PRODUCTS AND SERVICES

Guide

EFFECTIVE APRIL 13, 2018

IMPORTANT INFORMATION ABOUT YOUR ACCOUNTS WITH FOUR OAKS BANK.
Since our beginning in 1950, the people of United Community Bank have been dedicated to providing best-in-class service to every customer. And now that we’ve joined forces with Four Oaks Bank, we’re honored to provide that same service to you—along with everything else you loved about Four Oaks Bank, but through a larger network of locations, resources, and expertise.

The helpful, dedicated, focused and friendly service you have come to know at Four Oaks Bank is 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!
WE'RE HERE TO HELP.

We’ve tried to include everything in this packet, but we understand you might still have questions. And if you do, we’re here to help. So don’t hesitate to contact your local branch or call us at 1-800-UCBANK1 (1-800-822-2651).

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WELCOME

Continued local and personal service is here for you! And you can count on us to keep you in the loop and be available when you have questions.

We’ve put this guide together to serve as a one-stop source for information as you go through the transition process. Please review it to discover the new names of your accounts and the features and benefits associated with them. You’ll also find details about the transition, a list of branch locations, important milestone dates, and answers to frequently asked questions.
Beginning Monday, April 16, provide your new Debit Card number to any merchants currently using your card as a payment method for recurring bills. Your routing number will change to 061112843. Please do not use the new routing number prior to April 16.

Your direct deposits and automatic payments will continue to be processed in the same manner as they are now. There is no immediate action you need to take.

We will mail your new United Community Bank Debit/ATM Card(s). Please keep the card, but don’t use it until after Friday, April 13 at 6:00 pm. Continue using your Four Oaks Bank card(s) until then.

Four Oaks Bank’s Bill Pay service will be turned off at 5:00 pm on Friday, April 13, with no access until Sunday, April 15 at 3:00 pm. Your Bill Pay payees and scheduled payments will be automatically transferred to United Community Bank, so there is no need for you to re-enter the information. You will need to activate your new United Community Bank Debit/ATM Card and select a PIN prior to using it beginning at 6:00 pm on Friday, April 13. To do this, call 1-800-992-3808.

You will receive a final bank statement from Four Oaks Bank dated April 13, 2018. After that date, all account statements will be provided by United Community Bank.

Your account(s) will transition from Four Oaks Bank to United Community Bank beginning Saturday, April 14.

Visit ucbi.com to begin using United Community Bank’s Online and Mobile Banking service with Bill Pay. The service will be available beginning at 3:00 pm on Sunday, April 15. If you use Online Banking Alerts, you will need to recreate them once you’ve signed in to Online Banking.

Beginning Monday, April 16, provide your new Debit Card number to any merchants currently using your card as a payment method for recurring bills. Your routing number will change to 061112843. Please do not use the new routing number prior to April 16.

Your direct deposits and automatic payments will continue to be processed in the same manner as they are now. There is no immediate action you need to take.

MILESTONE DATES

Monday, March 26
We will mail your new United Community Bank Debit/ATM Card(s). Please keep the card, but don’t use it until after Friday, April 13 at 6:00 pm. Continue using your Four Oaks Bank card(s) until then.

Friday, April 13
Four Oaks Bank’s Bill Pay service will be turned off at 5:00 pm on Friday, April 13, with no access until Sunday, April 15 at 3:00 pm. Your Bill Pay payees and scheduled payments will be automatically transferred to United Community Bank, so there is no need for you to re-enter the information. You will need to activate your new United Community Bank Debit/ATM Card and select a PIN prior to using it beginning at 6:00 pm on Friday, April 13. To do this, call 1-800-992-3808.

You will receive a final bank statement from Four Oaks Bank dated April 13, 2018. After that date, all account statements will be provided by United Community Bank.

Saturday, April 14
Your account(s) will transition from Four Oaks Bank to United Community Bank beginning Saturday, April 14.

Sunday, April 15
Visit ucbi.com to begin using United Community Bank’s Online and Mobile Banking service with Bill Pay. The service will be available beginning at 3:00 pm on Sunday, April 15. If you use Online Banking Alerts, you will need to recreate them once you’ve signed in to Online Banking.

Monday, April 16
Beginning Monday, April 16, provide your new Debit Card number to any merchants currently using your card as a payment method for recurring bills. Your routing number will change to 061112843. Please do not use the new routing number prior to April 16.

Your direct deposits and automatic payments will continue to be processed in the same manner as they are now. There is no immediate action you need to take.
Q: Will I continue to receive the same level of personalized service?  
A: Yes. United Community Bank has a high commitment to customer service and local relationships. You should continue to conduct your banking as you always have, and you will continue to experience the same great service from the team of bankers you have come to know and trust.

Q: When can I conduct transactions at a United Community Bank branch?  

Q: Will there be changes to my checking, savings or money market account?  
A: Yes. Your account will automatically be converted to the United Community Bank product that is most similar to your current product as listed in the Personal Banking and Business Banking sections of this guide.

• Your account number(s), including any loans and lines of credit, will remain the same.
• A special paper statement will be mailed by Four Oaks Bank. This statement will include activity on your account up to final processing for Four Oaks Bank on Friday, April 13, 2018.
• As a courtesy, there will be no service charges on transferred accounts during your first statement cycle following conversion.
• The chart in this guide has a list and brief description of the accounts that we offer. Please refer to the Terms and Conditions insert in the back of this guide for complete details of the fees associated with your new account.

Q: Will I have to pay fees when I use a United Community Bank ATM?  
A: There are over 150 ATMs throughout the United Community Bank footprint that you can use with no fee. Additionally, we are a member of the Publix® Presto! network, which allows access to more than 1,000 ATMs nationwide with no fee. Please visit ucbi.com for a complete list of ATM and branch offices.

Q: Will there be any changes to my safe deposit box?  
A: Please refer to the Terms and Conditions insert included in the back of this guide for details regarding safe deposit box rental fees.

