PRODUCTS AND SERVICES GUIDE
EFFECTIVE NOVEMBER 11, 2016

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

The helpful, dedicated, focused and friendly service you have come to know at Tidelands 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!
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 to help you 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.

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.

TABLE OF CONTENTS

WELCOME ................................................. 2
MILESTONE DATES ....................................... 4
FAQs .................................................... 6
ONLINE BANKING SIGN IN ............................ 12
FDIC INFORMATION .................................... 14
DIRECT DEPOSIT AND AUTOMATIC PAYMENTS .... 15
PERSONAL BANKING PRODUCTS AND SERVICES
Checking Accounts ...................................... 18
Savings Accounts ...................................... 18
Health Savings Accounts (HSA) ...................... 18
Individual Retirement Accounts (IRA) .............. 18
Money Market Accounts (MMA) .................... 19
Certificates of Deposit (CD) ......................... 19
Auto Loans .............................................. 22
Construction Loans .................................... 22
Credit Cards ............................................ 22
Home Equity Lines of Credit (HELOC) ............... 22
Home Equity Loans .................................... 23
Mortgages ............................................. 23
Personal Loans ........................................ 23
Online Banking and Bill Pay .......................... 26
Mobile Banking ....................................... 26
Debit/ATM Cards ..................................... 26
Direct Deposit ........................................ 26
Overdraft Protection ................................... 27
Domestic and International Wire Transfers ......... 27
Personal Banking Checking Accounts .............. 28
Personal Banking Savings Accounts ............... 30

BUSINESS BANKING PRODUCTS AND SERVICES
Checking Accounts .................................... 34
Savings Accounts .................................... 34
Certificates of Deposit (CD) ......................... 34
Money Market Accounts (MMA) .................... 34
Sweep Investment Accounts ......................... 34
Business Lines of Credit ................................ 38
Small Business Loans ................................ 38
Credit Cards .......................................... 38
Business Online Banking and Bill Pay ............ 42
eStatements ........................................... 42
Debit/ATM Cards ..................................... 42
Account Reconciliation ............................... 42
ACH (Automatic Clearing House) .................... 42
Merchant Card Services .............................. 43
Remote Deposit ....................................... 43
Payroll Services ....................................... 43
Lockbox ................................................ 43
Zero Balance Accounting .............................. 46
Domestic and International Wire Transfers ........ 46
Health Savings Accounts (HSA) ..................... 46
Employee Benefits (HSA) .......................... 46
SmartSafe ............................................ 46
Tax Payments ......................................... 46
Fraud Prevention Tools ............................... 47
Telephone Banking .................................... 47
Business Banking Checking Accounts ............ 48
Business Banking Savings Accounts ............... 50

IMPORTANT CONTACT INFORMATION .......... 53
BRANCH LOCATIONS .................................... 54
We will mail your new United Community Bank Debit/ATM Card(s). Please keep the card, but don’t use it until after November 10 at 6:00 p.m. Continue using your Tidelands Bank card until then.

Tidelands Bank’s Bill Pay service will be turned off late in the day on Wednesday, November 9, with no access until Sunday, November 13 at 12:00 p.m. 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 p.m. on Thursday, November 10. To do this, call 1-800-992-3808. You will receive a final statement from Tidelands Bank dated November 10, 2016. After that date, all account statements will be provided by United Community Bank.

Your account(s) will transition from Tidelands Bank to United Community Bank beginning Friday, November 11, 2016.

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 12:00 p.m. on Sunday, November 13, 2016. If you use Online Banking Alerts, you will need to recreate them once you’ve signed in to Online Banking.

Beginning November 14, 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 November 14, 2016.
Q: Will there be any changes to your 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: For checking accounts, please continue using your current checks and deposit slips until your supply is gone. When it's time for you to reorder, please contact United Community Bank to ensure that you get new checks and deposit slips with the correct routing number. The new routing number is 061112843.

For savings accounts, Tidelands Bank deposit and withdrawal slips will not be accepted after Thursday, November 10, 2016. United Community Bank will be happy to furnish a new supply of savings deposit and withdrawal slips, at no cost, upon request.

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 14, 2016.

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

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.

Q: What if I want a different product?
A: On or after Monday, November 14, 2016, 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 if I want a different product?
A: On or after Monday, November 14, 2016, 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 my Telephone Banking PIN number be changing?
A: Yes, the last four digits of your tax identification number will serve as your PIN until you designate the PIN of your choice. You may access Telephone Banking by dialing 1-800-UCBANK1.

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 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 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), Overdraft Line of Credit or Mortgage payment?
A: Yes, but it may look slightly different than your current statement. On or after November 14, 2016, 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 books from Tidelands Bank?
A: Yes, you may continue to use your current coupon book to make your payment. New mailing address labels will be provided for your convenience. On or after November 14, 2016, 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: If you are receiving both eStatements and paper statements from Tidelands Bank, you will only receive an eStatement from United Community Bank after the systems conversion in November 2016.

