A Quick and Easy Guide To Online Banking and Bill Pay

UNITED
United Community Bank®

Member FDIC
EQUAL HOUSING LENDER

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Getting Started

Welcome to Online Banking with United Community Bank! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 1-800-UCBANK1 (1-800-822-2651).

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Getting Started

New User Enrollment

If you're new to Online Banking with United Community Bank, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type ucbi.com into your browser and click the "Enroll" link from the Online Service Login box for Online Banking at the top of the page or download our Mobile Banking App from your IOS or Android device and select Enroll at the bottom of the screen.
2. Review and "Accept" the Personal Online Banking Service Agreement and Disclosure Statement associated with these services. Fill out the Online Banking Enrollment Form with the required information and click the **Continue** button.

> **Note**: The details that you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 1-800-UCBANK1 (1-800-822-2651) to update your profile.

3. A confirmation box should appear, indicating that you have successfully enrolled in United Community Bank's Online and Mobile Banking service. Take note of the "Login ID" indicated in the confirmation box. You will need this to access your account in the future.

> **Note**: Newly opened accounts will be available within online and mobile banking at the end of the next business day.

4. Once your Login ID has been saved in a secure location, click the **Continue** button. Select, where you would like your Secure Access Code (SAC) to be delivered.
5. Upon receipt of your Secure Access Code, enter it into the field indicated on your desktop, tablet or mobile device and click the **Submit** button.
6. Once your Secure Access Code has been accepted, you will set your new password, referring to the password requirements indicated. Click the **Submit** button.

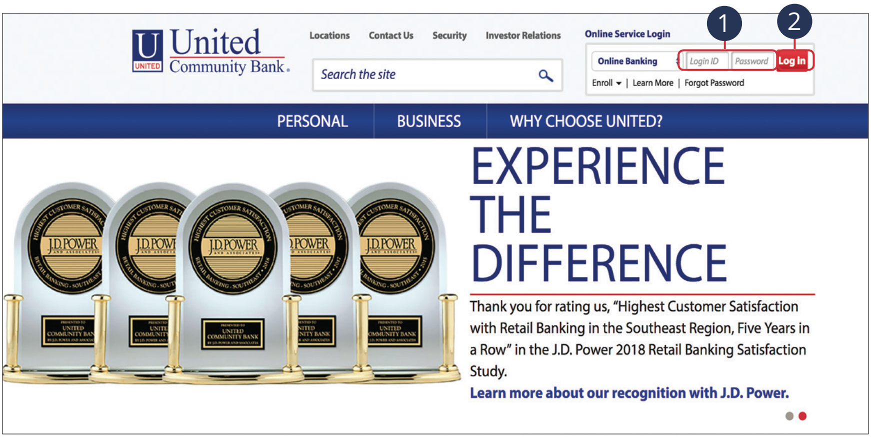
7. Review, update and complete your Online and Mobile Banking Account Profile by filling in the fields indicated. Upon completing your Account Profile, click the **Submit** button and you are ready to begin using United's Online and Mobile Banking service.

Note: For additional security, we suggest that you do not register your devices. Howeer, if you would like to skip the need to enter a Secure Access Code on future visits, you will need to register your device, by selecting 'Register Device' during your initial login process. You will also need to ensure your browser is not set to automatically delete cookies when you go to register your device.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).

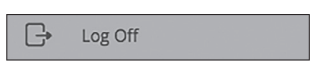


1. Enter your login ID and password.
2. Click the **Log In** button.

Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 1-800-UCBANK1 (1-800-822-2651) for assistance.

Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

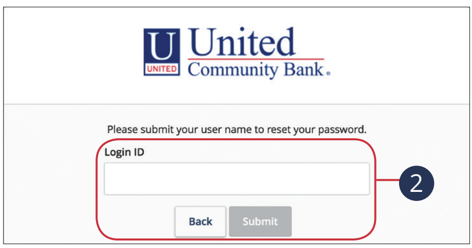


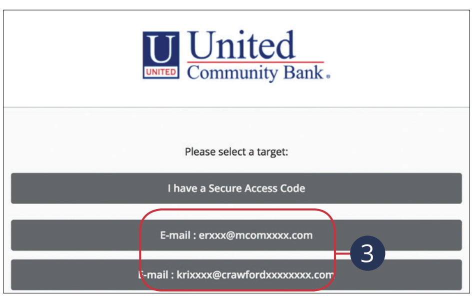
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

Getting Started

Resetting A Forgotten Password

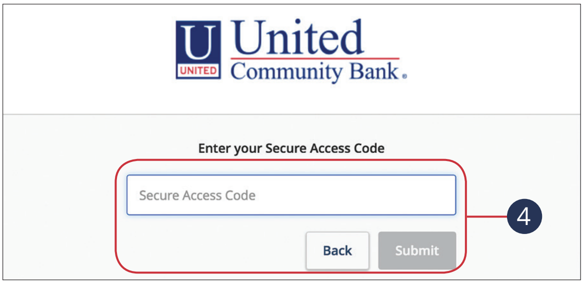
If you happen to forget your password, you can easily reestablish a new one from the United Community Bank home page—no need to call us!

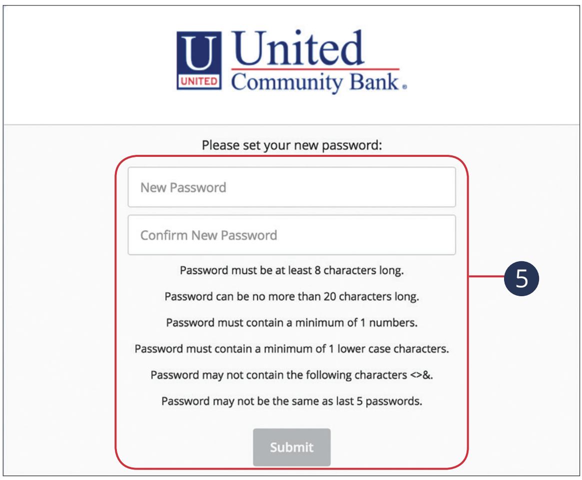




1. Click the “Forgot Password” link.
2. Enter your login ID and click the **Submit** button.
3. Choose the contact method that allows United Community Bank to reach you immediately with a 6-digit Secure Access Code (SAC).

Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device. Call us at 1-800-UCBANK1 (1-800-822-2651) for assistance.



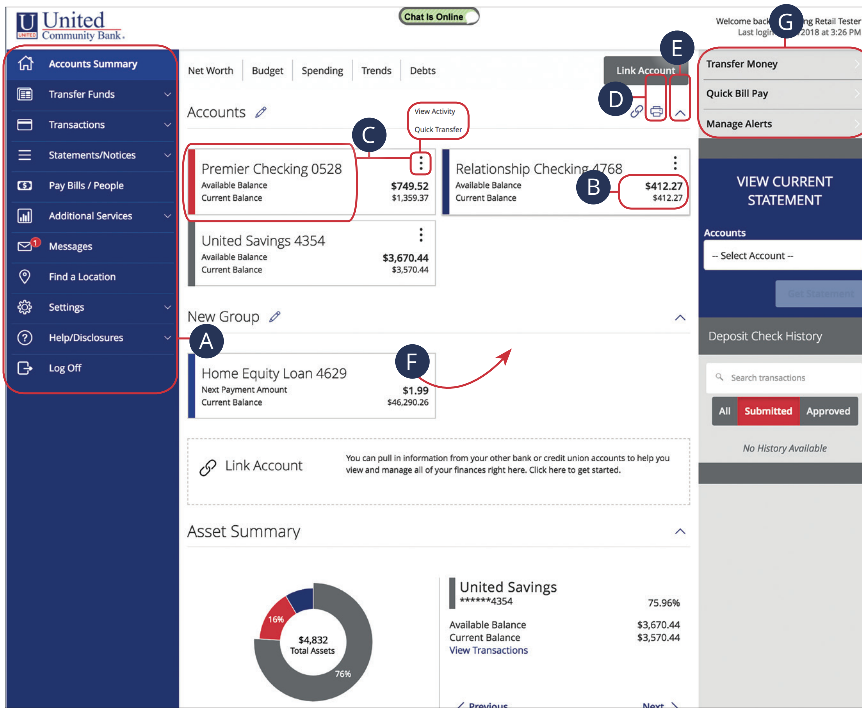


4. Enter the SAC and click the **Submit** button.
5. Create a new password based on our password requirements and click the **Submit** button when you are finished.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and United Community Bank accounts, see your account summaries and more!



Note: The letters in the above diagram correspond to several available features on the Home page.

A. The menu bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.

B. Your United Community Bank accounts and linked external accounts are displayed in an account card with its balance.

C. If you click an account name, you are taken to the Account Details page. You can also click the ⋮ icon on the right side of an account card and select View Activity for more details.

D. The icon allows you to print a summary of current available funds in your accounts.

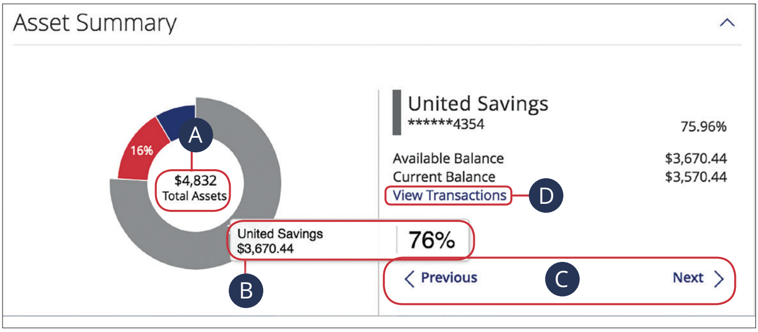
E. You can expand or collapse account details by clicking the ^ icon.

F. If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.

G. The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Asset Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to the Asset Summary graphic on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.



A. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.

B. Each colored piece represents one of your United Community Bank or linked accounts and displays its percentage of total funds as well as the balance.

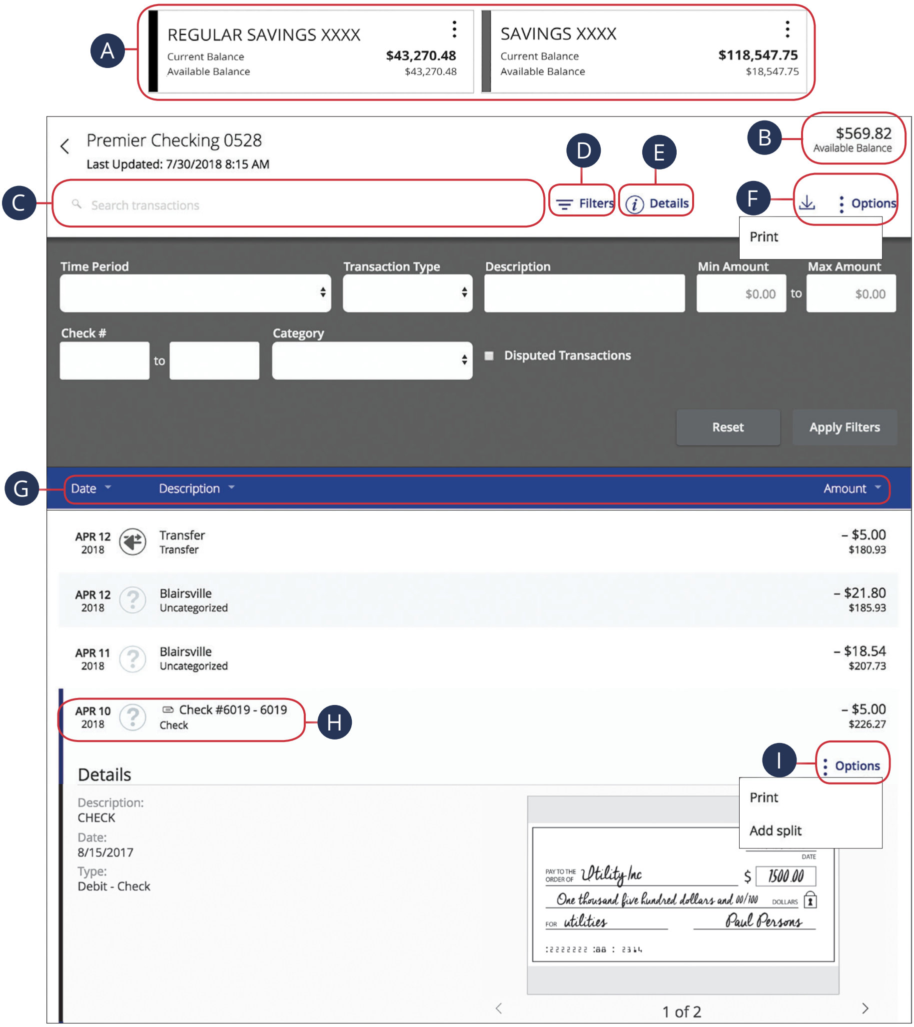
C. Clicking "Next" or "Previous" lets you view different accounts and details.

