farms to help promote economic growth and create jobs in our communities," adds Mr. Narmont.

United Community Bancorp will incorporate \$22.2 million dollars received from the Small Business Lending Fund (SBLF) into the \$100 million dollar lending plan and subsidize the remainder with bank funds. The fund was enacted into law as part of the Small Business Jobs Act to encourage community banks to finance commercial / industrial operations, owner-occupied non-farm real estate, non-residential real estate, agricultural production, farming operations and farmland.

United Community Bancorp, Inc. was first established in Greene County with the purchase of Farmer's State Bank of Greenfield in 1973. With an asset size of approximately \$1.25 billion, United Community Bancorp, Inc. has a very strong history within the communities it serves.

Recognized as the leader of community banking, United Community Bank is a 100% employee owned community bank serving 18 communities throughout central Illinois. United Community Banks are located in Bunker Hill, Gillespie, Greenfield, Divernon, Pawnee, Auburn, Loami, Chatham, Springfield, Carlinville, Pittsfield, Roodhouse and Winchester. Affiliate banks include Marine Bank and Trust with offices in Carthage, Hamilton and Augusta and Brown County State Bank with offices in Mt. Sterling and Golden.

For more information on United Community Bank visit [UCBbank.com](http://UCBbank.com) or contact UCB President and Chief Operating Officer, Mr. Todd Wise at (217) 483-2491.