August 10, 2026

Dear Valued Customer,

Welcome to United Community!

We are excited to share that Peach State Bank & Trust ("Peach State") has officially joined United Community, a bank with a 75-year history of serving our customers and communities. While this marks the beginning of a new chapter, we want you to know that what matters most won't change—the relationships, personal service, and commitment to the community that you've come to expect from Peach State.

This partnership brings additional resources and more opportunities to support you, whether you're growing a business, planning for the future, or working toward your financial goals.

We believe banking is about people. For many of us at United Community, Hall County and Northeast Georgia isn't just where we work. It's home. We live here, raise our families here, and support local businesses here, and we're proud to serve the people who make this community special.

Peach State will fully transition to the United brand in early 2027. Our goal is to make the process as simple and seamless as possible, and we are working carefully behind the scenes to ensure your banking experience remains smooth and uninterrupted.

Over the coming months, we will share important information about the transition and any updates you may need to know. In the meantime, if you have any questions, please don't hesitate to contact your local Peach State banker, call us at 1-800-UCBANK1 (1-800-822-2651), or visit us online at ucbi.com/peach-state for more information.

Thank you for putting your trust in us. We are honored to welcome you to United Community and look forward to serving you for many years to come.

Sincerely,

H. Lynn Harton
Chairman and CEO
United Community, Inc.

Ron Quinn
President and CEO
Peach State Bank & Trust

EQUAL HOUSING LENDER

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ARE MY ACCOUNTS STILL FDIC INSURED?

Yes. Both United and Peach State operate under the same FDIC insurance rules and limits. If you already have separate United Community Bank accounts, after a six-month grace period, these accounts will be aggregated to calculate FDIC insurance limits. Under FDIC rules, for at least six months after the August 3, 2026 merger date, your Peach State 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, all 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.

NOTICE OF MORTGAGE TRANSFER

Through legal merger on August 3, 2026, United Community Bank became the owner of your existing mortgage by acquiring legal title to all debt obligations. The transfer of ownership will not be reflected in public records. There will be no changes to the terms of your loan as a result of the merger. You will be notified regarding changes to the servicing of your loan in the coming months. Until that time, please continue to make your payments at your current Peach State Bank & Trust branch or by mail to Peach State at P.O. Box 290, Gainesville, GA 30503. Contact Peach State's Loan Servicing Department at 1-770-536-1100 if you have any questions or concerns regarding your loan payments or other loan servicing issues.

PARTIAL PAYMENT

As your new lender, following the conversion of your loan, United Community Bank will accept payments that are less than the full amount due (partial payments) and will apply the payment to your loan. The partial payment will be credited to your loan to reduce the interest, principal, and escrow currently due, but will not advance the next payment due date until funds sufficient to satisfy the full payment amount due have been received. If your loan is sold in the future, the new lender may have a different policy. Late fees could apply if full payment is not received.