Q: Will I need new checks or deposit slips?  
A: Please continue using your current checks and deposit slips until your supply is gone. When it is time for you to reorder, please contact United Community Bank to ensure that you get new checks with the correct routing number. The new routing number is 061 1 12843.

Q: What about 24-Hour Telephone Banking?  
A: Access United Community Bank’s 24-Hour Telephone Banking by dialing 1-800-UCBANK1. The last four digits of your tax identification number will serve as your PIN until you designate the PIN of your choice. You will be able to check your account balance, review your transactions, transfer funds, make a payment, report lost or stolen cards, and much more.

Q: What if I want a different product?  
A: On or after Monday, April 16, 2018, you may visit your local United Community Bank and we will be happy to discuss a product that best fits your financial needs.

Q: What are the daily ATM/Debit Card and point-of-sale transaction limits?  
A: There will be no changes to your current ATM/Debit Card and point-of-sale transaction limits.

Q: Will I need any changes to my Certificate of Deposit (CD) or Individual Retirement Account (IRA)?  
A: The interest rate on your CD or IRA will not change until maturity. Please refer to the Terms and Conditions insert included in the back of this guide for additional information regarding these accounts.

Q: Will I need new checks or deposit slips?  
A: Please continue using your current checks and deposit slips until your supply is gone. When it is time for you to reorder, please contact United Community Bank to ensure that you get new checks with the correct routing number. The new routing number is 061112843.

Q: What are the daily ATM/Debit Card and point-of-sale transaction limits?  
A: There will be no changes to your current ATM/Debit Card and point-of-sale transaction limits.

Q: Will I have to pay fees when I use a United Community Bank ATM?  
A: There are over 150 ATMs throughout the United Community Bank footprint that you can use with no fee. Additionally, we are a member of the Publix® Presto! network, which allows access to more than 1,000 ATMs nationwide with no fee. Please visit ucbi.com for a complete list of ATM and branch offices.

Q: Does United Community Bank offer a debit card rewards program?  
A: No, United Community Bank does not currently offer a debit card rewards program.

Q: Will there be any changes to my safe deposit box?  
A: Please refer to the Terms and Conditions insert included in the back of this guide for details regarding safe deposit box rental fees.
GENERAL (continued)

Q: Will I be able to use the night depository as I have in the past?
A: Yes, you will be able to use any United Community Bank night depository. We offer the option of disposable, sealable deposit bags. Contact any of our branch offices for more information on this convenient service.

Q: What will I need to do to continue receiving incoming domestic and international wire transfers to my account?
A: To be certain that incoming domestic and international wire transfers are properly credited to your account, you need to inform the originator of the wire transfer of the following information to begin using April 16, 2018:

1. Financial Institution Name—United Community Bank
2. Domestic: Bank Routing Number (also called ABA Number)—061112843
   International: Bank Identifier Code (also called BIC)—UCOUUS33
3. Address—125 Highway 515 East, Blairsville, GA 30512
4. Your name and account number

STATEMENTS

Q: Will I continue to receive a combined statement on my accounts?
A: Yes, you will continue to receive a combined statement.

Q: Will I continue to receive check images with my statements?
A: Check images will continue to be included with all eStatements at no cost. Business customers receiving paper statements will also continue to receive check images at no cost. However, check images will not be included with consumer deposit account paper statements. You may request to have check images added to your paper statements, but will incur a $2.00 (front only) or $3.00 (front & back) monthly Check Image Fee.

Q: I am currently receiving eStatements. How will I receive my statement going forward?
A: If you already receive eStatements, notification will be sent to the email address we have in our records when your statement is ready to be accessed through Online and Mobile Banking. You must be enrolled in Online Banking at ucbi.com in order to access your eStatements.

Q: Will I continue to have access to my Four Oaks Bank account eStatements through Online Banking?
A: Yes, up to 24 months of eStatements will be available within Online and Mobile Banking. However, there may be a delay accessing eStatements following the conversion. Prior to Friday, April 13, you may find it beneficial to print or save existing documents that you may need to access at a later time.

Q: If I have lost a statement or I need information on transactions that occurred before April 13, 2018, whom should I contact?
A: You may call or stop by any of our branch offices and we will be happy to assist you in acquiring the information you need.

ONLINE AND MOBILE BANKING

Q: Will there be any disruption in the Bill Pay service during the conversion?
A: Four Oaks Bank’s Bill Pay service will be turned off at 5:00 pm on Friday, April 13, with no access until Sunday, April 15 at 3:00 pm. Your Bill Pay payees and scheduled payments will be automatically transferred to United Community Bank’s Bill Pay service, so there is no need for you to re-enter this information.

You may begin using United Community Bank’s Online and Mobile Banking service with Bill Pay beginning Sunday, April 15 at 3:00 pm.

Q: Does United Community Bank’s Online and Mobile Banking system offer new features and functionality?
A: Yes! You’ll enjoy an enhanced Online and Mobile banking experience with United. New features include:

• Extra security. Benefit from added fraud prevention and security features including the use of Secure Access Codes and browser registration.
• Mobile optimization. View and manage all of your bank accounts from your desktop, tablet or smartphone.
• Personal Financial Management (PFM). Manage and review cash flow, spending trends, assets, debt and budgets with a single login. PFM makes it easy...
Q: What if I have my loan payments automatically drafted or issued from a different Bill Pay Service. Do I need to do anything?
A: Even though we will issue a Notification of Change (NOC) through the Automated Clearing House (ACH) system, it would still be a good idea to contact your Bill Pay Service and provide the following information to expedite this change beginning Monday, April 16:

United Community Bank  
P.O. Box 249  
Blairsville, Georgia 30514  
ABA #061112843

While we believe this change is automatic, we cannot guarantee that the company receiving the Notification of Change will process the request. We will be glad to assist you. Just give us a call or stop by the bank.

