



## **Current Banking Concerns**

**Universal Bank is a conservative bank that focuses on safety & soundness.**

**The cause of bank failures was due to “crypto,” “venture capital/start-up companies, high-tech industries, and any other high-risk customers.**

**Universal Bank as a community bank takes pride in our relationship-based business model focused on building long-term trust with our customers. After all, we live in your community too, and your success is our success.**

**Universal Bank is well-capitalized with a leverage capital ratio of 18.23% as of February 28, 2023, well above the minimum regulatory leverage ratio capital requirement for a well-capitalized institution of 9% and well positioned to continue to serve our customers and community. The Bank has served its community for 69 years after receiving its banking charter in 1954.**

**Universal Bank is a member of the FDIC and all its customers are insured by the Federal Deposit Insurance Corporation (FDIC). To learn more about the FDIC Insurance, you can visit their website at:**

**<https://fdic.gov/resources/deposit-insurance/faq/>**

**To learn more about the insurance coverage, please visit the FDIC’s tool to calculate your coverage amount. The tool is available by visiting**

**<https://edie.fdic.gov/calculator.html?>**

**As a community banking customer of Universal Bank, you have access to our experienced team, and we stand ready to address any of your**

**questions or concerns during our banking office hours. You may also call our toll-free number during our banking hours at (888) 809-8282.**