D. You can click the "View Transactions" link for more information.

Home Page

Account Details Overview

Selecting a United Community Bank account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.



A. On the Home page, you can click on an account name to view the Account Details screen. You can also click the right side of an account card and click the **View Activity** button.

B. The available balance of that account is displayed in the top right corner.

C. You can find transactions within that account using the search bar.

D. Transactions can be sorted by time, type, amount or check number. Click the **Filters** icon for more options.

E. More information about your transactions is available by clicking the **Details** icon.

F. The Options icon lets you print a list of transactions. You can also export your transactions into a different format by clicking the icon.

G. The icon indicates how the Date, Description and Amount columns are sorted.

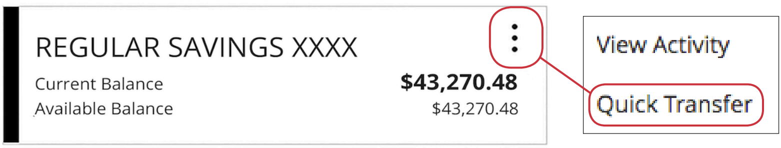
H. You can view more details about a transaction by clicking on it.

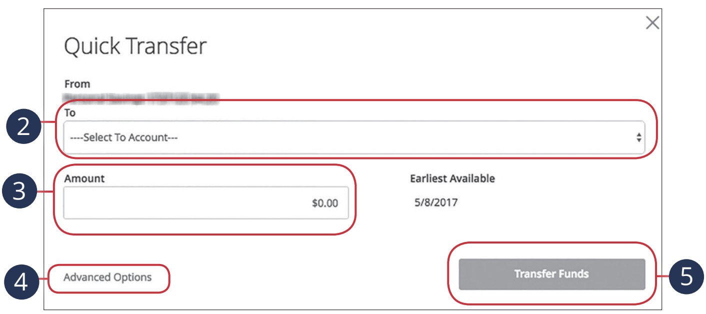
I. After clicking a transaction, the Options icon lets you print the transaction.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another!
If you're ever in a rush, the Quick Transfer option provides you with a simple way to do those transactions.



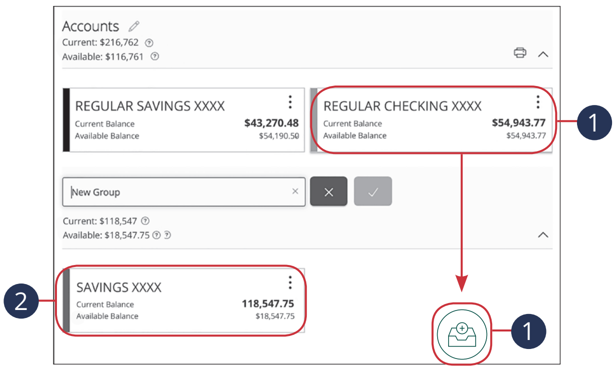


1. Click the ⋮ icon right side of an account card and select Quick Transfer.
2. Select the "To" drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.
4. (Optional) Click the "Advanced Options" link to be redirected to the Funds Transfer feature.
5. Click the **Transfer Funds** button when you are finished.

Home Page

Account Grouping

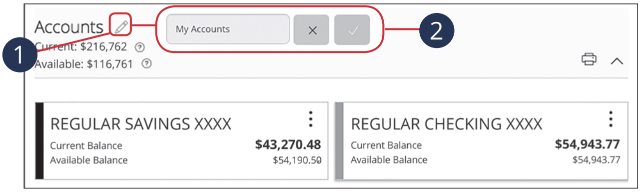
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the  New Group icon.
2. Create a group nickname and click the check mark when you are finished.

Editing a Group Name

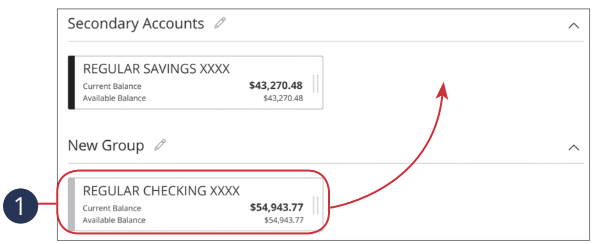
The names of existing groups can be edited in just two easy steps.

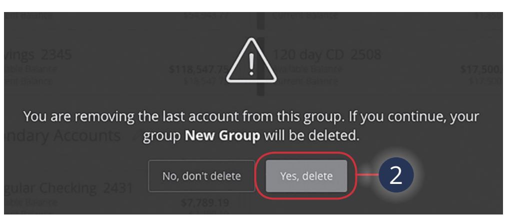


1. Click the icon to edit your group nickname.
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.





1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at United Community Bank, we do all that we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

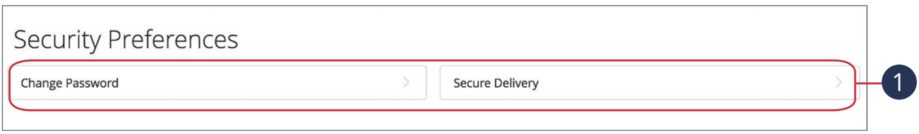
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 1-800-UCBANK1 (1-800-822-2651).

Security

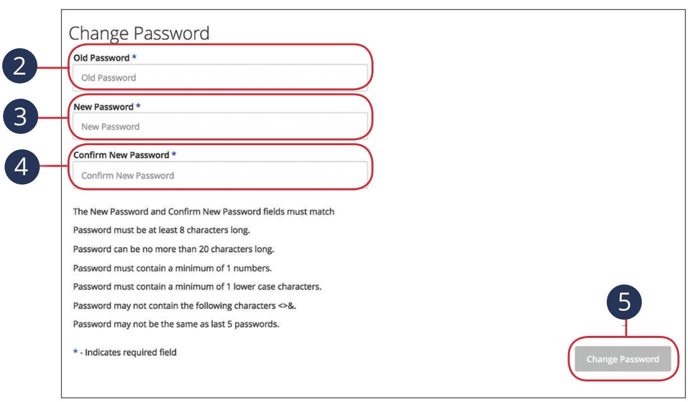
Security Preferences

We take security very seriously at United Community Bank. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.



Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

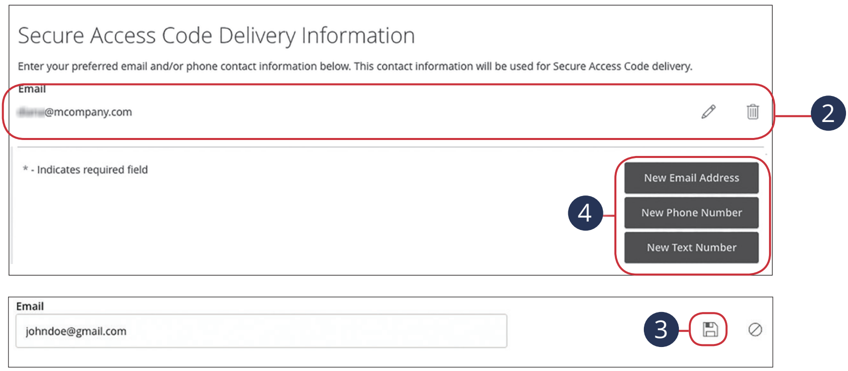


In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your old password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Secure Delivery

United Community Bank verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.



In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the icon to make changes or the icon to delete a secure delivery method.
3. Enter your new contact information and click the icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Email Address**, **New Phone Number** or **New Text Number** button at the bottom of the page.

Security

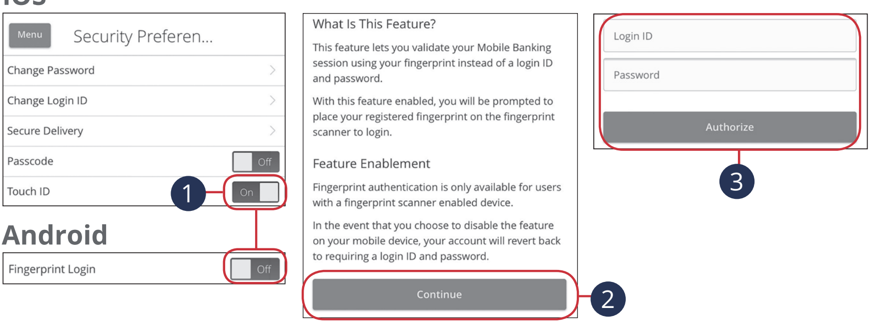
Mobile Security Preferences

Within United's Online Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Online Banking quick and easy but also adds an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login are features that have fingerprint recognition technology that allows you to unlock your iOS or Android device, to make payments or authenticate transactions using just your fingerprint. With this feature enabled, you can now easily and securely sign in to your Online Banking using Touch ID or Fingerprint Login on our mobile app!

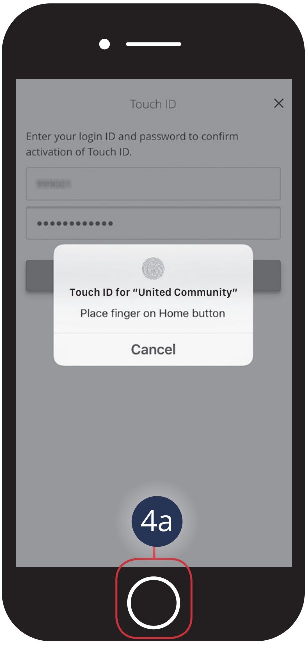
iOS

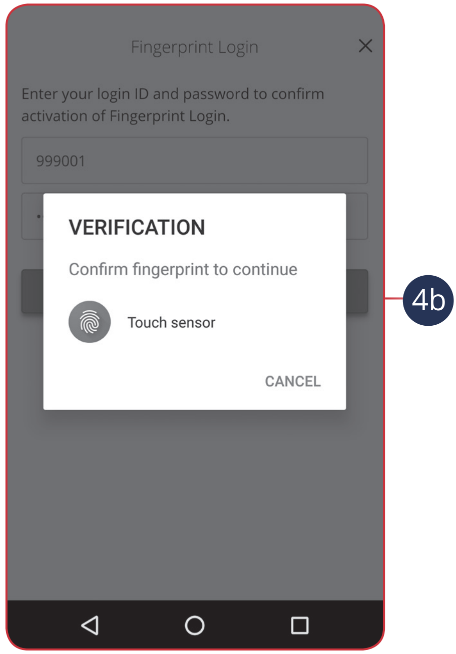


Sign in to United Community Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password and tap the **Authorize** button.

Note: You must have Touch ID or Fingerprint enabled on your mobile device before enabling it through our Online Banking app.





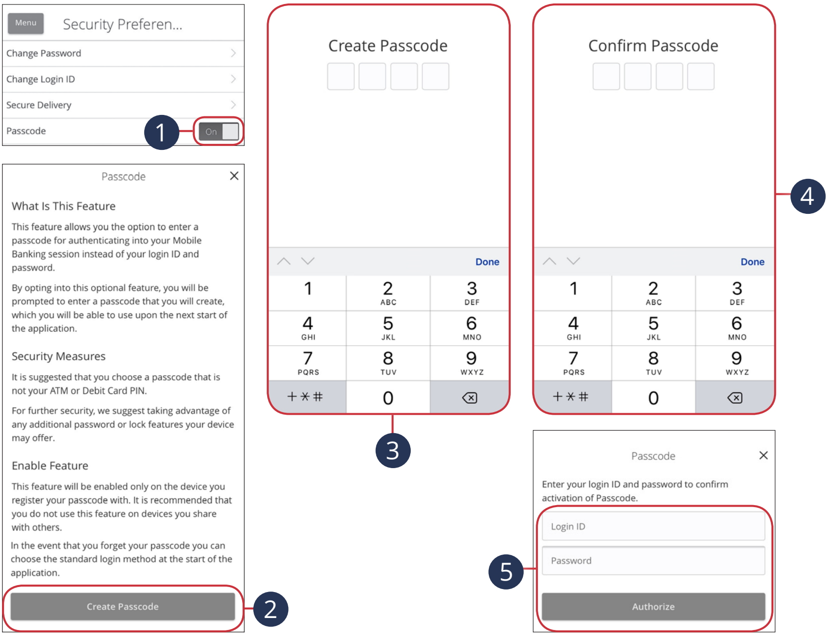
4. Scan your fingerprint

   a. iOS Device: Place your finger on the Home button to enable Touch ID.

   b. Android Device: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passode within our Online Banking app to quickly and easily sign in to your Online Banking on the go!



Sign in to United Community Bank’s Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from “Off” to “On.”
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your 4-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password and tap the **Authorize** button.

Disabling Passcode Authentication, Touch ID or Fingerprint Login

You can disable Passcode Authentication, Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your login ID and password.

