



YOUR NEW DEBIT CARD WILL ARRIVE SOON

July 22, 2019

Dear Valued Customer,

We remain committed to keeping you informed through 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 First Madison Bank to United Community Bank. We're writing to provide you with information about your new United Community Bank Debit Card you will be receiving soon.

The United Community Bank MasterMoney® Debit Card from Mastercard® provides anytime access to your money when making purchases or withdrawing money from an ATM. Purchases are deducted from your bank account automatically. Below are key dates and important instructions to keep in mind so you can enjoy the convenient use of your debit card without interruption.

Friday, July 26 – We will mail your new United Community Bank Debit Card(s) on July 26. Your new card should arrive no later than Friday, August 9. If you do not receive your card by this date, call or stop by any First Madison Bank location for assistance.

For your security, your new United Community Bank Debit Card will arrive in a **plain white envelope with no bank name**. **Please keep the new card, but do not use it until after Friday, August 16 at 6:00pm**. Continue using your First Madison Bank Debit Card until then.

Friday, August 16 – Your new United Community Bank Debit 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 Card until 6:00pm on Friday, August 16. Debit cards issued by First Madison Bank may not be used after August 16 and should be safely discarded. In addition, please note that new ATM and daily purchase limits will be in effect*.**

Monday, August 19 – Provide your new United Community Bank Debit Card number to any merchants currently using your debit card as a payment method for recurring bills.

The service, convenience and people you have come to know and trust at First Madison Bank are all waiting for you at United Community Bank. Together, we are excited to continue providing best in class service to our customers and communities. So, let us know if you have any questions at all or just want to talk. You may also visit ucbi.com/firstmadison for more information.

Sincerely,

M. Jay Staines
CEO, First Madison Bank & Trust