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((Address 1))
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((City, State Zip))

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((DATE))

Dear Valued Customer,

We remain committed to keeping you informed by providing clear and frequent communication. Recently you received your United Community Bank welcome package, which included important information you will need to stay informed through the final transition from Horry County State Bank to United Community Bank. We're writing to provide you with additional information about the new United Community Bank Debit/ATM Card you will be receiving soon.

The United Community Bank Debit/ATM Card from Mastercard® provides anytime access to your money when making purchases or withdrawing cash from an ATM. Purchases are deducted from your bank account automatically. Plus, the ATM and daily purchase limits you currently have on your Horry County State Bank Debit/ATM Card will remain the same on your new United Community Bank Debit/ATM Card.

Below are key dates and important instructions to keep in mind so that you can enjoy the convenient use of your Debit/ATM Card without interruption.

Key Dates Related to Your New United Community Bank Debit/ATM Card:

October 20, 2017 – We will mail your new United Community Bank Debit/ATM Card on October 20. Your new card should arrive no later than Monday, November 6. If you do not receive your card by this date, call or stop by any Horry County State Bank location for assistance.

For your security, your new United Community Bank Debit/ATM Card will arrive in a **plain white envelope with no bank name. Please keep the new card, but do not use it until Friday, November 10 at 6:00 p.m.** Continue using your Horry County State Bank card until then.

November 10, 2017 – Your new United Community Bank Debit/ATM Card must be activated before it can be used. Activate and set your PIN by calling 1-800-992-3808. **Please activate, but do not use your new United Community Bank Debit/ATM Card until 6:00 p.m. on Friday, November 10. Debit/ATM Cards issued by Horry County State Bank may not be used after November 10 and should be safely discarded.**

November 13, 2017 – Provide your new United Community Bank Debit/ATM Card number to any merchants currently using your card as a payment method for recurring bills.

The service, convenience and people you have come to know and trust at Horry County State Bank are all waiting for you at United Community Bank. Our first priority is to make you comfortable in your new financial home. So let us know if you have questions or just want to talk.

Once again, welcome to United!

Sincerely,



Bill M. Gilbert
President of Community Banking