Q: Will I need new Home Equity Line of Credit (HELOC) checks?
A: Yes, new checks for your HELOC account will be mailed to you prior to conversion. You may begin using them on Monday, April 16, 2018.

Q: Will I continue to receive a monthly statement for my Home Equity Line of Credit (HELOC) or Mortgage payment?
A: Yes, accounts with active balances will continue to receive a monthly statement, but it may look slightly different than your current statement. The "Total Finance Charge" (amount of interest due) will be calculated from "Last Payment Due Date" to "Next Statement Bill Date." This may result in less billed interest with your first statement cycle from United Community Bank. If your HELOC account reflects a zero balance, you will not receive a monthly statement, however, an annual statement will be generated.

Q: Will I continue to have access to PopMoney?
A: Yes, PopMoney is available through United Community Bank’s Online Banking system, but not accessible through the Mobile Banking app. Neither payees nor future-dated transactions will be converted; therefore, you will need to reestablish popmoney payments. The last processing day will be Friday, April 13.

Q: Will I continue to have access to Mobile Deposit?
A: Yes, you will be able to deposit checks using United Community Bank’s Mobile Banking app. The per item and daily limit is $1,500. Additional details, including information about fees associated with Mobile Deposit, can be found in the enclosed Terms and Conditions.
Q: When should I notify my insurance carrier where to send my insurance policy covering the collateral that secures my loan?
A: On or after April 16, 2018, please notify your insurance carrier to update the Loss Payee clause or Mortgagee Clause on all collateral securing your loan(s) to:
United Community Bank
ISAOA ATIMA
P.O. Box 7092
Troy, MI 48007-7092
Telephone: 888-801-6590

Q: If my mortgage loan currently has an escrow account, will the escrow balances be transferred to United Community Bank?
A: Yes, your existing loan escrow account balances will be transferred and serviced by United Community Bank beginning April 16, 2018. On or after April 16, 2018, if you receive an insurance bill or tax bill that needs to be paid, take them to your local United Community Bank office or send them directly to our Escrow Department by fax or mail.
United Community Bank
Escrow Department
125 East Broad Street
Greenville, SC 29601
Fax: 864-239-0896

Q: May I continue to use my loan payment coupon books from Four Oaks Bank?
A: No, a new coupon book will be provided to make your payment at any United Community Bank branch or mail it to:
United Community Bank
P.O. Box 249
Blairsville, GA 30514

Please discard your Four Oaks Bank coupon book after receiving your replacement coupon book. If you are a business customer, you will be receiving loan statements in lieu of a coupon book. This will become effective on or after April 16, 2018.
Q: Will automatic transfers continue from a linked Four Oaks Bank account for overdraft purposes?
A: Yes, any automatic transfers from deposit accounts or lines of credit that were set up on your Four Oaks Bank accounts for overdraft purposes will continue. Please refer to the enclosed Terms and Conditions for additional information about overdraft options and fees.

Q: Will there be any changes with my Personal Reserve Account used to cover overdrafts?
A: Yes, your Personal Reserve Account will convert to an Overdraft Line of Credit on May 16, 2018. As a result, there are a few important changes to note:
• Your Personal Reserve Account will not be available for viewing in United's Online & Mobile Banking from April 15 until it converts to an Overdraft Line of Credit on May 16. You will temporarily not be able to view balances and transactions or make payments on your Personal Reserve Account within Online & Mobile Banking. You will continue to have full use of available funds in your Overdraft Line of Credit during the interim period between April 15 and May 16 in the same manner you do today, with no changes to the timing of your regularly scheduled payments. You will have full access to view and manage your Overdraft Line of Credit in Online & Mobile Banking on or shortly after May 16. We apologize for any inconvenience this may cause.
• The account number associated with your Personal Reserve Account will change on May 16 once it converts to an Overdraft Line of Credit.
• A maturity date of June 1, 2038, will be added to your Overdraft Line of Credit.
• Your checking account will incur an Overdraft Line of Credit Protection Transfer Fee ($7.50 per occurrence).

Q: How are overdrafts covered?
A: An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. United can cover your overdrafts in two different ways:
1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a checking account, savings account, or line of credit, which may be less expensive than our standard overdraft practices. Please call or visit any of our branch offices to learn more.

Q: What are the standard overdraft practices that come with my account?
A: United may authorize and pay overdrafts for the following types of transactions:
• Checks, ACH and other transactions made using your checking account number
• Automatic bill payments

However, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to:
• ATM transactions
• Everyday debit card transactions
We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

Additional details, including information about fees associated with standard overdraft practices, can be found in the enclosed Terms and Conditions.

Q: I previously chose to allow Four Oaks Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. Will United Community Bank do the same?
A: Yes, we may, at our discretion, authorize and pay overdrafts on your ATM and everyday debit card transactions if you previously opted for this level of coverage at Four Oaks Bank.

Q: Will there be any changes with my Personal Reserve Account used to cover overdrafts?
A: Yes, your Personal Reserve Account will convert to an Overdraft Line of Credit on May 16, 2018. As a result, there are a few important changes to note:
• Your Personal Reserve Account will not be available for viewing in United’s Online & Mobile Banking from April 15 until it converts to an Overdraft Line of Credit on May 16. You will temporarily not be able to view balances and transactions or make payments on your Personal Reserve Account within Online & Mobile Banking. You will continue to have full use of available funds in your Overdraft Line of Credit during the interim period between April 15 and May 16 in the same manner you do today, with no changes to the timing of your regularly scheduled payments. You will have full access to view and manage your Overdraft Line of Credit in Online & Mobile Banking on or shortly after May 16. We apologize for any inconvenience this may cause.
• The account number associated with your Personal Reserve Account will change on May 16 once it converts to an Overdraft Line of Credit.
• A maturity date of June 1, 2038, will be added to your Overdraft Line of Credit.
• Your checking account will incur an Overdraft Line of Credit Protection Transfer Fee ($7.50 per occurrence).
SIGNING IN TO YOUR NEW ONLINE BANKING ACCOUNT

With United Community Bank’s Online and Mobile Banking and Bill Pay, you will enjoy a new online banking experience where you can view and manage your bank accounts, right from your desktop, tablet or smartphone. You can begin using United Community Bank’s Online and Mobile Banking and Bill Pay on Sunday, April 15 at 3:00 pm. Visit ucbi.com/fouroaks for additional information.