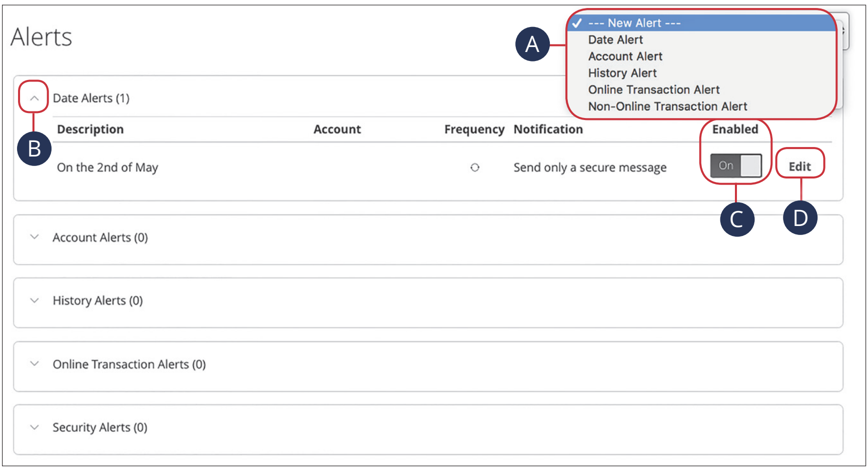
Sign in to United Community Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Security

Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Settings** tab, click **Manage Alerts**.

A. The "New Alert" drop-down lets you create a date, account, history or transaction alert.

B. The ^ icon allows you to collapse or expand alert details for each category.

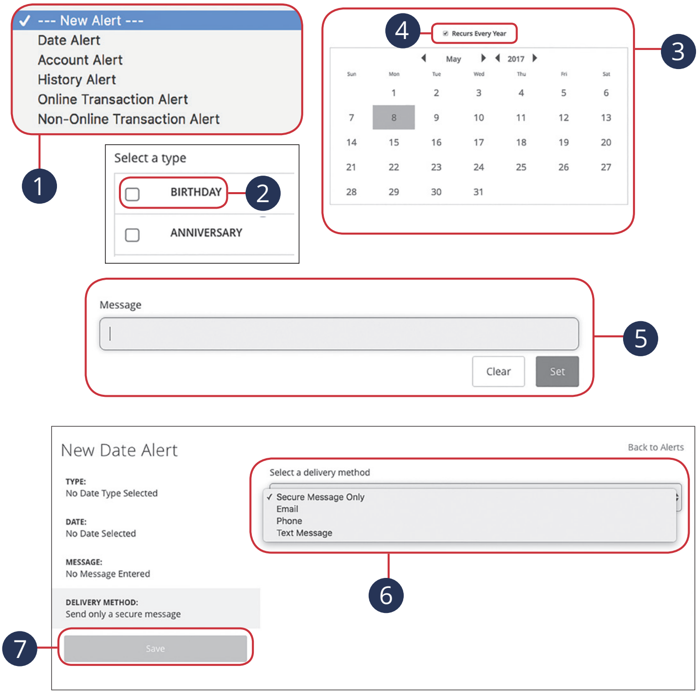
C. Toggling the "Enabled" switch turns an alert on or off without deleting it.

D. The "Edit" link lets you make changes to existing alerts.

Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone or text message.

Date Alerts

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. That way, you never forget a birthday or anniversary again!

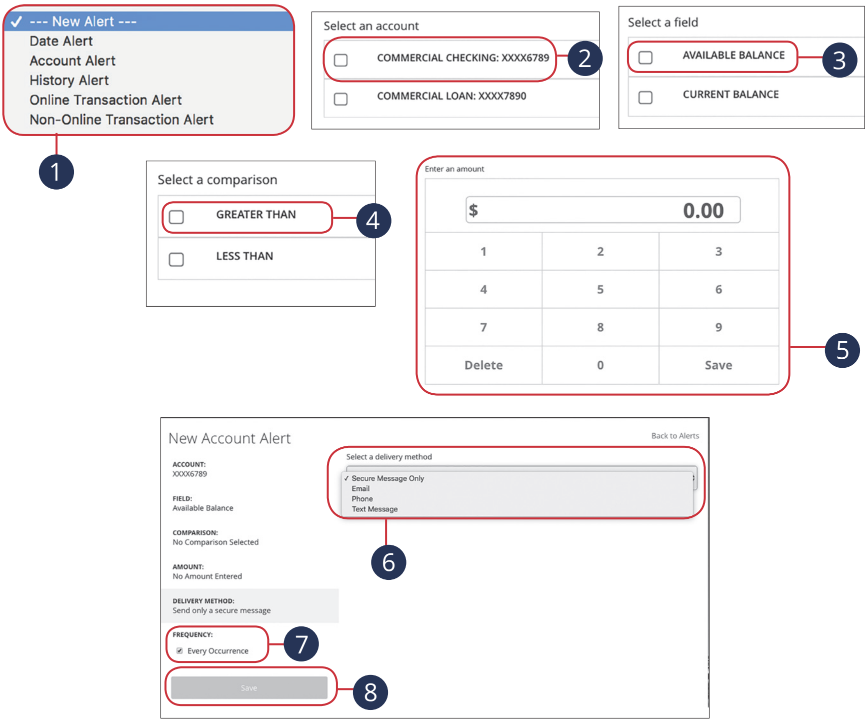


In the **Settings** tab, click **Manage Alerts**.

1. Use the “New Alert” drop-down and select “Date Alert.”
2. Check the box next to an alert type.
3. Enter the date for the alert to occur.
4. Check the box next to “Recurs Every Year” to have your alert repeat annually.
5. (Optional) Enter a message and click the **Set** button.
6. Select a delivery method from the drop-down.
7. Click the **Save** button when you are finished.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.

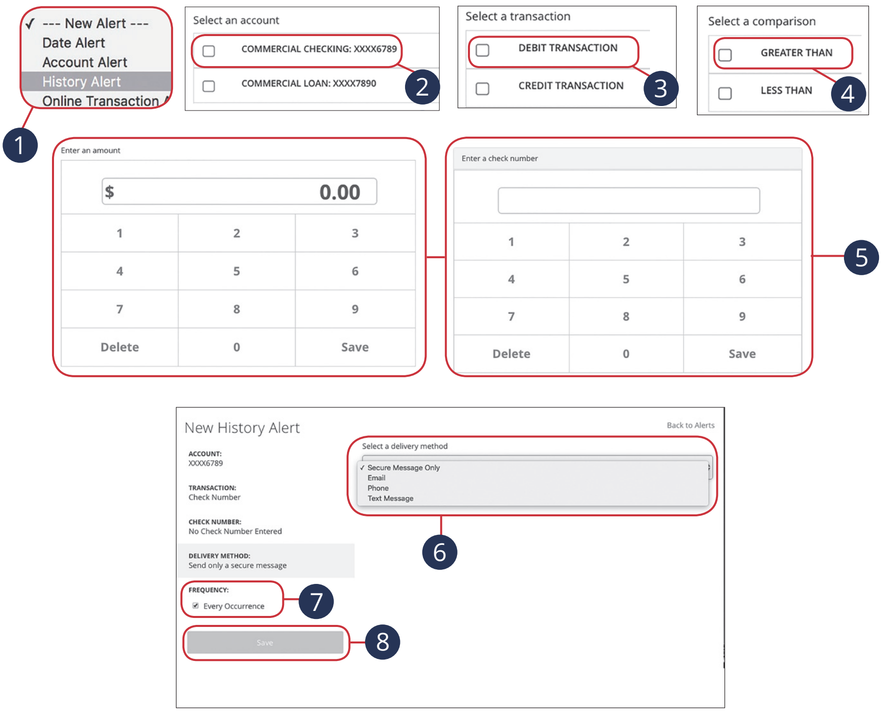


In the **Settings** tab, click **Manage Alerts**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Check the box next to an account name.
3. Check a box to select a field.
4. Check a box to select a comparison.
5. Enter an amount and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to “Every Occurrence” to repeat the alert.
8. Click the **Save** button when you are finished.

History Alerts

If you're ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet an amount you choose.



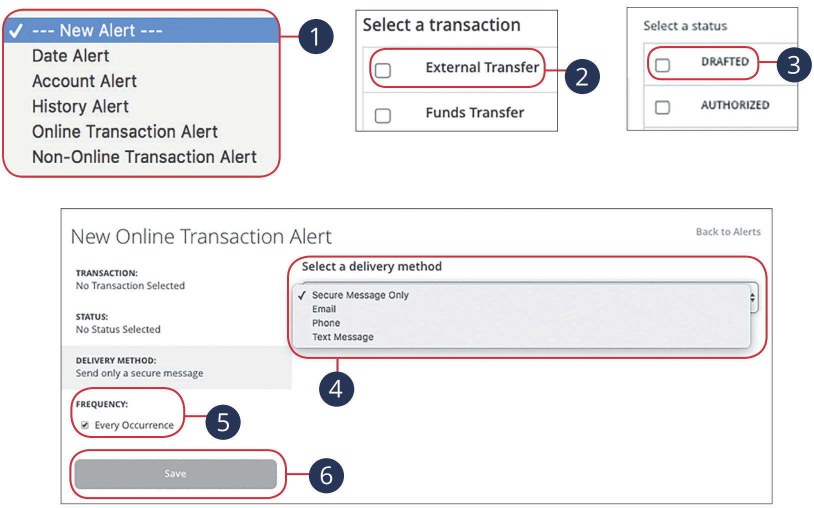
In the **Settings** tab, click **Manage Alerts**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Check the box next to an account name.
3. Select a transaction type by checking a box.
4. Check a box to select a comparison. These options vary depending on the chosen transaction type.
5. Enter an amount or check number and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
8. Click the **Save** button when you are finished.

Security: Alerts Overview

Online Transaction Alerts

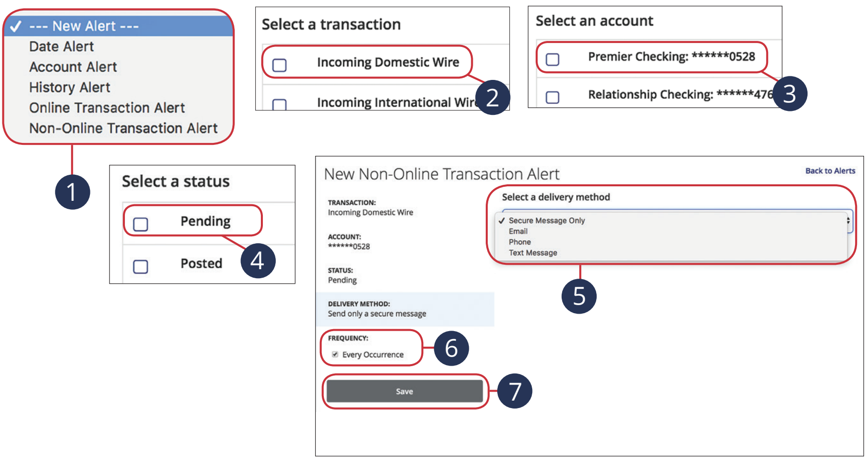
Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.



In the **Settings** tab, click **Manage Alerts**.

1. Click the “New Alert” drop-down and select “Transaction Alert.”
2. Check the box next to a transaction type.
3. Select a status by checking the appropriate box.
4. Select a delivery method using the drop-down.
5. Choose a frequency by checking the box next to “Every Occurrence” to repeat the alert.
6. Click the **Save** button when you are finished.

Non-Online Transaction Alerts



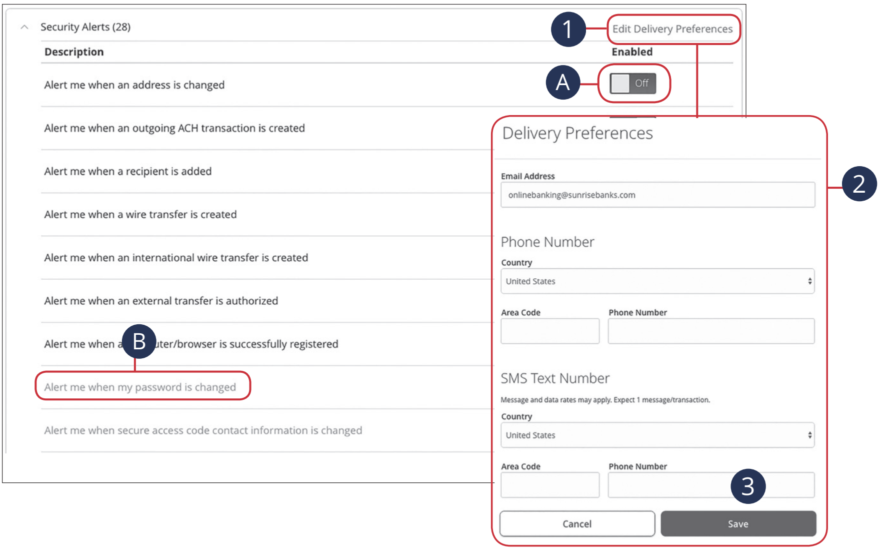
In the **Settings** tab, click **Manage Alerts**.

