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For Immediate Release

**UB Community Development announces Community Facilities Lending Funding for meter replacement for North Baldwin Utilities in Bay Minette, Alabama.**

**Atmore, AL** - UB Community Development, LLC (UBCD), a community development partner of United Bank, has announced \$3,100,000.00 in Community Facilities Lending funds designated to North Baldwin Utilities (NBU) for the purchase of an estimated 9,400 automatic radio read water meters, two blowers at one of NBU's wastewater treatment plants and the installation of an additional well. Community Bank Lender Chris Walker helped secure financing for the project.

Established by the City of Bay Minette in 1945, NBU is a public utility providing water, wastewater and natural gas to the residents of North Baldwin County. NBU is governed by a five-member board appointed by the mayor and city council. To better represent the service area, director positions are held by customers who reside in Bay Minette, Stockton and Stapleton. Currently operating at only 44% capacity based on 2016 calculations, NBU proudly serves water to over 40,000 residents. NBU also provides sanitary sewer service to most residents and businesses in Bay Minette. Always expanding to new areas, NBU's natural gas system currently serves 1,800 residential customers, 24 industrial customers and 335 commercial or other customers.

Over the last 20 years, NBU's service area has grown exponentially as smaller community water systems needed to be absorbed. Due to this growth, many additional water services have been added to properly serve customers. With new customers and miles of additional territory to cover, NBU is continually looking for ways to allow additional growth as needed. "We never stop undergoing expansion and upgrade projects. We embrace any improvement that can increase efficiency and allow us to offer reasonable rates," said Jason Padgett, NBU's General Manager and CEO.

To help employees with the increased workload from additional services, NBU has begun an improvement project to upgrade manual read water meters to automatic read meters. These new meters can transmit directly to NBU employees by just traveling by the meter with no need to stop the vehicle. Once received, automatic meter readings are electronically sent to NBU's billing software for staff to process. Traditional manual meters require an employee to stop the vehicle and physically find the meter to get a reading. The repeated bending and squatting can become difficult for a meter reader, as well as cause exposure to poisonous plants, insects and unfenced pets. "Our employees work hard and take pride in what they do each day. We want to make sure they are provided with the best tools and

equipment. The new radio read meters are an improvement for both employees and customers.” Padgett said.

NBU regularly performs maintenance or replaces water meters to prevent unaccounted for water usage which can drive up utility rates. With more accurate readings, automatic meters can help NBU quickly detect leaks and other minor damage that results in unaccounted for water usage. With many existing manual water meters nearing scheduled replacement, now is the perfect time to upgrade to the automatic meters. Where automatic meters have already been installed, time to collect reads has decreased by 80%. With the additional time, staff can be more efficient and thorough with all aspects of the billing process. With such success with the already installed automatic meters, NBU is working diligently to complete this improvement project.

Padgett commented about the new funding through United Bank, “We’re excited to partner with United Bank on several upcoming projects. Since we live in the community we serve, we strive to support our City, schools and other organizations any way we can. We’re pleased to work with another community-oriented organization like United Bank. With their support, we continue our efforts to offer customers and our community the very best.”

Chris Walker, Commercial Lender of UB Community Development, stated, “I am excited to have the ability to affect the quality of the lives of the residents that North Baldwin Utilities serves. Through this loan process, I have reflected on the impact that Community Facilities Loans have on the quality of life in rural areas and their growth and development. To aid smaller communities in providing services already prevalent in larger cities is truly gratifying.”

For more information about United Bank, please contact Tonya Lambert, Vice President of Marketing and Public Relations, at (251) 446-6004 or email [tonya.lambert@unitedbank.com](mailto:tonya.lambert@unitedbank.com). For more information about UB Community Development, or for help with planning your next funding project, contact Chris Walker, Commercial Lender of UB Community Development at (251) 446-6049 or email [chris.walker@unitedbank.com](mailto:chris.walker@unitedbank.com).

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### **About United Bank**

United Bank is a \$670,000,000 financial institution that has enjoyed 115 years of continuous service to Atmore, Alabama and surrounding communities. United Bank has offices in Atmore, Brewton, Flomaton, Monroeville, Frisco City, Bay Minette, Foley, Lillian, Loxley, Magnolia Springs, Silver Hill, Spanish Fort, and Summerdale in Alabama. United Bank serves Santa Rosa County, Florida in Jay, Milton, and Pace. For more information about United Bank, please visit our website at [www.unitedbank.com](http://www.unitedbank.com). Member FDIC.

### **About UB Community Development**

UB Community Development’s strong history as an experienced leverage lender in New Market Tax Credit transactions, coupled with our passion for improving the communities around us, make UB CD Alabama’s premier financial partner for economic and community development. Through our NMTC projects, Community Facilities Lending Program and Capital Magnet Fund, UB CD is working with community development partners in the fields of healthcare, education, manufacturing, public works, and more. For more information about UB Community Development, visit our website at [www.UBCommunityDevelopment.com](http://www.UBCommunityDevelopment.com).