Step 1: Getting ready
To ensure that the transition to the new Online and Mobile Banking system is as smooth as possible, it is important that you take a few moments to read the following tips to get ready:

1. Update your browser. An updated browser is the gateway to a better and more secure online financial experience. It’s vital to use the most current version of your preferred browser. Visit ucbi.com/fouroaks for additional information.

2. Update your email address and mobile number. It’s important we have this information so we can communicate with you about the planned upgrade, including sending your new Secure Access Code so you can sign in to United Community Bank’s new Online Banking.

3. Update financial software. If you utilize financial software such as Quicken® or QuickBooks™, there will be some additional steps to take to ensure you are able to continue to successfully download transactions from the new Online Banking system. Visit ucbi.com/fouroaks for additional information.

Step 2: Beginning Sunday, April 15 at 3:00 pm, go to ucbi.com
Enter your Login ID and password, which will be the same Four Oaks Bank username and password you currently use, then click on the “Log in” button.

Step 3: Select your Secure Access Code delivery method
Choose where you would like us to deliver your Secure Access Code. A Secure Access Code (SAC) is a temporary, one-time code that will help us identify you and your device. It will allow you to log in to Online Banking and register your device. The SAC is only valid for a limited period of time.

Step 4: Enter your Secure Access Code
Once you receive your Secure Access Code, enter it as prompted. Secure Access Codes are only valid for a limited time and cannot be reused.

Step 5: Set your new password
Change your password in the fields provided. Your new password must be at least eight characters long, but no more than twenty characters long. It must also contain a minimum of one lower case letter and one number.

Step 6: Accept the Online and Mobile Banking terms and conditions
Review and agree to the Online and Mobile Banking terms and conditions associated with these services.

Mobile Banking:
With the United Community Bank Mobile Banking app, you can bank from your iOS® or Android™ device. Visit ucbi.com/fouroaks for additional information about downloading the Mobile Banking app.

Alerts:
If you use Online Banking Alerts, you will need to recreate them once you’ve signed in to Online and Mobile Banking.
DIRECT DEPOSITS AND AUTOMATIC PAYMENTS

Your direct deposits and automatic payments will continue to be processed in the same manner as they are now. There is no immediate action you need to take. For your convenience, inserted in the back of this guide are forms to add, change or update direct deposits on or after April 16, 2018.

If any merchants are currently using your Four Oaks Bank debit card as a payment method for recurring bills, please provide your new United Community Bank debit card number beginning Monday, April 16.
ROOTED IN Service.
LET'S GROW TOGETHER.
Your money will have a safe, secure home at United Community Bank. This is an overview of our deposit accounts. For details, visit ucbi.com/personal and look under the "Banking" section.
PERSONAL BANKING PRODUCTS AND SERVICES

CHECKING
Here you can choose a checking account for every stage of life—and with the benefits that matter most to you. Whether you’re looking for simplicity, earnings, or an account that rewards your entire banking relationship, we have it. All our checking accounts are rich in features and provide convenient access to your money.

SAVINGS AND MONEY MARKET
Pay yourself first, and keep your money safe in a United Community Bank savings account as it earns a competitive rate of interest. Our savings accounts give you free Online and Mobile Banking access to easily manage your money. We also offer a savings account just for the student or young adult in your family. Our Money Market Account makes an ideal emergency fund, because it pays our highest-tiered interest rate while giving you anytime access to your money (six free withdrawals each statement cycle). It also comes with free access to United’s Online and Mobile Banking.

HEALTH SAVINGS ACCOUNTS (HSA)
Plan for future healthcare expenses and enjoy multiple tax advantages with a United Community Bank HSA. This account helps you control costs while giving you freedom and control over your healthcare choices. Plus, it provides easy and convenient access to your money—even as it earns tax-free interest!

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)
Whether you’re planning for retirement or higher education expenses, United Community Bank has an investment that will meet your goal. Choose from Traditional IRAs, Roth IRAs, or Coverdell Educational Savings Accounts—all with a variety of terms. Consult your tax advisor about the option that provides you the best tax advantages.

CERTIFICATES OF DEPOSIT (CD)
Open a United Community Bank CD with just $500 for a guaranteed rate of return at competitive rates. You can choose from a variety of terms that pay out monthly, quarterly, semi-annually, or annually.

Formed in 1950 as Union County Bank, we have operated on the philosophy of providing exceptional banking service while caring deeply for the communities we serve.
No matter what your borrowing needs may be, United Community Bank has a solution. For details on the following products, visit ucbi.com/personal and look under the “Borrowing” section.
We’ll get you on the road faster while saving you money on your next car, truck, boat, or recreational vehicle—new or used! Our rates are competitive, and you can choose the terms that fit your needs. If you like the vehicle you’re in now, talk to us about refinancing your existing loan—we might be able to lower your monthly payment.

If you’re ready to build your dream home, come to us for your residential construction loan. From purchasing the lot to getting your architectural plans to actual construction, United Community Bank lets you build your future with less worry.

Use the equity in your home to secure a loan that you can use to pay for large purchases or tackle large projects. You get your money in one lump sum to manage as you see fit.

Our personal loans feature competitive rates and are the perfect way to get the money you need for any kind of purchase. We’ll tailor an installment loan to fit your borrowing needs and budget. And with local decision-making, the approval process is fast.

Have more purchasing power with a Visa® or American Express® Credit Card from United Community Bank. Whether you want to earn rewards points, secure a low APR, or start building credit, we have the right credit card for you.