1. Click the "New Alert" drop-down and select "Non-Online Transaction Alert."
2. Select a transaction type by checking a box.
3. Check the box next to an account name.
4. Select a status by checking a box.
5. Select a delivery method using the drop-down.
6. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
7. Click the **Save** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the **Settings** tab, click **Manage Alerts**, then **Security Alerts**.

A. You can turn an alert on or off by toggling the **Enabled** switch.

B. If an alert is grayed-out, you cannot edit or disable it.

Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

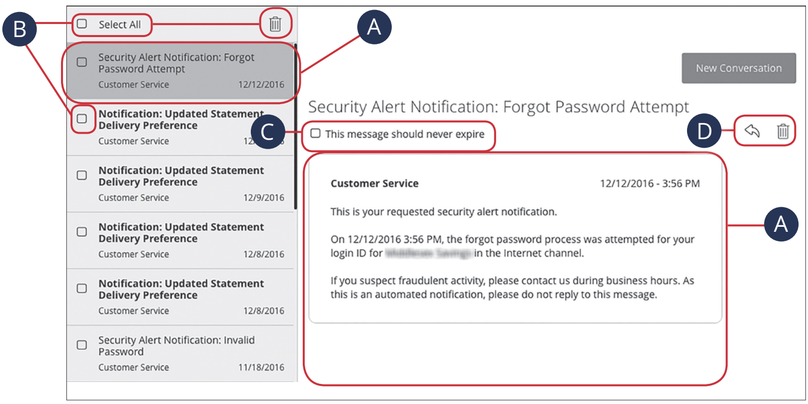
In the **Settings** tab, click **Alerts**, then **Security Alerts**.

1. Click the “Edit Delivery Preferences” link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at United Community Bank, Secure Messages allow you to communicate directly with a United customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

A. Click on a message to open it. Messages are displayed on the left side of the screen.

B. Delete multiple messages by checking the box next to the corresponding messages or check the box next to “Select All” and click the icon.

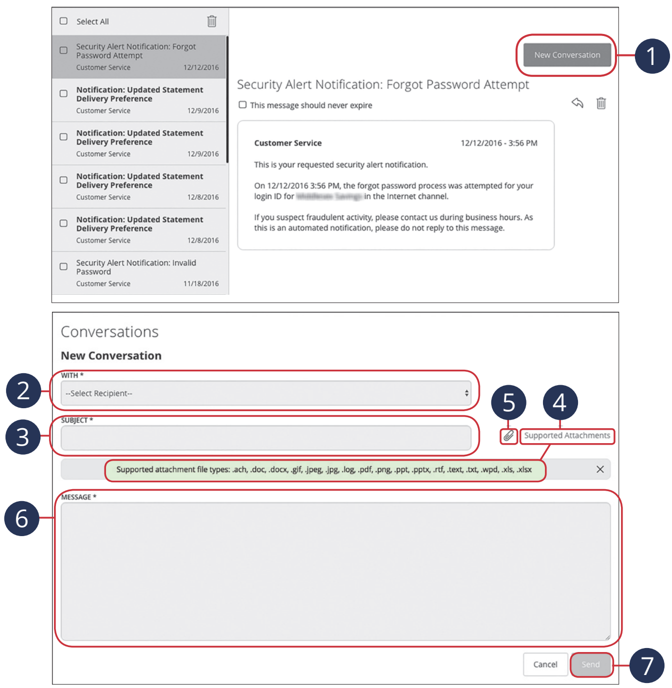
C. Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.

D. Delete an opened message by clicking the icon or reply by clicking the icon.

Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.



Click the **Messages** tab.

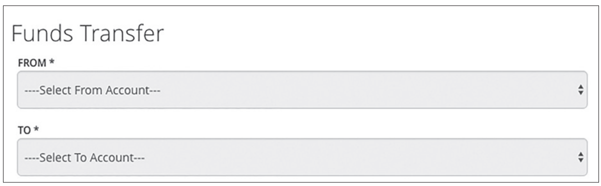
1. Create a new message by clicking the **New Conversation** button in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. (Optional) Click the “Supported Attachments” link to see if your file is supported.
5. (Optional) Attach a file by clicking the icon.
6. Enter your message.
7. Click the **Send** button when you are finished.

Transaction Types

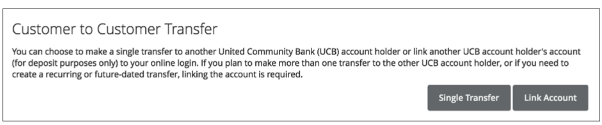
Moving Money Overview

The heart of Online Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone with a United Community Bank account, there are various features that help you transfer funds in different ways.

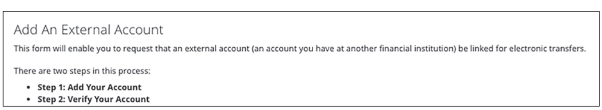
- **Funds Transfer**:
  Move money between your personal United Community Bank accounts.

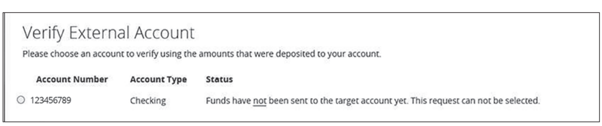


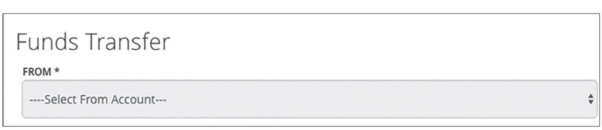
- **Customer to Customer Transfer**:
  Move money to someone's United Community Bank accounts.



- **External Transfer after adding and verifying your external account**:
  Move money after linking your external accounts.



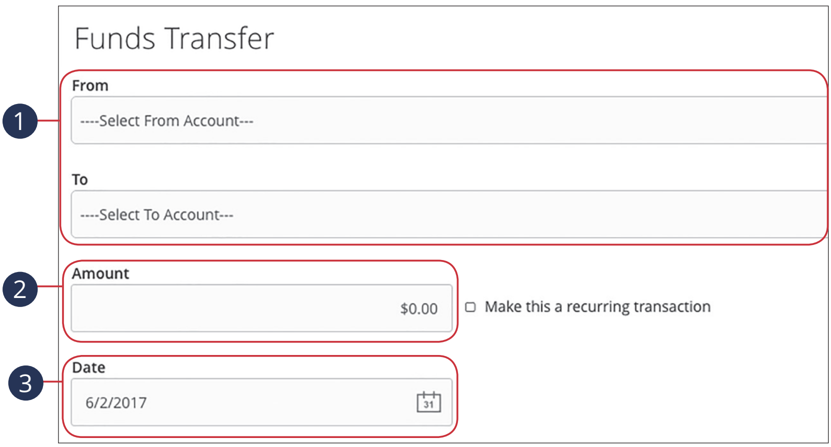




Transactions

Funds Transfer

When you need to make a one-time or recurring transfer between accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.



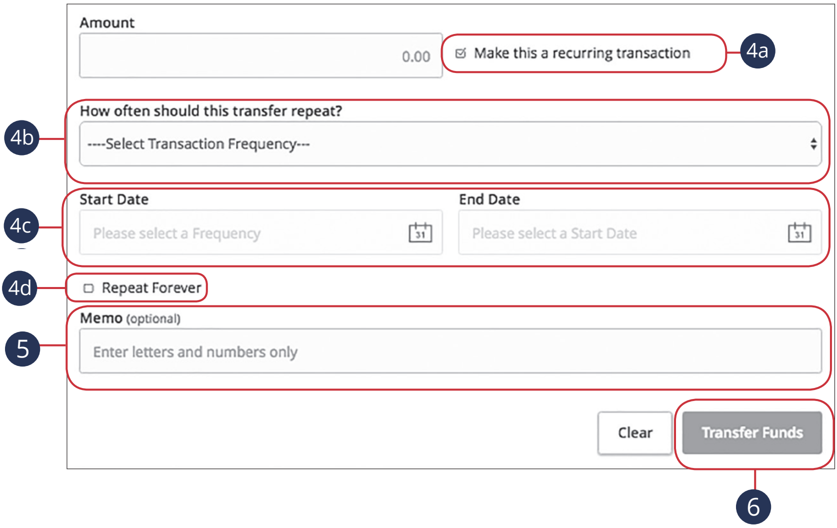
In the **Transfer Funds** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the "To" and "From" drop-downs.

2. Enter the amount to transfer.

3. (One-Time Transfer Only) Enter the date to process the transaction.

Note: External Transfers may take 3-5 business days.



4. If you would like to set up a recurring transfer, follow the steps below.

- **a.** Check the box next to "Make this a recurring transaction" to repeat the transfer.
- **b.** Use the "How often should this transfer repeat?" drop-down to specify how often the transfer should occur.
- **c.** Enter a start and end date for this transaction using the calendar features.
- **d.** If your transaction doesn't have an end date, check the box next to "Repeat Forever."

5. Enter a memo.

6. Click the **Transfer Funds** button when you are finished.

Note: You can view or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Activity Center.

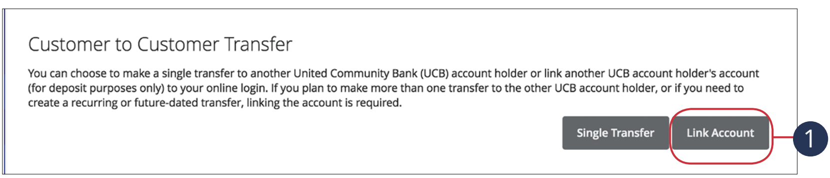
Transactions

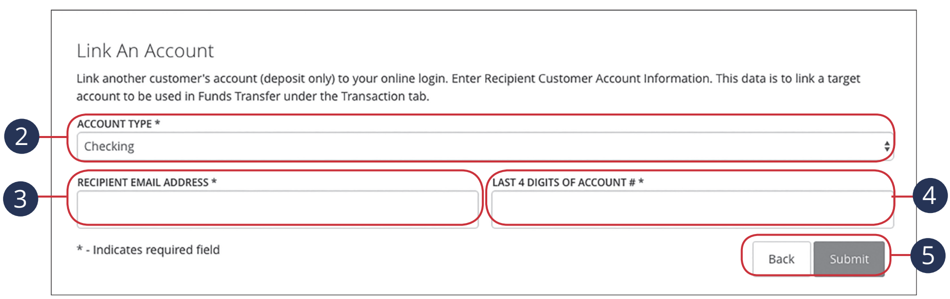
Customer to Customer Transfer

If you have a friend or relative that also banks through United Community Bank, Customer to Customer Transfer allows you to send them immediate money. By using their email address and last 4 digits of their account, you can send them electronic payments and link their account for future deposits.

Linking Someone's United Community Bank Account

Instead of typing in someone's information every time you send them money, you can conveniently link their account for future deposits only.





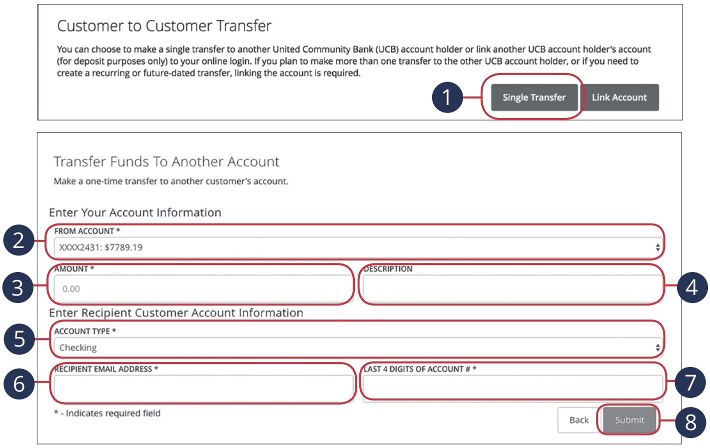
In the **Transfer Funds** tab, click **Customer to Customer Transfer**.

1. Click the **Link Account** button.
2. Select an account type from the "Account Type" drop-down.
3. Enter the recipient's email address.
4. Enter the last 4 digits of the recipient's account number.
5. Click **Submit** when you are finished.
6. After a Customer-to-Customer account is linked, you can make transfers under the Funds Transfer feature.

Note: To review or cancel a Customer to Customer Transfer, visit the Activity Center.

Single Transfers Between United Community Bank Accounts

If you only need to send money to someone once, you can generate a single transaction with that person's email address and partial account number.