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 or Home Equity Line of Credit 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 Tidelands Bank account eStatements through Online Banking?
A: Yes, Tidelands Bank eStatements will be converted to the United Community Bank Online Banking system. However they may not be accessible until after November 21.

Q: Will I continue to receive a notice by mail each time an automatic transfer is made from my account(s)?
A: Notices will no longer be mailed for automatic transfers made from your account. However you can manage transaction history and set up transaction alerts using the United Community Bank Online Banking system. You can also use this system to set up and manage one-time and recurring transfers between accounts you hold at United Community Bank.

Q: If I have lost a statement or I need information on transactions that occurred before November 11, 2016, 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: What about 24-hour Telephone Banking?
A: Access United Community Bank’s 24-hour Telephone Banking by dialing 1-800-UCBANK1. 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: Will my Telephone Banking PIN number be changing?
A: Yes, the last four digits of your tax identification number will serve as your PIN until you designate the PIN of your choice. You may access Telephone Banking by dialing 1-800-UCBANK1.

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 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 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), Overdraft Line of Credit or Mortgage payment?
A: Yes, but it may look slightly different than your current statement. On or after November 14, 2016, 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 books from Tidelands Bank?
A: Yes, you may continue to use your current coupon book to make your payment. New mailing address labels will be provided for your convenience. On or after November 14, 2016, 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: Will I continue to receive a payment statement for my business loan?
A: Yes. On or after November 14, 2016, 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 renewal insurance policy covering the collateral that secures my loan?
A: If your renewal policy is effective on or after November 14, 2016, please inform your insurance carrier to update the Loss Payee Clause or Mortgage Clause to:
United Community Bank
ISAOA ATIMA
201 Riverplace, Suite 400
Greenville, SC 29601

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 #

Q: What will I need to do to continue receiving incoming domestic and international wire transfers to my account?
A: There are over 140 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 thousands more ATMs nationwide with no fee. Please visit ucbi.com for a complete list of ATM and branch offices.

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 #

Q: Will there be any disruption in the Bill Pay service during the conversion?
A: Any 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. However, the Tidelands Bank Bill Pay system will be unavailable after Wednesday, November 9, 2016, in order to complete the conversion. You may begin using United Community Bank’s Online and Mobile Banking service with Bill Pay beginning Sunday, November 13 at 12:00 p.m.

Q: Will I have to pay fees when I use a United Community Bank ATM?
A: Yes, any automatic transfers from deposit accounts or lines of credit that were set up on your Tidelands Bank accounts for overdraft purposes will continue. Please refer to the enclosed Terms and Conditions for additional information about overdraft options and fees.

While we believe this change is automatic, we can not 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: How will I receive my tax reporting for the tax year 2016?
A: We will be providing 1099s and 1098s for the tax year 2016. For any questions or concerns regarding your 2016 tax reporting information please call or visit any of our branch offices.

Q: Will automatic transfers continue from a linked Tidelands Bank account for overdraft purposes?
A: Yes, any automatic transfers from deposit accounts or lines of credit that were set up on your Tidelands Bank accounts for overdraft purposes will continue. Please refer to the enclosed Terms and Conditions for additional information about overdraft options and fees.
SIGNING IN TO YOUR NEW ONLINE BANKING ACCOUNT

With United Community Bank's Online Banking and Bill Pay, you will enjoy an entirely 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 Banking and Bill Pay on Sunday, November 13, 2016 at 12:00 p.m. Visit ucbi.com/tidelandsbank for additional information.

Step 1: Getting Ready
To ensure that the transition to the new Online 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/tidelandsbank 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. Please take a few minutes now to review and update this information by signing on to Online Banking at tidelandsbank.com prior to Wednesday, November 9, 2016.

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/tidelandsbank for additional information.

Step 2: Beginning Sunday, November 13, 2016 at 12:00 p.m., go to ucbi.com
From the right side of the screen, click on the "Service Type" tab, and then select "Personal" or "Business." Enter your Login ID, which will be the same Tidelands Bank Username you currently use, then click on the "Log in" button.

Step 3: Enter your password
Enter your Tidelands Bank Online Banking password when prompted and click "Log In."

Step 4: 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 5: Enter your Secure Access Code
Once you receive your Secure Access Code, enter it below. Secure Access Codes are only valid for a limited time and cannot be reused.

Step 6: Set your new password
Change your password in the fields provided. Your new password must be at least five characters long, but no more than 15 characters long. It must also contain a minimum of one number.

Step 7: Accept the Online Banking and Mobile Banking terms and conditions
Review and agree to the Online Banking 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/tidelandsbank 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 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 and automatic payments.