Our HELOCs give you the money you need for any use—from home improvements to college expenses to debt consolidation. You pay only for the portion of your line that you use, and as you pay the balance down, it’s a renewable source of additional funds without the need to apply again.

Whether you’re buying your first home, downsizing, or upsizing, United Community Bank has a mortgage that will cover it. We offer fixed-rate and adjustable-rate mortgages with a variety of terms. Talk to us about refinancing your existing mortgage too. We might be able to save you some money.

Our bank presidents have an average of 20 years of community banking experience, 90% of which has been in their local markets.
When you deposit your money in a United Community Bank account, you have many points of convenient access to it. For details on these features, visit ucbi.com/personal and look under the “Services” section.
ONLINE AND MOBILE BANKING

Manage your money when it’s convenient for you. With Online and Mobile Banking, you can access your accounts 24/7 to transfer funds, check your balances, review recent transactions, pay bills, and much more—including signing up for eStatements and setting up account alerts via email or text message.¹

Enjoy on-the-go access to your accounts with our Mobile Banking app. Transfer funds, pay bills, deposit checks, and much more using your mobile device. It’s a quick, secure way to manage your money. Just download the free United Community Bank Mobile app from your preferred app store.

DEBIT/ATM CARDS

A 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 checking account automatically.

DIRECT DEPOSIT

Free up time by letting your paychecks go to the bank without you. Our free direct deposit service ensures that your funds are immediately and securely deposited from their source straight into your account.

OVERDRAFT PROTECTION

For those rare times when you might lose track of your account balance, you’ll be glad to have our courtesy overdraft service. This could help you avoid an uncomfortable situation during a transaction—as well as returned-check and late fees. And you only pay for the service if you use it.

Please refer to the following sections of our Terms and Conditions insert in the back of this guide for important information about this service: What you Need to Know About Overdrafts and Overdraft Fees; Order of Item Processing; Miscellaneous Fees.

WIRE TRANSFERS

Our convenient wire transfer services allow you to move money to and from your United Community Bank account. This service is available anytime during normal business hours at your local United Community Bank branch.

* Message and data rates may apply.
**PERSONAL BANKING SERVICES**

**CHECKING ACCOUNTS**

Daily money management is easier with feature-rich accounts that provide convenient access to your money anytime.

ALL UNITED COMMUNITY BANK PERSONAL CHECKING ACCOUNTS OFFER CONVENIENT SERVICES THAT MAKE BANKING EVEN EASIER.

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<th>FORMER ACCOUNT</th>
<th>NEW ACCOUNT</th>
<th>ACCOUNT DESCRIPTION</th>
<th>ACCOUNT FEATURES</th>
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<tbody>
<tr>
<td>Free Checking</td>
<td>Golden Checking</td>
<td>If you are 55 or older, you know what you want out of a checking account, and United Community Bank’s Golden Checking delivers it.</td>
<td>No minimum daily balance is required and there are no monthly service charges. Includes a free Debit/ATM Card and free 24-hour access to United and Publix Presto! ATMs. Free checks (standard wallet only)</td>
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<tr>
<td>Regular Checking</td>
<td>Relationship Checking</td>
<td>When you are looking for a simple account to manage your daily finances, United Community Bank’s Relationship Checking gives you exactly what you need without any hassle.</td>
<td>Avoid the $8 monthly service fee by maintaining a $500 minimum daily balance, a combined deposit and/or loan relationship totaling $5,000, or making at least one qualified $200 direct deposit during the current statement cycle. Includes a free Debit/ATM Card and free 24-hour access to United and Publix Presto! ATMs. Access Online Banking and Bill Pay free of charge to manage money easily.</td>
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<tr>
<td></td>
<td>1912 Charter Club</td>
<td>Golden Premier Checking</td>
<td>If you are 55 or older, Golden Premier Checking pays tiered interest based on your account’s balance. The more you maintain, the more you earn.</td>
</tr>
</tbody>
</table>

- **Conveniently manage money with Personal Online and Mobile Banking**
- **FREE 24-hour Telephone Banking Access**
- **FREE statements**
- **FREE Unlimited Check Writing**
- **Mastercard® Debit/ATM Card**
- **FREE Direct Deposit**
- **Free CardValet® Access**
- **Convenience Overdraft Service**
- **Mobile Deposit**
- **Alert Messages**
- **United and Publix® Presto! ATM Access**
- **Notary Services**
- **Visa® and American Express® Credit Card Services**
- **Mobile Wallet (Android Pay®, Apple Pay®, Samsung Pay®)**
- **FREE Online Banking and Bill Pay**
- **FREE 24-hour Telephone Banking Access**
- **FREE eStatements**
- **FREE Unlimited Check Writing**
- **FREE Mobile Deposit**
- **CardValet is a registered trademark of Fiserv, Inc or its affiliates. Apple Pay is the registered trademark of Apple Inc., registered in the US and other countries. Mastercard is the registered trademark of Mastercard Incorporated. Android Pay is the trademark of Google Inc. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd. Visa and American Express are registered trademarks of Visa International Services Inc. 1 Fees may apply. 2 Updated April 2021. For information on fees and balance requirements associated with these accounts, refer to the Truth in Savings section of the Terms and Conditions insert included in the back of this guide. United Community Bank offers account options that may not be listed in the chart above. Please visit ucbi.com/personal for details about the complete list of account options available.**
### PERSONAL BANKING SERVICES