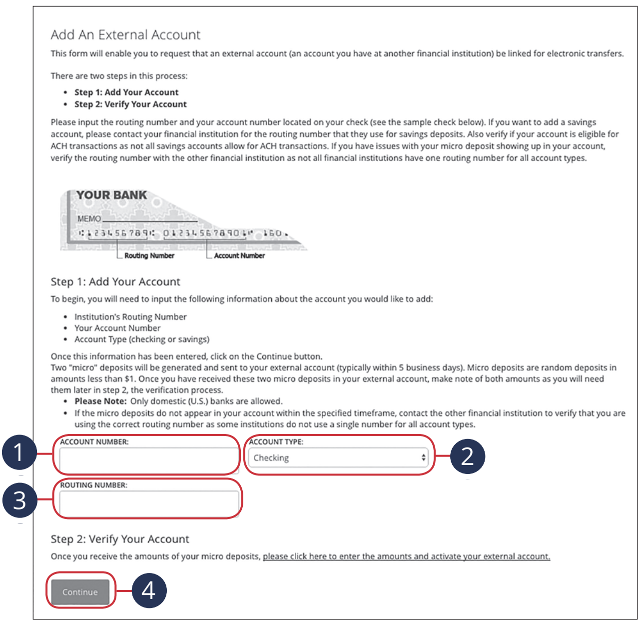
In the **Transfer Funds** tab, click **Customer to Customer Transfer**.

1. Click the **Single Transfer** button.
2. Select the account to take funds from using the "From Account" drop-down.
3. Enter an amount.
4. (Optional) Write a description of your transfer.
5. Select the recipient's account type using the "Account Type" drop-down.
6. Enter the recipient's email address.
7. Enter the last 4 digits of the recipient's account number.
8. Click **Submit** when you are finished.

Transactions

Adding A Personal External Account

Your private accounts at other financial institutions can be linked to Online Banking with United Community Bank so you can transfer money between two banks without ever leaving home! When you go to add another account, you are asked to verify your ownership of that account by confirming two small deposits United Community Bank makes into the external account.



In the **Transfer Funds** tab, click **Add External Account**.

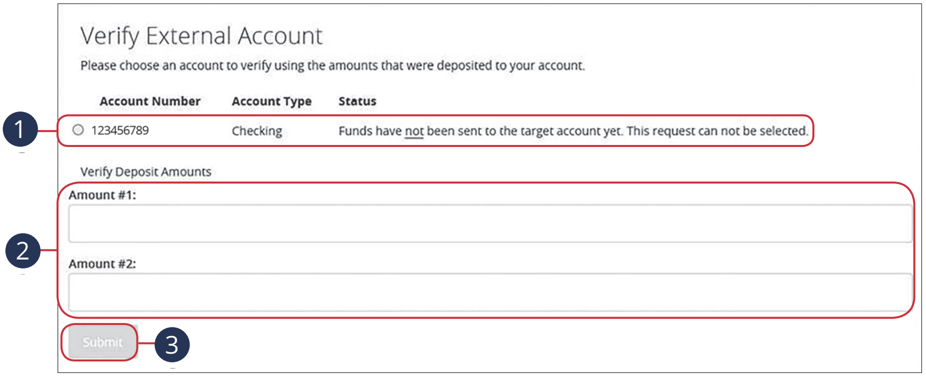
1. Enter the account number.
2. Select the type of account using "Account Type" drop-down.
3. Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your check book.
4. Click the **Continue** button.

> In two to three business days, two micro-deposits will appear in your external account. Once you receive those deposits, go to the Verify External Account tab to add the account.

Transactions

Verifying A Personal External Account

As soon as United Community Bank makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the outside account.



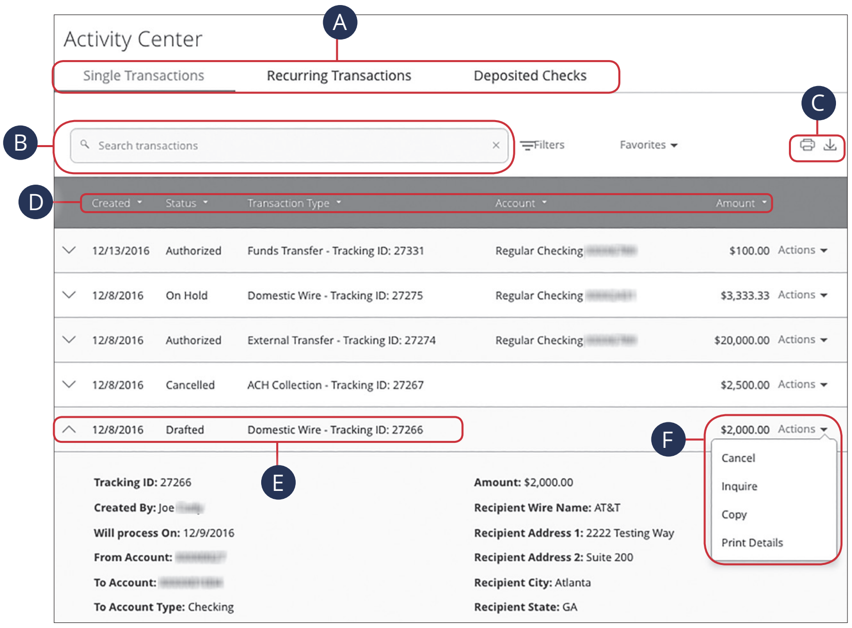
In the **Transfer Funds** tab, click **Verify External Account**.

1. Select the account you would like to verify.
2. Enter the amounts of the two micro-deposits that have been made into your external account.
3. Click the **Submit** button when you are finished.
4. Once a verified external account is linked, you can make transfers under the Funds Transfer feature.

Transactions

Activity Center Overview

Transactions initiated through Online Banking or through our app appear in the Activity Center. These transactions include: single transactions, recurring transactions, mobile deposited checks, stop payments, and address changes.



In the **Transactions** tab, click **Activity Center**.

A. Click an appropriate tab at the top to view **Single Transactions**, **Recurring Transactions** or **Deposited Checks**.

B. Use the search bar to find transactions within that account.

C. Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.

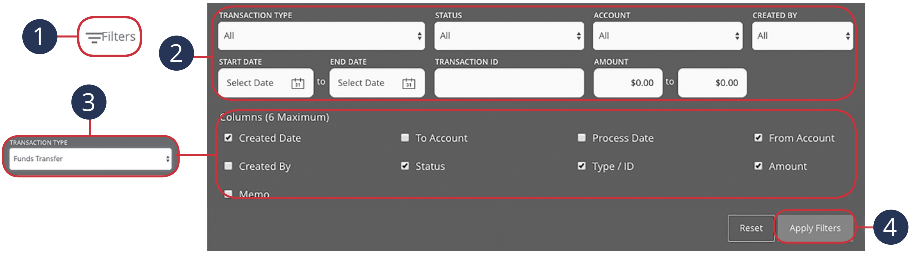
D. Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Select **Actions** to perform additional functions.

Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.



In the **Transactions** tab, click **Activity Center**.

1. Click the **Filters** icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

Creating or Deleting Custom Views Using Favorites

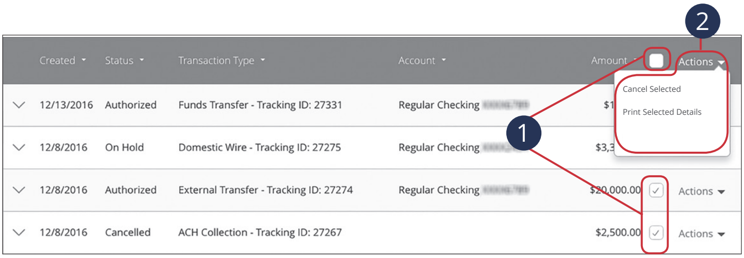
After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

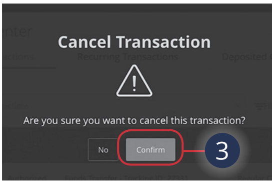
In the **Transactions** tab, click **Activity Center**.

1. Apply filters and click the "Favorites" link.
2. Click the **+** icon to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.





In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
2. Click the "Actions" drop-down and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Cancelled" on the Activity Center page.

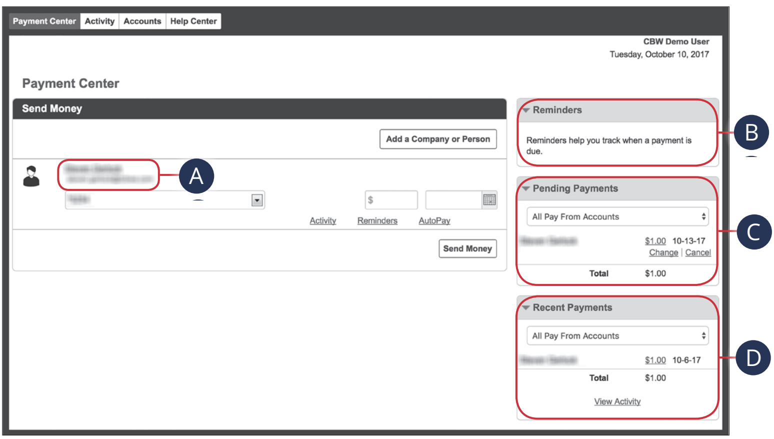
Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

Bill Pay

Overview

Online Bill Pay with United Community Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

The first time that you click the **Pay Bills/People** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



Click the **Pay Bills/People** tab.

A. All your payees are listed on the left side of your screen.

B. All your existing reminders appear in the right side panel.

C. Your pending transactions appear in the right side panel under “Pending Payments.”

D. You can view your transaction history for the last 45 days in the right side panel under “History Payments.”

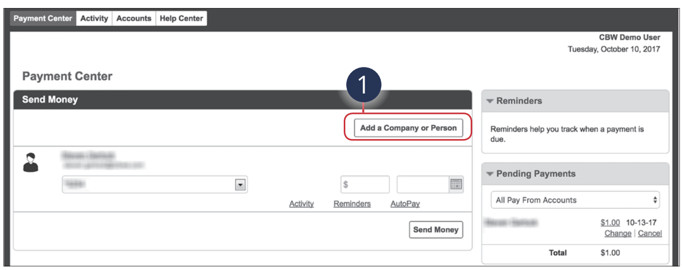
Bill Pay

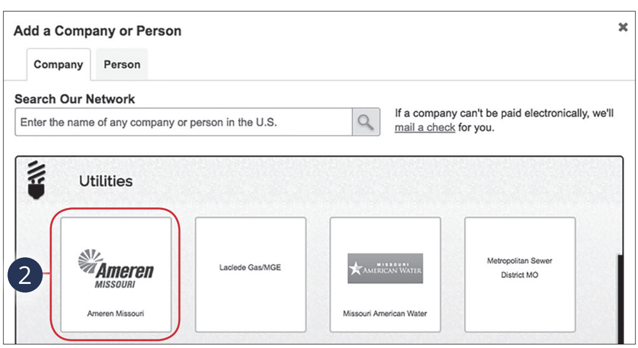
Creating a Payee

The individual that receives your payments is known as a payee. You can pay just about any company, loan or account using our bill pay system. The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: Known and unknown.

Known Company

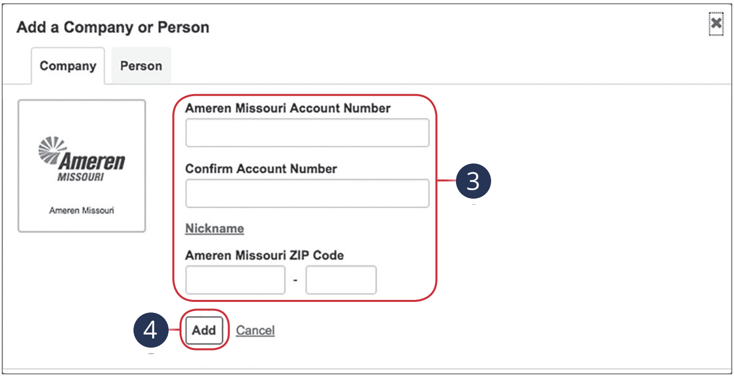
If the company you need to pay is preloaded in our database, you have the option to send a Rush Delivery or sign up for eBills. For more information, visit page 57 for a Rush Delivery and page 56 for eBills.





Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Select your company from the list.

