



YOUR NEW DEBIT/ATM CARD
WILL ARRIVE SOON

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 Four Oaks Bank to United Community Bank. We're writing to provide you with information about your 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 money from an ATM. Purchases are deducted from your bank account automatically. Plus, the ATM and daily purchase limits you currently have on your Four Oaks 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:

March 26, 2018 – We will mail your new United Community Bank Debit/ATM Card(s) on March 26. Your new card should arrive no later than **Monday, April 9**. If you do not receive your card by this date, call or stop by any Four Oaks Bank location for assistance. The card will arrive in an envelope bearing the logos of both United Community Bank and Four Oaks Bank, so please look for this important item in your mail.

Please keep the new card, but do not use it until Friday, April 13, 2018 at 6:00pm. Continue using your Four Oaks Bank card until then.

April 13, 2018 – 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 6:00pm on Friday, April 13. Debit/ATM Cards issued by Four Oaks Bank may not be used after April 13 and should be safely discarded.**

April 16, 2018 – 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 Four Oaks 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.

Sincerely,

Jim Rose

Regional President – Raleigh and Coastal Plain