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FOR IMMEDIATE RELEASE

United Bankers' Bancorporation, Inc. Welcomes James MacPhee to Board of Directors

BLOOMINGTON, MN – Bryan Grove, Chairman of United Bankers' Bancorporation, Inc., is pleased to announce James MacPhee as the newest member of the United Bankers' Bancorporation, Inc. (UBBI) Board of Directors.

MacPhee is a well-respected veteran in the financial services industry and a steadfast believer in the importance of community banking. His career spanned over 40 years with Kalamazoo County State Bank, serving for 24 of those years as bank CEO and a member of the board of directors. Prior to his retirement from the bank, he held the title of Vice Chairman of the Board and Executive Officer. He has been an integral part of their bank's history and growth, holding past leadership positions including Lender, Cashier, President, and CEO and Director. "I appreciate UBB's values and goals. I'm excited to assist them in upholding their mission of helping all community banks succeed, and supporting their commitment to constant innovation of their product and service offerings," MacPhee commented. "I am a firm believer that UBB can help community banks continue to thrive, not only as leading correspondent service provider, but also as a trusted bank partner. I'm honored to be part of their Board of Directors."

Throughout his career MacPhee's leadership also included several high ranking positions with state and national banking associations. He was especially active with the Independent Community Bankers of America, serving in a multitude of roles, from Chairman, Vice Chairman, Executive Committee Member, and Director. MacPhee's service also extends to his community, where he has held leadership roles in a host of organizations, such as being a charter member and chairman for Schoolcraft Downtown Development Authority, the Bronson Hospital Foundation Board Director and Kalamazoo County Fair Renovations Chairman to name a few.

On choosing MacPhee for this seat, Grove explains, "Jim's commitment to business and community is unprecedented. He demonstrates a total understanding of the purpose of a community bank and what it means to be a true community banker. I look forward to his leadership and insights as we expand and grow UBB together."

MacPhee is a graduate of the American Institute of Banking, holds an Associate's Degree in Business and Finance from Kalamazoo Valley Community College in Michigan, and completed a 2-year study certification program at the University of Michigan Graduate School of Business.

About United Bankers' Bank

Headquartered in Bloomington, MN, United Bankers' Bank is the nation's first bankers' bank, and a full service provider of correspondent banking services to community banks in: Minnesota, North Dakota, South Dakota, Montana, Nebraska, Indiana, Iowa, Wyoming, Idaho, Ohio, Oregon, Washington, Michigan and Illinois. For more information please visit www.ubb.com.