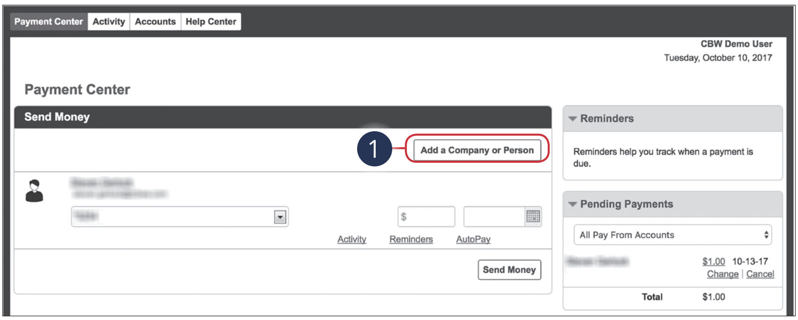


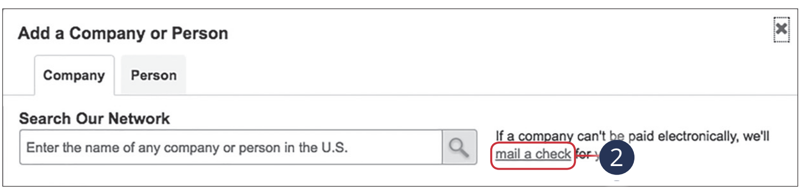
3. Enter the required information. Fields may vary depending on which company you are adding.

4. Click the **Add** button when you are finished.

Unknown Company

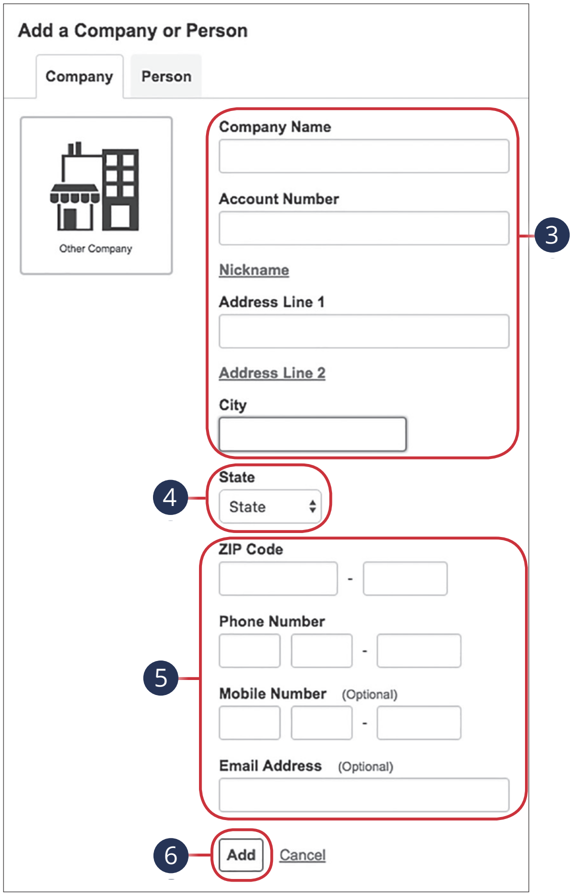
If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to send a Rush Delivery or sign up for eBills.





Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the “mail a check” link.



3. Enter the company name, account number, street address and city.

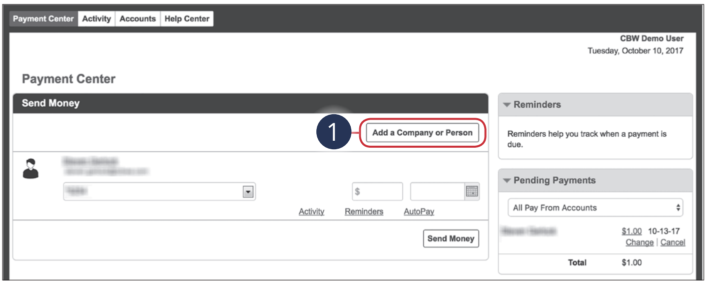
4. Select the state from the drop-down.

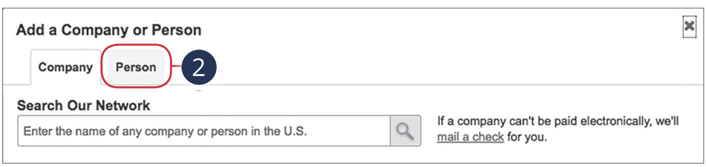
5. Enter the zip code, phone number, mobile number and email address.

6. Click the **Add** button when you are finished.

Person

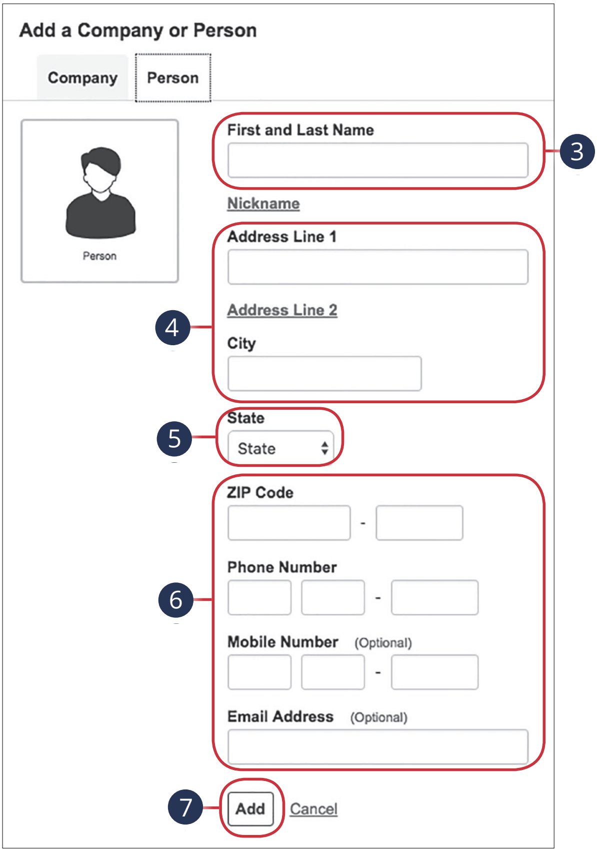
You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.





Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the Person tab.



3. Enter the payee's first and last name.

4. Enter their street address and city.

5. Select the state from the drop-down.

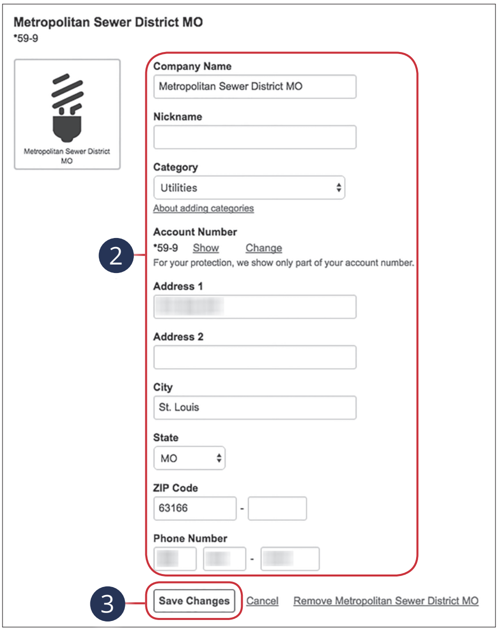
6. Enter their zip code, phone number, mobile number and email address.

7. Click the **Add** button when you are finished.

Bill Pay

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.



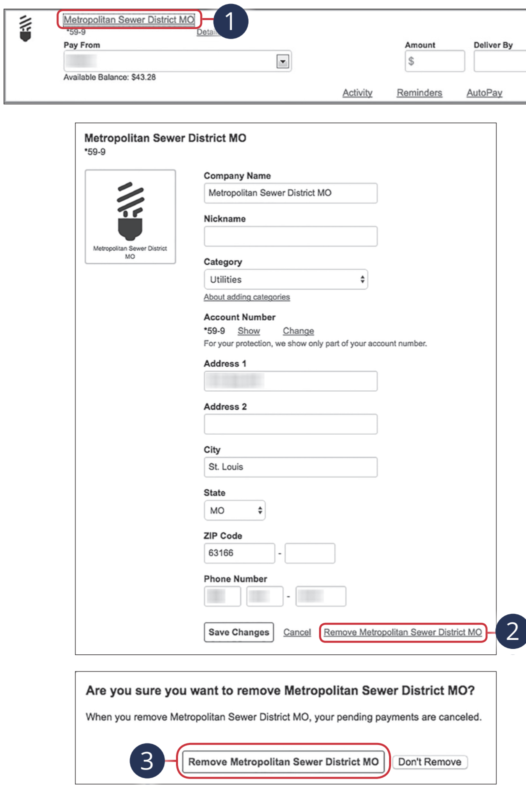
Click the **Payment Center** tab.

1. Select a payee.
2. Make the necessary changes.
3. Click the **Save Changes** button when are you finished making changes.

Bill Pay

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.



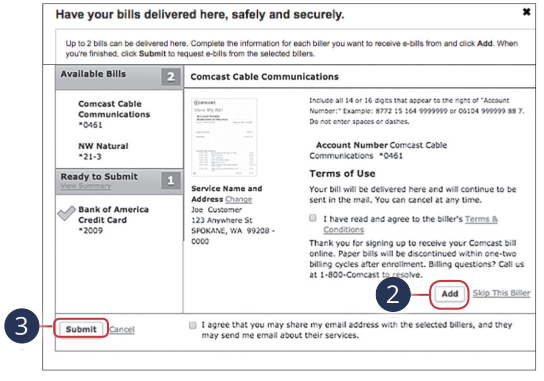
Click the **Payment Center** tab.

1. Select a payee.
2. Click the “Remove” link.
3. Click the **Remove** button to permanently delete your payee.

Bill Pay

eBills

You can go paperless and receive your bills electronically within our bill pay system. Major credit card companies, automotive finance companies and utility companies are preloaded in our system, and these present billers can be set up as an eBill.



Click the **Payment Center** tab.

1. Click on the 

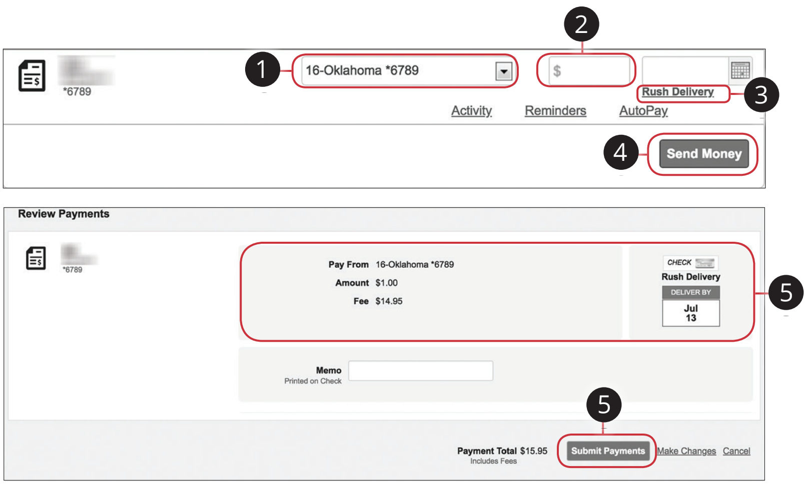
icon or "eBills" link.
2. Click the **Add** button for each biller you would like to add to eBills.
3. Click the **Submit** button when you are finished.

Bill Pay

Rush Delivery

If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

A standard fee may occur. Please see our Fee Schedule for details.



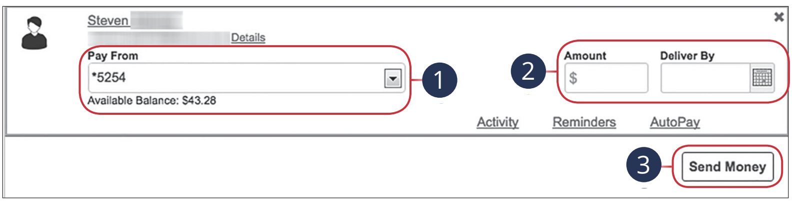
Click the **Payment Center** tab.

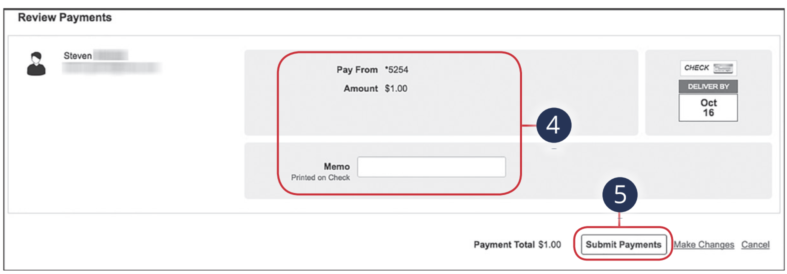
1. Use the drop-down and select an account to withdraw from.
2. Enter the amount of your bill.
3. Click the “Rush Delivery” link. The deliver by date will automatically populate and the rush delivery fee will be displayed.
4. Click the **Send Money** button.
5. Review the payment information.
6. Click the **Submit Payments** button when you are finished.

Bill Pay

Schedule Payments

It is easy to pay your bills once you set up payees. When you click on the Payments tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.