#### CHECKING ACCOUNTS (continued)

<table>
<thead>
<tr>
<th>FORMER ACCOUNT</th>
<th>NEW ACCOUNT</th>
<th>ACCOUNT DESCRIPTION</th>
<th>ACCOUNT FEATURES</th>
</tr>
</thead>
</table>
| 1912 Charter Club Premier Checking | If you maintain a higher checking balance, you can deposit your money in United Community Bank's Premier Checking and earn tiered interest rates to grow your funds. | • Tiered interest  
• Maintain a $2,500 minimum daily balance or combined deposits and loans of $10,000 to avoid a $10 monthly service fee  
• Up to three (3) official checks per month free of charge |
| Interest Checking |                       |                                                                                      |                                                                                  |
| Student Checking | Student Checking     | United’s Student Checking account is for students ages 22 and younger. This account is easy to maintain, plus you have convenient access to your money. | • No minimum daily balance is required and there are no monthly service charges.  
• Includes a free Debit/ATM Card and free 24-hour access to United and Publix® Presto! ATMs.  
• Access Online Banking and Bill Pay free of charge to manage money easily |

For information on fees and balance requirements associated with these accounts, refer to the Truth in Savings section of the Terms and Conditions insert included in the back of this guide. United Community Bank offers account options that may not be listed in the chart above. Please visit ucbi.com/personal for details about the complete list of account options available.
FORMER ACCOUNT | NEW ACCOUNT | ACCOUNT DESCRIPTION | ACCOUNT FEATURES
--- | --- | --- | ---
Regular Savings | United Savings | When you have a specific goal you are trying to reach, this personal savings account provides competitive rates and allows you to grow your money steadily while maintaining easy access to it. | • Competitive interest rates • Avoid a (5) quarterly service charge with a $100 minimum daily balance • Six (6) free withdrawals quarterly

Student/Youth Savings Plan | United Student Savings | No restrictions on complete withdrawal understanding the value of good savings habits. United Student Savings account helps students 22 years of age and under build a savings account with competitive rates. | • For ages 22 and younger • Competitive rates • No service charges

Christmas Club | United Christmas Club | Save for the holidays by making regular deposits to your Christmas Club account! New accounts can be opened anytime throughout the year; however, to receive the interest earned, funds must be maintained in the account until distribution in November. | • Interest is credited annually to your account • You may not make withdrawals from your account

Personal Money Market Savings | Money Market | The United Money Market account is ideal for establishing an emergency fund to cover unexpected expenses because it pays our higher-tiered interest while providing anytime access to your money. | • Higher-tiered interest rates • Online Banking access • Avoid a $12 monthly service charge with a $1,500 minimum daily balance

For information on fees and balance requirements associated with these accounts, refer to the Truth in Savings section of the Terms and Conditions insert included in the back of this guide. United Community Bank offers account options that may not be listed in the chart above. Please visit ucbi.com/personal for details about the complete list of account options available.

Strengthen your personal finances with savings accounts that deliver convenience and value, while helping you reach your goals.
ROOTED IN Community.
LET’S GROW TOGETHER.
Your business funds are always safe and secure at United Community Bank. This is an overview of our business deposit accounts. For details, visit ucbi.com/business and look under the “Banking” section.
CHECKING
United Community Bank has a checking account for every business need. Whether you run a startup or an established business, you’ll find an account that suits you. We focus on providing flexibility and benefits that will assist your business through every stage of growth.

SAVINGS
Creating an emergency fund is a smart business move. Our Business Savings account rewards higher balances with higher returns, so you can have a financial buffer for your business. Open your account with a $100 minimum deposit, and start growing your money.

MONEY MARKET
Use our Business Money Market Account to earn the highest rates available on our deposit products, with the liquidity you want to handle business expenses. You’ll have convenient access to your money anytime. This account also includes a free Debit/ATM Card.

SWEEP INVESTMENT ACCOUNTS
Your business keeps you busy, and our Sweep Investment account ensures that your money stays busy too. Save time and increase income when the excess money from your Business Checking account is automatically transferred into an interest-bearing account at the end of each workday.

CERTIFICATES OF DEPOSIT (CD)
Diversify your portfolio with short-term CD investments that deliver a guaranteed rate of return. When your certificate matures, you can access the money for business expenses or reinvest it to continue building your savings. Choose from terms that pay out monthly, quarterly, semi-annually, or annually.
At some point, every business needs additional funding to grow, and you can find the lending solution you need at United Community Bank. For details on the following products, visit [ucbi.com/business](http://ucbi.com/business) and look under the "Borrowing" section.
BUSINESS LINES OF CREDIT
Get convenient access to capital through the United Community Bank Business Line of Credit. Use this line to meet short-term financing needs such as managing cash flow fluctuations and covering unexpected business expenses.

SMALL BUSINESS LOANS
Your business supports our community. That’s why we’re proud to offer Small Business Administration (SBA) loans to provide the financing your business needs to grow stronger and more profitable. You can choose from SBA loans and other options that include equipment loans, manufacturing loans, franchise loans, and more.

BUSINESS CREDIT CARDS
Whether you want to earn rewards points or consolidate your higher-rate card debt with one of our low introductory APR credit cards, you’ll find a Visa® Credit Card at United Community Bank that fits the bill.

BUSINESS BANKING PRODUCTS AND SERVICES
United Community Bank gives you convenient points of access to your business funds. We also offer a full range of cash management services and tools that help you maintain easy control of your cash flow. For additional information on these solutions, visit ucbi.com/business and look under the “Treasury Management” section.
ONLINE AND MOBILE BANKING
Manage your business accounts quickly, efficiently, and securely with our Business Online and Mobile Banking service. With it, you’ll enjoy an online banking experience where you can view and manage all of your bank accounts, right from your desktop, tablet or smartphone. You’ll have the ability to transfer funds, check balances, review recent transactions, pay bills, and more.

ESTATEMENTS
A time-saving advantage of Business Online Banking is the ability to receive free eStatements immediately and securely. You can save, search for, and print statements for your United accounts, including checking, savings, CDs, IRAs, and loans.

DEBIT/ATM CARDS
Equip your business with the MasterMoney® Easy Savings Debit/ATM Card from Mastercard® that keeps pace with your busy schedule. Purchases are deducted from your business checking account automatically. You can even register your card with the Mastercard Easy Savings® Program to qualify for merchant rebates.

