

January 8, 2018

Dear Valued Customer,

Welcome to United Community Bank! We are honored to have the opportunity to be your partner and look forward to serving you.

At United Community Bank, we are focused on people – our customers and our employees. We abide by the same philosophy upon which our bank was founded over 65 years ago, which is simply to “treat our customers and each other the way we want to be treated.” Each member of our team is passionate about the service we deliver to our customers and we look forward to sharing this experience with you.

As we begin the transitioning process over the coming weeks, we understand that you will have questions about your banking services and what this means for you. We have found that the three most frequently asked questions from new customers during this transition are:

- 1. Will my account number(s) change? No, your account number(s) will not change.**
- 2. May I continue to use my current supply of checks? Yes, you may continue to use the current supply of checks you have on hand.**
- 3. Will my direct deposits and automatic payments continue to be processed in the same manner as they are now? Yes, your direct deposits and automatic payments will continue to be processed in the same manner as they are now.**

As we continue this transition, we know that you may have additional questions, and we invite you to visit our website, www.ucbi.com/fouroaks, for more information. Additionally, please take a few minutes to review the enclosed information about FDIC Insurance and the Notice of Mortgage Transfer.

Within the next two months, you will also receive a **United Community Bank Products and Services Guide** which will be helpful to you through the final transition of Four Oaks Bank to United Community Bank scheduled for mid-April, 2018. Please be on the lookout for this guide to arrive by mail.

Once again, welcome to United Community Bank! We think it's important for you to feel at home with us, so please don't hesitate to contact us by phone at 1-800-UCBANK1 (**1-800-822-2651**) or visit your local bank to discuss any questions or concerns you may have. We wish you and your family the very best in the New Year and we look forward to serving you for years to come.

Sincerely,



Lynn Harton
President and CEO
United Community Bank