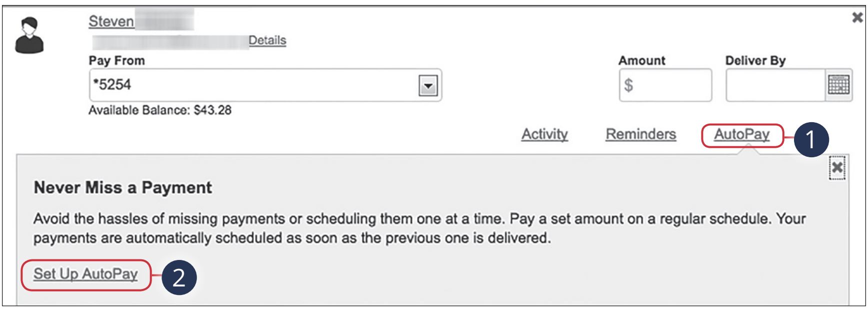
Click the **Payment Center** tab.

1. Use the drop-down and select an account to withdraw from.
2. Enter the amount of your bill and use the calendar feature to select the payment due date.
3. Click the **Send Money** button.
4. Review the payment information.
5. Click the **Submit Payments** button when you are finished.

Bill Pay

Automatic Payments

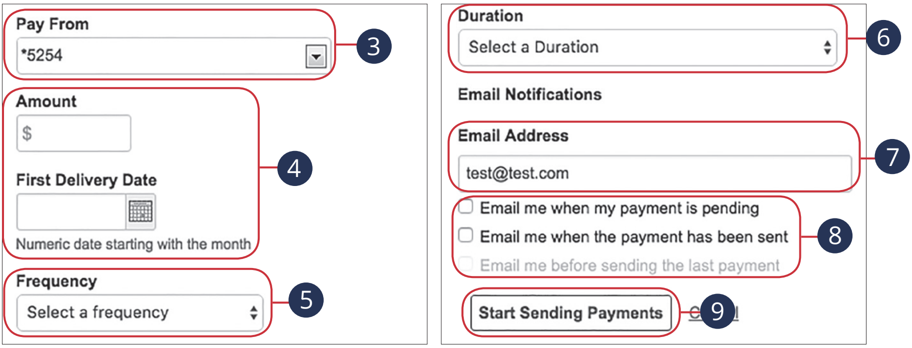
Our Automatic Payments feature keeps you ahead of your repeating payments. Setting up an automatic payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



Click the **Payment Center** tab.

1. Click the “AutoPay” link

2. Click the “Set Up AutoPay” link.

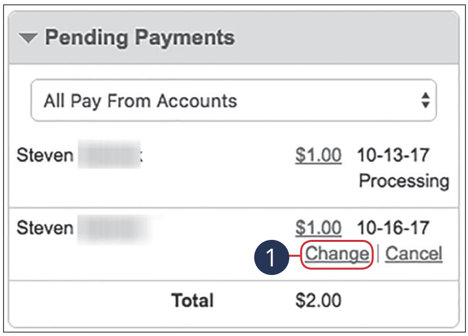


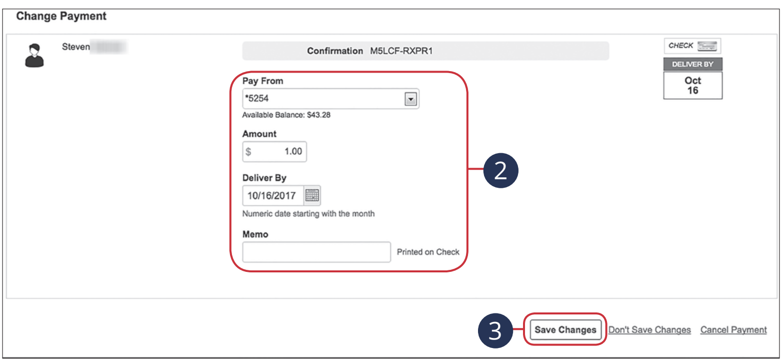
3. Use the drop-down and select an account to withdraw from.
4. Enter the amount of your bill and use the calendar feature to select the payment due date.
5. Use the drop-down to select the frequency.
6. Select the duration of the payments using the drop-down.
7. Enter your email address.
8. Check the appropriate boxes indicating when you would like to be notified.
9. Click the **Start Making Payments** button when you are finished.

Bill Pay

Editing Pending Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.





Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the “Change” link.

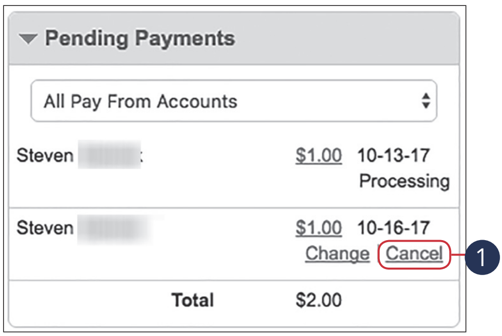
2. Make the necessary changes.

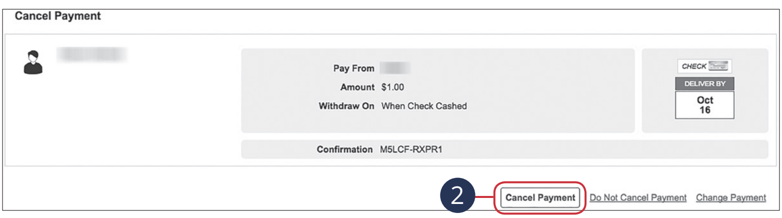
3. Click the **Save Changes** button when you are finished making changes.

Bill Pay

Cancel Pending Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.





Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the "Cancel" link if you do not wish to process the payment.

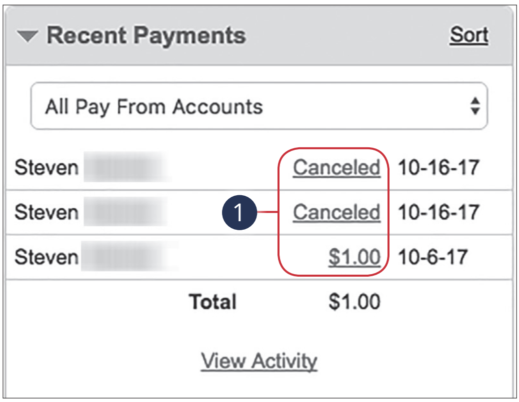
2. Click the **Cancel Payment** button to permanently delete your payment.

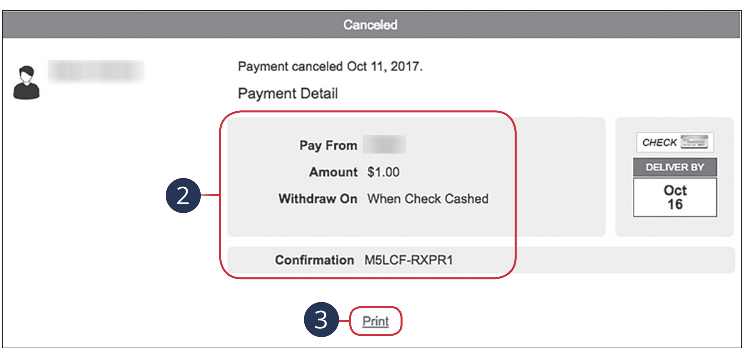
Bill Pay

Viewing Transaction Details

Single Transaction

You can view the details of a single transaction within the Recent Payments panel on the Payment Center page.



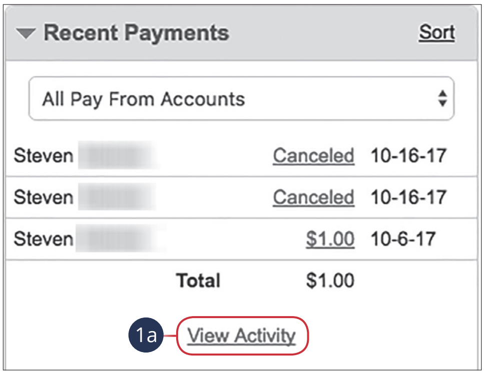


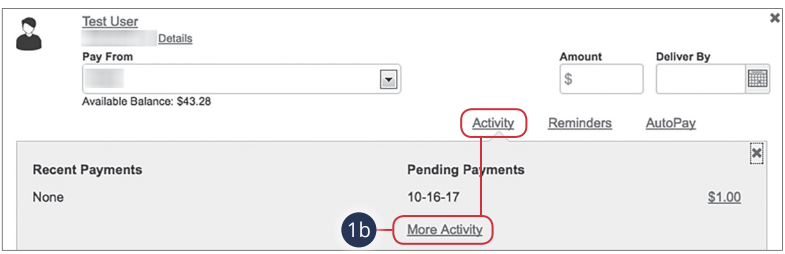
Click the **Payment Center** tab and locate the **Recent Payments** box.

1. Click the status of the payment.
2. View payment details.
3. (Optional) Click the "Print" link to print payment details.

Multiple Transactions

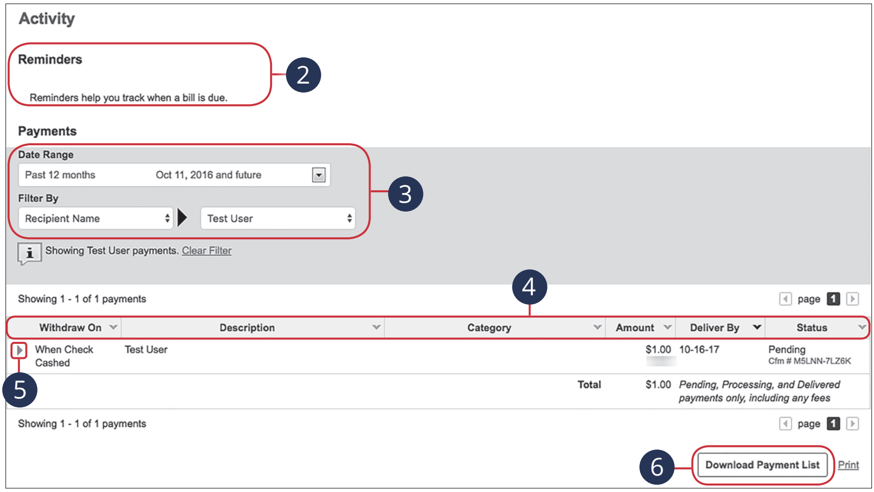
You can view all of your previous transactions or transactions sent to a specific payee from the Payment Center page.





Click the **Payment Center** tab and locate the **Recent Payments** box.

1. You can view all previous payments or payments that are sent only to a specific payee.
    - **a.** Click the “View Activity” link under the Recent Payments panel to view all payments.
    - **b.** Click the “Activity” link then the “More Activity” link under a specific payee to view all payments sent to that payee.



2. View your reminders set for this transaction.

3. Use the filters to help locate a specific transaction.

4. Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

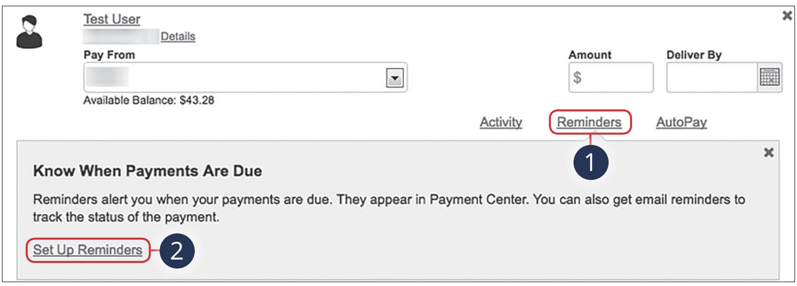
5. Click the icon to view details of a specific transaction.

6. Click the **Download Payment List** button to keep a documented list of your transactions

Bill Pay

Creating a Reminder

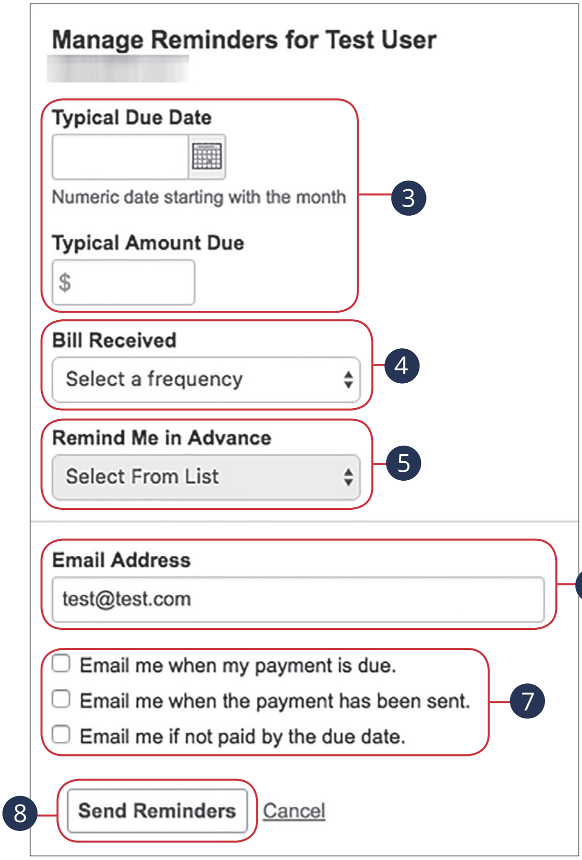
Setting up a reminder within your online bill pay can help you make sure all of your bills get paid on time. You can set up reminders to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.