ACCOUNT RECONCILIATION
Account Reconciliation services can help make your accounting processes more accurate and less costly, and allow you to spend less time manually reconciling your accounts and more time growing your business. We have several flexible service options available to choose from, designed to meet your specific business needs.

AUTOMATIC CLEARING HOUSE (ACH)
Our ACH services allow you to manage your company’s transactions more efficiently. You can save significant time and money by electronically paying vendors, directly depositing employees’ payroll, and drafting customer payments. ACH includes a variety of payment and collection options to help you manage your funds faster and more easily.

MERCHANT CARD SERVICES
Grow your revenue by expanding your payment possibilities. In merchant services, as in most of banking, there is no one product that suits every client. United Community Payment Systems is a primary provider of competitive payment products and services. You can trust us to deliver expert and cost-efficient payment solutions to meet your customers’ and your business’s needs.

REMOTE DEPOSIT
Deposit checks right from your place of business with our Remote Deposit service. Using a desktop scanner, you can capture images of your check and securely deposit the funds into your business account. Make fewer trips to the bank, have your funds deposited faster, and streamline your cash flow.

PAYROLL SERVICES
With our Payroll Services, you have access to hassle-free payroll solutions that support your accounting and HR processes. This service will give you one less task to labor over and more time to focus on what you do best. We partner with nationwide provider Heartland/Ovation Payroll™ to bring you the best in payroll solutions.

LOCKBOX
Save time and money by having your customer payments go to our lockbox at a designated post office box. We retrieve the payments, then process and deposit them directly into your business bank account. This service reduces your check processing and clearing costs while eliminating mail float, which allows you to optimize cash flow.
As an SBA Preferred Lender, we have the financing solutions to help you reach your goals faster.
HEALTHCARE REMITTANCE
We partner with Medistreams to provide you a streamlined healthcare claims process and payments system. You can be assured of accuracy and efficiency through this system of advanced integrated technology, which reduces your costs, improves your collections, and helps you eliminate write-offs.

ZERO BALANCE ACCOUNTING
Simplify your company's cash consolidation by transferring funds between accounts as needed with our Zero Balance Account. This service allows you to manage your funds quickly and easily without worrying whether subsidiary accounts are funded adequately.

WIRE TRANSFERS
Keep your business moving with our convenient, cost-effective wire transfer services. You can move money quickly and securely to and from your United business account through Online Banking. In most cases, payments clear on the same day you request a transfer.

EMPLOYEE BENEFITS (HSA)
With the rising costs of healthcare, your business can save money and provide great options with a robust employee benefits package. Our Health Savings Account (HSA) allows your employees enrolled in a high-deductible healthcare plan to pay for qualified medical expenses with pre-tax dollars.

SMARTSAFE
Safeguard your cash and guarantee funds by using SmartSafe to deposit money automatically credited to your United business account the same business day. We provide a reliable solution that simplifies your processes by installing a safe in your office that validates cash as it is inserted.

TAX PAYMENTS
With a busy schedule, you need a faster, easier way to submit federal and state tax payments. Our ACH Credit Tax Payment service allows you to make tax payments quickly and securely. Access the Electronic Federal Tax Payment System® from the U.S. Department of Treasury's website to set up your payment option.

FRAUD PREVENTION TOOLS
Because fraudulent activity is on the rise, we offer a variety of fraud prevention tools to help protect your business. These tools can help you manage risk and avoid the costly effects of check and electronic fraud.

TELEPHONE BANKING
Manage your United business account when it's convenient for you using our Telephone Banking system. You have access anytime and can perform many money management tasks using your phone.

We remain committed to helping individuals, families, schools, businesses, and communities grow strong and prosperous.
BUSINESS BANKING SERVICES
CHECKING ACCOUNTS

Whether you run a startup or an established business, United Community Bank offers a variety of business checking accounts to meet your needs. We provide flexibility and benefits to assist our business owners through every stage of growth.

ALL UNITED COMMUNITY BANK BUSINESS CHECKING ACCOUNTS OFFER CONVENIENT SERVICES THAT MAKE BANKING EVEN EASIER.

- Conveniently manage money with Business Online and Mobile Banking
- FREE 24-hour Telephone Banking Access
- Mastercard® Debit/ATM Card
- FREE 24-hour United and Publix® Presto! ATM Access
- FREE eStatements
- Business Sweep Services
- Merchant Services
- FREE CardValet® Access
-ACH Origination Services
- Account Reconciliation
-Payroll Services
-Remote Deposit
-Notary Services
-VISA® Credit Card Services
-Mobile Wallet (Android Pay™, Apple Pay®", Samsung Pay®)
-Bill Pay

For information on fees and balance requirements associated with these accounts, refer to the Truth in Savings section of the Terms and Conditions insert included in the back of this guide. United Community Bank offers account options that may not be listed in the chart above. Please visit ucbi.com/business for details about the complete list of account options available.

1 Message and data rates may apply. Fees may apply for certain optional services available through Business Online & Mobile Banking.
2 Fees may apply.
3 Requires high speed internet; message and data rates may apply.
4 Upon credit approval.
CardValet is a registered trademark of Fiserv, Inc or its affiliates. Apple Pay is the registered trademark of Apple Inc., registered in the US and other countries. Mastercard is the registered trademark of Mastercard Incorporated. Android Pay is the trademark of Google Inc. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.

