



We Look Forward  
**To Knowing You**

Dear Valued Customer,

We are getting closer to the final transition of your account(s) from First Madison Bank to United Community Bank, where you will continue to experience local, friendly and personal service.

As promised, you will find enclosed **information that will be helpful to you as your account(s) transition to United Community Bank.** This includes information on how we protect your Privacy, your Terms and Conditions, and a Products and Services Guide with everything you'll need to stay informed through the final transition of your account(s)—plus information on the products and services available to you at United.

As we shared in our last communication, we will work hard throughout this transition to make the process as easy as possible for you. As a reminder, **your account number(s) will not change and your direct deposits and automatic payments will continue to be processed in the same manner as they are now.** Minor changes to Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs) are explained in your new Terms and Conditions insert; however, rates on existing accounts will remain the same until maturity.

Once again, I want to sincerely welcome you to our United family, where we believe in the power of coming "Together for Good." For the good of our customer, for the good of the community, for the good of each other, we're here for the long run as a stable, trustworthy, caring partner. If you need assistance, don't hesitate to contact your local branch or call us at **1-800-UCBANK1** (1-800-822-2651).

Sincerely,

Rich Bradshaw  
Chief Banking Officer  
United Community Bank

---

**United Community Bank Included on Forbes List of World's Best Banks**

This ranking reflects our focus on the fundamentals of growing a strong bank. We are particularly proud to be recognized as fifth on the list of 60 banks in the United States and as the top bank with a regional Southeast presence for 2019. Based largely on customer satisfaction, this reflects how our bankers go above and beyond every day to serve our customers to the best of their ability; customer service has always been our primary focus and continues to be the driving force behind our success.