If any merchants are currently using your Tidelands Bank debit card as a payment method for recurring bills, please provide your new United Community Bank debit card number beginning November 14.

ARE MY ACCOUNTS STILL FDIC INSURED?

Yes. You have a six-month grace period to restructure accounts. Under FDIC rules, for at least six months after the July 1, 2016 merger date, your Tidelands Bank accounts will be separately insured from any accounts you may already have at United Community Bank. This grace period gives you the opportunity to restructure accounts, if necessary.

Following the initial six-month period, checking and savings accounts will be insured as United Community Bank, but Certificates of Deposit may continue to be insured separately for a longer period as described below.

Certificates of Deposit will be insured separately until the first maturity date after the end of the six-month grace period. Separate coverage may be extended based on opening and renewal dates, maturity dates, and varying terms or amounts.

The basic FDIC insurance amount is $250,000 for each depositor at each bank. If you have money in both banks, so long as your combined total (including accrued interest) is $250,000 or less, your money is fully protected.

Even if the merger results in you having more than $250,000 in the combined deposits, you may still be fully insured. First, remember that deposits you hold in different “ownership categories”—such as joint, single, and retirement accounts—are separately insured up to $250,000. That means, for example, that after the merger you could have up to $250,000 in single accounts and up to $250,000 in your portion of joint accounts and still be fully insured.

If you have questions about your deposit insurance, please contact us or you can call the FDIC at 1-877-ASK-FDIC and ask to speak to a deposit insurance specialist.

1-800-822-2651 | ucbi.com
WE ARE LOCAL.
WE ARE PERSONAL.
WE ARE UNITED.
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 “Accounts” section.
Checking Accounts
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 Accounts
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 Banking 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.

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.

Money Market Accounts (MMA)
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 Online Banking.

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 “Loans” section.
Auto Loans
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 payments.

Construction Loans
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.

Credit Cards
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.

Home Equity Loans
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.

Home Equity Lines of Credit (HELOC)
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. Interest you pay on your HELOC may be tax deductible. Consult your tax advisor for more information.

Mortgages
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.

Home Equity Loans
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.

Mortgages
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.

Personal Loans
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.

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 Banking and Bill Pay
Manage your money when it’s convenient for you. With Online Banking and Bill Pay, 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.*

Mobile Banking
You can also enjoy on-the-go access to your accounts with our Mobile Banking service. 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 UCBI Mobile app from your phone’s 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 having 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.

Domestic and International 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.

PERSONAL BANKING PRODUCTS AND SERVICES

* Message and data rates may apply.

We are proud of our success, but even more proud of the tradition upon which our company was built—treating customers the way we want to be treated.
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:

- **FREE** Online Banking & Bill Pay
- **FREE** 24-Hour Telephone Banking Access
- **FREE** eStatements
- **FREE** Unlimited Check-Writing
- **FREE** Debit/ATM Card
- **FREE** Direct Deposit
- Mobile Banking
- Alert Messages
- United and Publix® Presto!® ATM Access
- Notary Services
- Visa® Credit Card Services

FOR INFORMATION ON FEES AND BALANCE REQUIREMENTS ASSOCIATED WITH THESE ACCOUNTS, REFER TO THE _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
--- | --- | --- | ---
Flex Checking  | Golden Checking  | If you're 55 or older, you know what you want out of a checking account, and United Community Bank's Golden Checking delivers it.  | - No minimum daily balance is required and there are no monthly service charges
Premier Investment Checking  | Relationship Checking  | When you’re looking for a simple account to manage your daily finance, United Community Bank’s Relationship Checking gives you exactly what you need without any hassle.  | - Avoid the $18 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
Investment Checking  |  |  | - Includes a free Debit/ATM card and free 24-hour access to United and Publix Presto! ATMs

**NOTES:**

1. Message and data rates may apply.
2. Subject to credit approval.
PERSONAL BANKING SERVICES

SAVINGS ACCOUNTS

Strengthen your personal finances with savings accounts that deliver convenience and value, while helping you reach your goals.

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

- FREE Online Banking
- FREE 24-Hour Telephone Banking Access
- FREE eStatements
- FREE Direct Deposit
- Mobile Banking
- Alert Messages
- Notary Services

<table>
<thead>
<tr>
<th>FORMER ACCOUNT</th>
<th>NEW ACCOUNT</th>
<th>ACCOUNT DESCRIPTION</th>
<th>ACCOUNT FEATURES</th>
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| 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                                                                        |
|                      | 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  
|                      | Premier Money Market Investment |                                                                                     | - 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.

\(^{1}\) Message and data rates may apply.
WE ARE HELPFUL.
WE ARE DEDICATED.
WE ARE UNITED.
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 and look under the ‘Loans’ section.
Business Lines of Credit
Get convenient access to capital with no cash advance fees 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.