FORWARD ACCOUNT NEW ACCOUNT ACCOUNT DESCRIPTION ACCOUNT FEATURES
Free Business Checking Business Value Checking When you run a small business you want tools to save time and money. Business Value Checking is tailored to your needs with multiple features that simplify managing your money.
• Your first 150 combined items (debits, credits and items deposited) are processed free of charge. $0.35 per item applies thereafter
• Online and Mobile Banking access
• FREE debit cards

Small Business Interest Checking Business Plus Checking The ideal checking account for sole proprietors, non-profit organizations, and government units that need flexibility and valuable features for their day-to-day money management.
Business Plus Checking also pays tiered interest so your money always works for you.
• Tiered Interest
• Your first 250 combined items (debits, credits and items deposited) are processed free of charge. $0.35 per item applies thereafter
• Online and Mobile Banking access
• FREE debit cards

Non-Profit Checking Non-Profit Checking Not-for-profit organizations with low monthly checking activity needing a cost-effective account for deposit and check writing.
• Your first 150 combined items (debits, credits and items deposited) are processed free of charge. $0.35 per item applies thereafter
• No minimum balance requirement or monthly service fee
• Online and Mobile Banking access

Commercial Checking Business Analysis Checking If your business experiences moderate-to-high transaction activity, you need a sophisticated, flexible checking account to meet your complex cash management needs. Our Business Analysis Checking rewards you for maintaining higher account balances and provides convenient access to your money.
• Fees can be offset by compensating balance earnings credit based on current rates
• Access to Treasury Management Services
BUSINESS BANKING SERVICES

SAVINGS ACCOUNTS

Grow your money in a United Community Bank Business Savings or Business Money Market account. We have a variety of options, and one is sure to meet your business needs.

ALL UNITED COMMUNITY BANK BUSINESS SAVINGS ACCOUNTS OFFER CONVENIENT SERVICES THAT MAKE BANKING EVEN EASIER.

- Conveniently manage money with Business Online and Mobile Banking
- FREE 24-hour Telephone Banking Access
- Mastercard® Debit/ATM Card
- FREE 24-hour United and Publix® Presto! ATM Access
- NEW ACCOUNT
- ACCOUNT DESCRIPTION
- ACCOUNT FEATURES

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</tr>
</thead>
<tbody>
<tr>
<td>Regular Commercial</td>
<td>United Business</td>
<td>Business Savings rewards higher balances with higher returns so you can create a</td>
<td>• Tiered interest</td>
</tr>
<tr>
<td>Savings</td>
<td>Savings</td>
<td>financial buffer for your business.</td>
<td>• Online and Mobile Banking access</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Limitations on withdrawals</td>
</tr>
<tr>
<td>Non-Profit Savings</td>
<td>United Community</td>
<td>United Community Bank’s Business Money Market account allows you to earn the higher</td>
<td>• Tiered interest</td>
</tr>
<tr>
<td></td>
<td>Bank’s Business</td>
<td>rates available on our deposit products with the liquidity you want to address</td>
<td>• Online and Mobile Banking access</td>
</tr>
<tr>
<td>Commercial Money</td>
<td>Money Market</td>
<td>business expenses. You’ll have convenient access to your money anytime.</td>
<td></td>
</tr>
<tr>
<td>Market Savings</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Commercial Super</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money Market Savings</td>
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For information on fees and balance requirements associated with these accounts, refer to the Truth in Savings section of the Terms and Conditions insert included in the back of this guide. United Community Bank offers account options that may not be listed in the chart above. Please visit ucbi.com/business for details about the complete list of account options available.

1 Message and data rates may apply. Fees may apply for certain optional services available through Business Online & Mobile Banking.
2 Fees may apply.
3 Upon credit approval.
IMPORTANT CONTACT INFORMATION

Customer Service........................................ 1-800-UCBANK1 (1-800-822-2651)
  Online Chat................................................ Monday–Friday, 8:00 am–5:00 pm
  ............................................................... Saturday, 8:00 am–12:00 pm

Treasury Management Banking Support
  Phone............................................................... 1-866-270-6100
  Email .............................................................. corp@ucbi.com
  Online Chat................................................ Monday–Friday, 8:30 am–5:00 pm

24/7 Automated Telephone Banking ......................... 1-800-UCBANK1
LOCATIONS AND CUSTOMER SERVICE

UNITED COMMUNITY BANK CENTRAL NORTH CAROLINA LOCATIONS

Benson
200 East Church St.
Benson, NC 27504
(919) 894-1800

Clayton
102 E. Main St.
Clayton, NC 27520
(919) 553-2323

Dunn
115 Four Oaks Place
Dunn, NC 28334
(910) 230-3775

Four Oaks
6144 US 301 South
Four Oaks, NC 27524
(919) 963-2177

Fuquay-Varina
325 N. Judd Parkway N.E.
Fuquay-Varina, NC 27526
(919) 567-3434

Garner
200 Glen Rd.
Garnet, NC 27529
(919) 662-9005

Holly Springs
201 W. Center St.
Holly Springs, NC 27540
(919) 567-3888

Raleigh
1408 Garner Station Blvd.
Raleigh, NC 27603
(919) 772-2323

Smithfield
128 North 2nd St.
Smithfield, NC 27577
(919) 989-6700

Smithfield
603 S. Brightleaf Blvd.
Smithfield, NC 27577
(919) 989-6710

Wallace
406 East Main St.
Wallace, NC 28466
(910) 285-9300

Zeabulon
805 N. Arendell Ave.
Zeabulon, NC 27597
(919) 269-2155

Beginning Monday, April 16, calls made to a branch telephone number listed above will have the following automated menu options:

Option 1: Will give you access to the 24/7 Automated Telephone Banking system.

Option 2: Will give you the option to speak the name of the person you’d like to speak with at your branch.

Option 3: Will give you access to a Customer Service Specialist in the Customer Contact Center. The Contact Center is open 8:00 am–7:00 pm Monday–Friday and 8:00 am–12:00 pm on Saturday.

Option 4: Will ring directly to your local branch office.

FOR A COMPLETE LISTING OF BRANCH LOCATIONS, BANKING HOURS, AND PHONE NUMBERS, PLEASE VISIT UCBI.COM.
WE’RE HERE TO Help

If you have any questions regarding the transition of your account(s) to United Community Bank or need further clarification, please don’t hesitate to contact your local branch or call us at 1-800-822-2261.