



## **UniBank Names Robert Disotell Executive Vice President and Chief Credit Officer**

Lynnwood, WA / ACCESSWIRE / September 3, 2024 / U & I Financial Corp. (OTCQX:UNIF), the holding company (the “Company”) of UniBank (the “Bank”), announced today that the Bank has selected Robert Disotell as Executive Vice President (EVP) and Chief Credit Officer (CCO), and JJ Kim as EVP and Chief Banking Officer, both effective September 1, 2024.

Disotell has 21 years of experience as a Chief Credit/Lending Officer in Washington and California. Most recently, Disotell served as Chief Lending Officer for California Coast Credit Union in San Diego, California from 2012 to 2021. Previously Disotell served as a CCO from 2000 to 2012 and prior to that, EVP of Lending, for Snohomish County’s then-largest local bank, Everett-based Cascade Bank. In all, Disotell worked 35 years in the Puget Sound market.

Stephanie Yoon, the Bank’s Chief Executive Officer, said “UniBank is extremely pleased to bring Robert Disotell onto our executive team. Robert has both deep experience in credit quality and broad knowledge of UniBank’s primary markets that make him uniquely suited to strengthen UniBank’s leadership and service to our community.”

Disotell said, “I’m excited to be back where I spent 35 years of my career assisting customers and small businesses fulfill their financial goals. UniBank provides a unique opportunity for me to leverage my experience to help UniBank augment its lending operations.”

The Bank also announced the appointment of JJ Kim as EVP and Chief Banking Officer overseeing branch network and loan originations.

Kim has 23 years of experience in Puget Sound banking markets, including as Senior Vice President and Regional Director for GBC International, overseeing development of the bank’s Pacific Northwest branches; First Vice President of Bank of Hope, overseeing operations for its Washington branches, commercial lending, and SBA loan production; and Senior Vice President of Puget Sound-based Heritage Bank.

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### **About UniBank**

UniBank, the wholly-owned subsidiary of U & I Financial Corp. Founded in 2006 and based in Lynnwood, Washington, the Bank serves small to medium-sized businesses, professionals, and individuals across the United States. Customers can access their accounts in any of the four branches – Lynnwood, Bellevue,

Federal Way and Tacoma – online or through the Bank’s ATM network. For more information visit [www.unibankusa.com](http://www.unibankusa.com).

### **Forward-Looking Statement Safe Harbor**

This news release contains comments or information that constitutes forward-looking statements (within the meaning of the Private Securities Litigation Reform Act of 1995) that are based on current expectations that involve a number of risks and uncertainties. Forward-looking statements describe U & I Financial Corp.’s projections, estimates, plans and expectations of future results and can be identified by words such as “believe,” “intend,” “estimate,” “likely,” “anticipate,” “expect,” “looking forward,” and other similar expressions. They are not guarantees of future performance. Actual results may differ materially from the results expressed in these forward-looking statements, which because of their forward-looking nature, are difficult to predict. Investors should not place undue reliance on any forward-looking statement, and should consider factors that might cause differences including but not limited to the degree of competition by traditional and nontraditional competitors, declines in real estate markets, an increase in unemployment or sustained high levels of unemployment; changes in interest rates; adverse changes in local, national and international economies; changes in the Federal Reserve’s actions that affect monetary and fiscal policies; changes in legislative or regulatory actions or reform, including without limitation, the Dodd-Frank Wall Street Reform and Consumer Protection Act; demand for products and services; changes to the quality of the loan portfolio and our ability to succeed in our problem-asset resolution efforts; the ongoing uncertainties from COVID-19; the impact of technological advances; changes in tax laws; and other risk factors. U & I Financial Corp. undertakes no obligation to publicly update or clarify any forward-looking statement to reflect the impact of events or circumstances that may arise after the date of this release.

### **Investor Relations**

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