



WE LOOK FORWARD TO KNOWING YOU!

((Name Line 1))
((Name Line 2))
((Name Line 3))
((City)), ((State)) ((ZipCode +4))
||| ||| ||| ||| ||| ||| ||| |||

((DATE))

Dear Valued Customer:

We are getting closer to the transition of your account(s) from Four Oaks 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.

A benefit of the combined bank is expanded access to United's Personal and Business banking products and services, while maintaining the customer focus and local decision-making you have come to expect. We are pleased to let you know that, even though the transition to United Community Bank is not yet complete, we have new, expanded services to share. Automated Teller Machines (ATMs) are being installed at most Four Oaks Bank locations and will be available soon. We hope that this new convenience service makes your banking experience even better.

Once again, I want to sincerely welcome you to our United family. We look forward to knowing you and making sure that we exceed your expectations as you **Experience United!** If you need assistance don't hesitate to contact your local branch or call us at 1-800-UCBANK1 (1-800-822-2651).

Sincerely,

Bill M. Gilbert
President of Community Banking



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United Community Bank Once Again Included on Forbes List of America's Best Banks

This ranking reflects our focus on the fundamentals of growing a strong bank. We are particularly proud that we are recognized for our financial performance during the same time that we have been recognized for the fourth year in a row as the Southeast Region Winner of the J.D. Power Award for customer satisfaction. This reflects the outstanding job our bankers do of both taking care of our customers and running a sound and profitable bank.



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