

((Joe Sample))  
((Address 1))  
((Address 2))  
((City, State Zip))

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((DATE))

Dear Valued Customer,

Welcome to United Community Bank! We are sincerely honored that you are now one of our customers, and we look forward to getting to know you better.

As we welcome you to United, the most important thing we want you to know is that we abide by the same philosophy upon which our bank was founded over 65 years ago. That philosophy is simply “treating our customers the way we want to be treated.” It’s a principle we are passionate about, and as our customer, we are truly 100 percent committed to serving you.

As we begin the transition process over the next few weeks, it’s understandable that you will have questions about your banking services and what this means. We have found that the two most frequently asked questions from new customers in a merger are:

**1. Will my account number(s) change?**

The answer is no, your account number(s) will not change.

**2. Will my direct deposits and automatic payments continue to be processed in the same manner as they are now?**

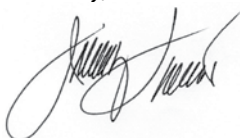
The answer is yes, your direct deposits and automatic payments will continue to be processed in the same manner as they are now.

As we continue this transition, we know that you may have additional questions, and we invite you to visit our website, [www.ucbi.com/HCSB](http://www.ucbi.com/HCSB), for more information as well as answers to questions that may arise.

Within the next few weeks, you will also receive a United Community Bank Products and Services Guide which will be helpful to you through the final transition of Horry County State Bank to United. Please be on the lookout for this guide, which will arrive by mail.

Once again, welcome to United Community Bank! We think it’s important for you to feel at home with United, 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. Please know that we are here to help you in any way that we can, and we look forward to serving you for years to come.

Sincerely,



Jimmy Tallent  
Chairman and CEO  
United Community Banks, Inc.