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LH-Finance Announces Strategic Global Partnership with CGI Finance

(Baltimore, Maryland, February 12, 2016) LH-Finance, a newly-established division of United Bank (Glastonbury, Connecticut – USA) that provides both retail and wholesale marine financing, today announced a strategic global partnership with the CGI Finance, the European leader in the yacht finance industry.

Under this new strategic global partnership, LH-Finance will partner with CGI Finance to provide floor planning, or inventory financing, for boat manufacturers and dealers seeking financing in the North American and European markets.

LH-Finance will provide floor planning expertise to European boat manufacturers identified by CGI Finance that are seeking marine financing in the North American market. The partnership creates the same collaboration where LH-Finance will connect CGI Finance with North American boat manufacturers seeking competitive marine inventory financing in the European market.

LH-Finance, also referred to as L’Hermione Finance with its 12-member team based in Baltimore, Maryland, offers marine financing and competitive products to customers, dealers and boat manufacturers. LH-Finance is a new division of United Bank, a \$6.2 billion bank based in Glastonbury, Connecticut in the United States.

CGI Finance is a brand of Compagnie Générale de Location d’Equipements (CGL), a subsidiary of Société Générale, one of the largest European financial services groups, and provides lending to individuals and corporate entities for new and used boats and yachts, as well as floor plan financing solutions for boat dealers and manufacturers.

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“Aligning our expertise as well as our products and services with the worldwide brand of CGI Finance quickly and strategically positions LH-Finance to be among the most competitive financing firms in the North American marine industry. This global partnership, along with the experienced team we recently recruited to lead LH-Finance, is just the beginning of what I am confident will be a strong long-term and successful presence in the marine financing market for United Bank,” **said William H.W. Crawford, IV, Chief Executive Officer of United Bank and United Financial Bancorp, Inc.**

“The partnership between LH-Finance and CGI Finance is a unique combination to provide global solutions to our clients and to offer both European and American financing solutions. It is a great opportunity for us to support our clients in their development on the American market and to develop our franchise in Europe through this partnership,” **said Jean-Hugues Delvolve, Chief Executive Officer of CGL.**

About LH-Finance (A Division of United Bank):

LH-Finance, also referred to as L’Hermione Finance, a division of United Bank of Glastonbury, Connecticut, offers both retail and wholesale marine financing to customers and manufacturers. With its experienced team based in Baltimore, Maryland, LH-Finance is uniquely positioned to provide exceptional customer service through a combination of stronger partnerships with premium multinational brands, industry expertise, innovative products and competitive rates. For more information on LH-Finance, please visit www.LH-FINANCE.com.

About CGI Finance:

CGI Finance is a brand of Compagnie Générale de Location d’Equipements (CGL), a financial establishment founded in 1951 and a subsidiary of the Société Générale Group’s International Banking & Financial Services Division. One of the leading consumer credit companies in France, CGI Finance offers financial solutions to individuals and corporate entities for car financing and debt restructuring. CGI Finance is also the European leader for marine financing.

About United Bank:

On April 30, 2014, United Bank (established in 1882) and Rockville Bank (established 1858) completed a transformational merger of equals by bringing together two financially strong, independent-minded institutions to create the premier community bank in New England with more than 50 branches in two states and \$6.2 billion in assets. United Bank is a Connecticut state chartered bank with regional offices throughout Connecticut and Massachusetts. The Holding Company for United Bank is United Financial Bancorp, Inc. (NASDAQ Global Select Stock Market: "UBNK"). For more information on United Bank, please visit www.bankatunited.com.

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