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.
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 details on all these solutions, visit ucbi.com/business and look under the “Services” section.
Business Online Banking and Bill Pay
Manage your business accounts quickly, efficiently, and securely with our Business Online Banking and Bill Pay service. 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.

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Merchant Card Services
Running a competitive business today means meeting customer demands at every turn. With our Merchant Card services, you can give your customers the option to pay you by credit card, debit card, or gift card. Our service includes countertop terminals or electronic cash registers and 24/7 customer support.

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.

ACH (Automatic Clearing House)
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.

BUSINESS BANKING PRODUCTS AND SERVICES

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HELPING SMALL BUSINESSES SUCCEED
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.

Domestic and International 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.

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.

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:

- FREE Basic Business Online Banking & Bill Pay
- FREE 24-hour Telephone Banking Access
- FREE Debit/ATM Card
- FREE 24-hour United and Publix® Presto! ATM Access
- FREE eStatements
- Mobile Banking
- Business Sweep Services
- Merchant Services
- ACH Origination Services
- Account Reconciliation
- Payroll Services
- Remote Deposit
- Notary Services
- Visa® Credit Card Services

<table>
<thead>
<tr>
<th>FORMER ACCOUNT</th>
<th>NEW ACCOUNT</th>
<th>ACCOUNT DESCRIPTION</th>
<th>ACCOUNT FEATURES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Checking</td>
<td>Business Value Checking</td>
<td>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.</td>
<td>• Your first 150 combined items (debits, credits and items deposited) are processed free of charge. $0.35 per item applies thereafter • Online Banking access • Free debit cards</td>
</tr>
<tr>
<td>Non-Profit Interest Bearing Checking</td>
<td>Business Plus Checking</td>
<td>The ideal checking account for sole proprietors, non-profit organizations, and government units that need flexibility and valuable features for their daily money management. Business Plus Checking also pays tiered interest so your money always works for you.</td>
<td>• Tiered interest • Online Banking access • Free debit cards</td>
</tr>
<tr>
<td>Non-Personal Investment Checking</td>
<td>IOLTA</td>
<td>United Community Bank is a certified Interest on Lawyer Trust Account (IOLTA) provider for attorneys. An IOLTA moves potential interest income from an attorney’s trust account to the state, to help fund community-based programs.</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.

Subject to credit approval.
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:

- FREE Basic Business Online Banking
- FREE 24-hour Telephone Banking Access
- FREE Debit/ATM Card
- FREE 24-hour United and Publix® Presto! ATM Access
- FREE eStatements
- FREE Direct Deposit
- Mobile Banking
- Notary Services
- Visa® Credit Card Services

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IMPORTANT CONTACT INFORMATION

Customer Service ...................... 1-800-UCBANK1 (1-800-822-2651)

Online & Mobile Banking
Email ........................................................ onlinebanking@ucbi.com
Online Chat ........................................... Monday – Friday, 8:30 a.m. – 5:00 p.m.

Treasury Management Banking Support
Phone ......................................................... 1-866-270-6100
Email .......................................................... ecorp@ucbi.com
Online Chat ............................................. Monday – Friday, 8:30 a.m. – 5:00 p.m.

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

NEW AND EXISTING UNITED COMMUNITY BANK COASTAL LOCATIONS

Mt. Pleasant — Main
875 Lowcountry Boulevard
Mt. Pleasant, SC 29464
843-388-8433

Mt. Pleasant — Park West
1100 Park West Boulevard
Mt. Pleasant, SC 29466
843-284-8446

Charleston — West Ashley
946 Orleans Road
Charleston, SC 29407
843-284-1199

Summerville
1510 Old Trolley Road
Summerville, SC 29485
843-871-7202

Myrtle Beach
1312 Professional Drive
Myrtle Beach, SC 29577
843-429-2002

Bluffton
52 Burnt Church Road
Bluffton, SC 29910
843-837-8433

Murrells Inlet
11915 Plaza Drive
Murrells Inlet, SC 29576
843-839-1801

Savannah — Bull Street
27 Bull Street
Savannah, GA 31401
912-234-6565

Savannah — Victory Drive
2225 E Victory Drive
Savannah, GA 31404
912-303-9667

Savannah — White Bluff
8201 White Bluff Road
Savannah, GA 31406
912-232-5884

Brunswick — Mall
109 Scranton Connector
Brunswick, GA 31525
912-262-0936

Brunswick — Commercial Drive
2001 S Commercial Drive
Brunswick, GA 31525
912-262-1500

St. Simons — Demere Road
2461 Demere Road
Saint Simons Island, GA 31522
912-638-7118

Waycross — Plant Avenue
1010 Plant Avenue
Waycross, GA 31501
912-287-3265

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 1-800-822-2651.