

September 10, 2021

Dear Valued Aquesta Bank Client,

We look forward to welcoming you to United Community Bank! This fall, Aquesta Bank will join the United family, and our goal is to make your banking transition as smooth as possible.

We are excited to join these two service-oriented organizations together. United and Aquesta abide by the same philosophy: "treat customers and employees the way they want to be treated." United Community Bank is proud to be ranked #1 in customer satisfaction with consumer banking in the Southeast by J.D. Power, seven out of the last eight years, as well as being the #1 most trusted bank.

Together, we will provide the resources of a larger institution and expand customer access to commercial, retail, and investment products and services, while maintaining the personal focus you experience today. We are honored to have the opportunity to be your banking partner and look forward to serving you.

The merger is scheduled to be completed on October 1, at which time Aquesta Bank will become United Community Bank. Behind the scenes, we are preparing for a full transition in mid-November. We understand that you may have questions about your banking services and what this specifically means for you. Our goal is for this transition to be easy, and we want you to feel "at home" with us.

In mid-October, you will be mailed materials that will prepare you for the transition to United in mid-November. In the meantime, we invite you to contact your banker, call us at 1-800-UCBANK1 (1-800-822-2651), or visit our website, [www.ucbi.com/aquesta](http://www.ucbi.com/aquesta), for more information or to discuss any questions or concerns you may have.

Once again, we look forward to welcoming you to United Community Bank and serving you for years to come.

Sincerely,

A handwritten signature in black ink, appearing to read 'Lynn Harton'.

Lynn Harton  
Chairman and CEO  
United Community Bank