

FAQS

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?

A: Beginning Monday, November 13, 2017.

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 Product and Services Guide.

- Your account number(s), including any loans and lines of credit, will remain the same.
- A special paper statement will be mailed by Horry County State Bank. This statement will include activity on your account up to final processing for Horry County State Bank on Friday, November 10, 2017.
- 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 booklet in the back of this guide for complete details of the fees associated with your new account.

If you have any questions regarding your account type or the fees associated with your new account, please call or visit any of our branch offices.

Q: What if I want a different product?

A: On or after Monday, November 13, 2017, you may visit your local United Community Bank and we will be happy to discuss a product that best fits your financial needs.

Q: Will there be 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 booklet 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: 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, November 13, 2017.

Q: Will I continue to receive a combined statement on my accounts?

A: Yes, you will continue to receive a combined statement.

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 Banking. You must be enrolled in Online Banking at ucbi.com in order to access your eStatements.

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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: Will I continue to have access to my Horry County State 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, November 10, you may find it beneficial to print or save your Horry County State Bank statements that you may need to access following conversion.

Q: If I have lost a statement or I need information on transactions that occurred before November 13, 2017, 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.

Q: Will there be any disruption in the Bill Pay service during the conversion?

A: Horry County State Bank's Bill Pay service will be turned off at 5:00 p.m. on Wednesday, November 8, with no access until Sunday, November 12 at 3:00 p.m. Your Bill Pay payees and scheduled payments will be automatically transferred to and completed by United Community Bank, so there is no need for you to re-enter the information.

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:

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

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 have access to 24-hour Telephone Banking?

A: Yes, access United Community Bank's 24-hour Telephone Banking by dialing 1-800-UCBANK1 (1-800-822-2651). 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 are the daily Debit/ATM Card and point-of-sale transaction limits?

A: There will be no changes to your current Debit/ATM Card and point-of-sale transaction limits.

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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 automatic transfers continue from a linked Horry County State Bank account for overdraft purposes?

A: Yes, any automatic transfers from deposit accounts or lines of credit that were set up on your Horry County State Bank accounts for overdraft purposes will continue. Please refer to the enclosed *Terms and Conditions* booklet for additional information about overdraft options and fees.

Q: Will there be any changes to my safe deposit box?

A: Please refer to the Terms and Conditions booklet included in the back of this guide for details regarding safe deposit box rental fees.

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: Will I continue to receive a monthly statement for my Home Equity Line of Credit (HELOC), Personal Line of Credit, Overdraft Line of Credit 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. If your HELOC account reflects a zero balance, you will not receive a monthly statement, however, a regulatory annual statement will be generated.

Your final Horry County State Bank HELOC statement will be produced on November 10, 2017. **On or after November 13, 2017**, you can make your payment at any United Community Bank branch or mail it to:

**United Community Bank
P.O. Box 249
Blairsville, GA 30514**

Q: May I continue to use my loan payment coupon book from Horry County State 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 Horry County State 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 November 13, 2017**. On or after November 13, 2017, you can make your payment at any United Community Bank branch or mail it to:

**United Community Bank
P.O. Box 249
Blairsville, GA 30514**

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Q: Will I continue to receive a payment statement for my business loan?

A: Yes, **on or after November 13, 2017**, you can make your payment at any United Community Bank branch or mail it to:

**United Community Bank
P.O. Box 249
Blairsville, GA 30514**

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 November 13, 2017, 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**

Should your insurance carrier need assistance, please contact the Borrower Care Center at **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 November 13, 2017. On or after November 13, 2017, 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
201 RiverPlace, Suite 400
Greenville, SC 29681
Fax: 864-239-0896**

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 will need to inform the originator of the wire transfer of the following information to begin using November 13, 2017:

- (1) Financial Institution Name—United Community Bank
- (2) **Domestic:** Bank Routing Number (also called ABA Number)—**061112843**
International: Bank Identifier Code (also called BIC)—**UCOUES33**
- (3) Address—125 Highway 515 East, Blairsville, GA 30512
- (4) Your name and account number

Q: How will I receive my tax reporting for the tax year 2017?

A: We will be providing 1099s and 1098s for the tax year 2017. For any questions or concerns regarding your 2017 tax reporting information, please call or visit any of our branch offices.