Click the **Payment Center** tab.

1. Click the “Reminders” link.

2. Click the “Set Up Reminders” link.



3. Use the calendar feature to select the typical due date and the amount due.

4. Use the “Bill Received” drop-down and select the frequency of the bill.

5. Use the drop-down and choose when to receive a notification.

6. Enter your email address.

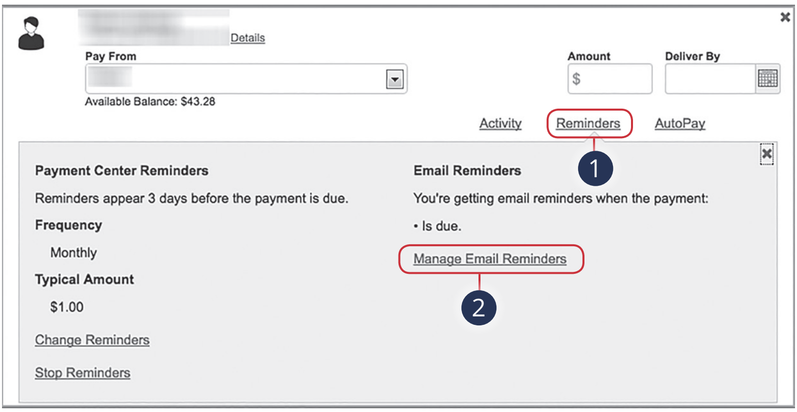
7. Check the appropriate boxes indicating when you would like to be notified.

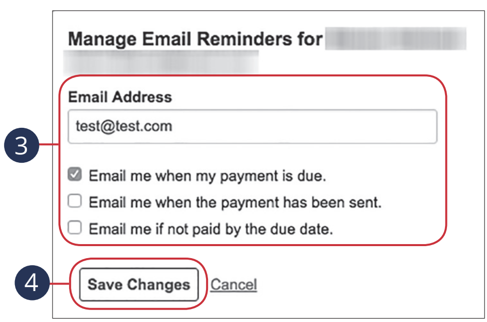
8. Click the **Send Reminders** button when you are finished.

Bill Pay

Managing Reminders

You can manage which reminders you would like sent to your email.





Click the **Payment Center** tab.

1. Click the “Reminders” link.

2. Click the “Manage Email Reminders” link.

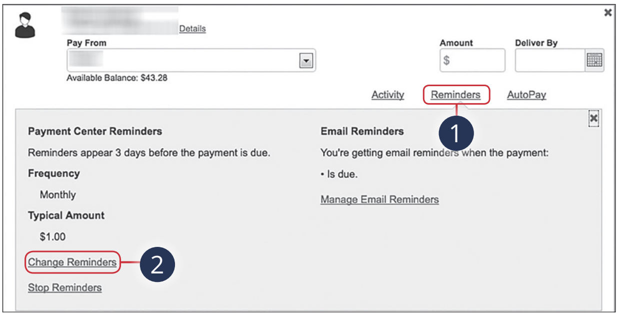
3. Make the necessary changes.

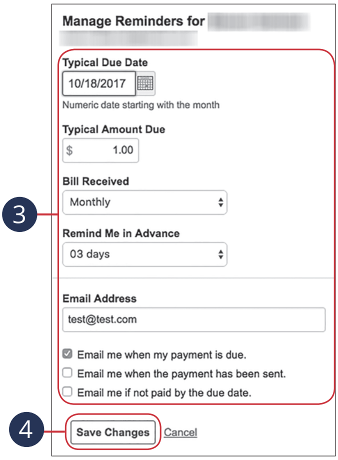
4. Click the **Save Changes** button when you are finished making changes.

Bill Pay

Editing Reminders

If details to a payment change, you can make updates to your existing reminders to ensure all payments are paid on time.





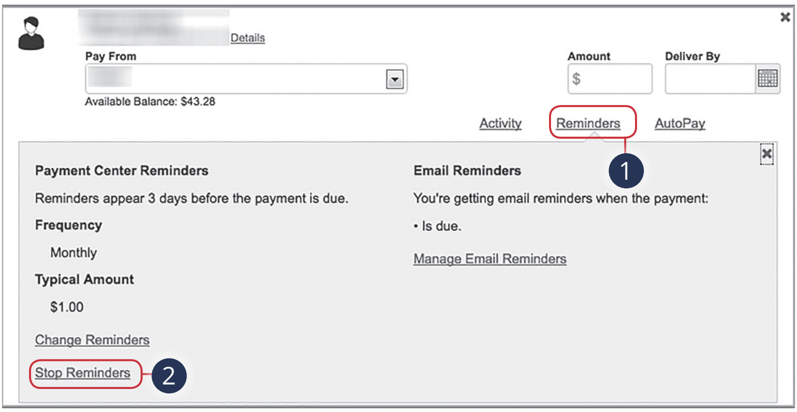
Click the **Payment Center** tab.

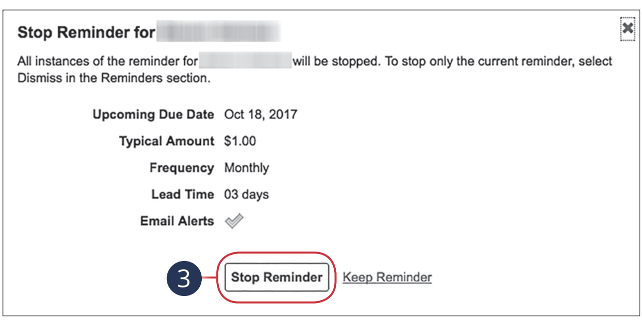
1. Click the “Reminders” link.
2. Click the “Change Reminders” link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

Bill Pay

Deleting Reminders

You can remove an existing reminder if it is no longer needed.





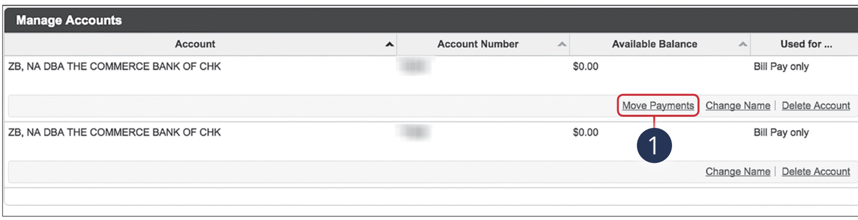
Click the **Payment Center** tab.

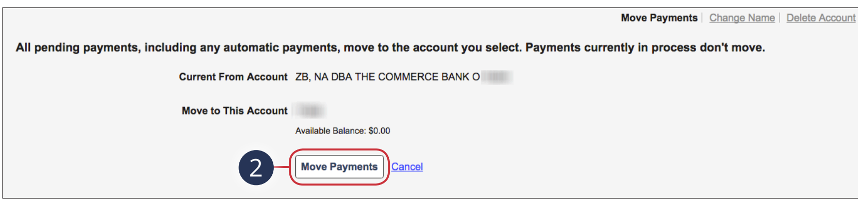
1. Click the “Reminders” link.
2. Click the “Stop Reminders” link.
3. Click the **Stop Reminder** button when you are finished making changes.

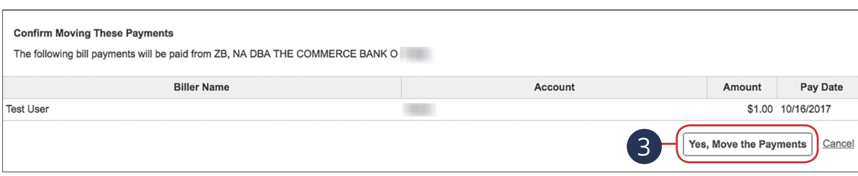
Bill Pay

Moving Payments

You can change the account a pending payment is applied to, if needed.







Click the **Accounts** tab.

1. Click the “Move Payments” link.

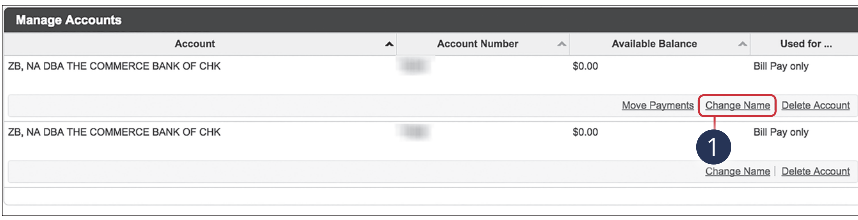
2. Click the **Move Payments** button.

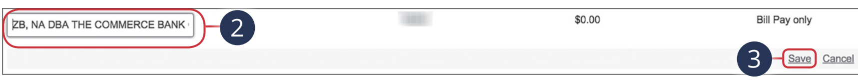
3. Click the **Yes, Move the Payments** button to confirm.

Bill Pay

Editing Account Name

Within the Account tab, you can edit an account nickname at anytime.





Click the **Accounts** tab.

1. Click the “Change Name” link.

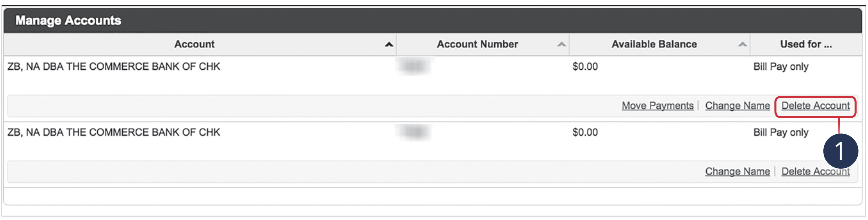
2. Make the necessary changes.

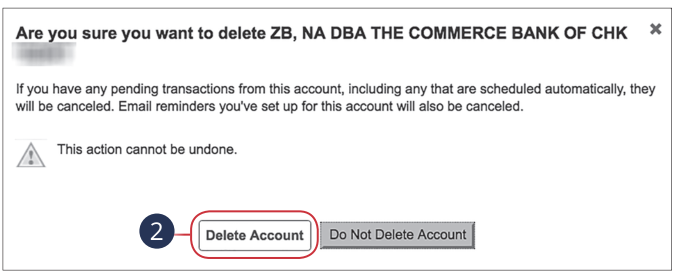
3. Click the “Save” link when you are finished making changes.

Bill Pay

Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account, but it does not erase data from an existing payment using this account.





Click the **Accounts** tab.

1. Click the “Delete Account” link.

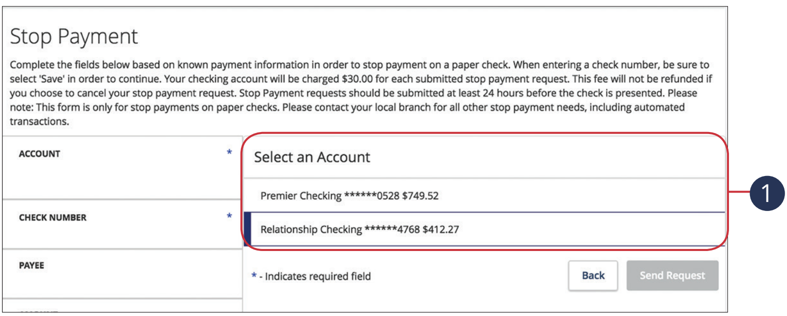
2. Click the **Delete Account** button to permanently remove an account.

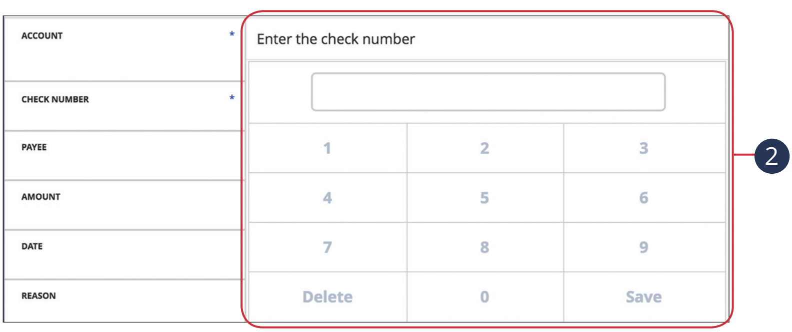
Services

Stop Payment Request

Single Check

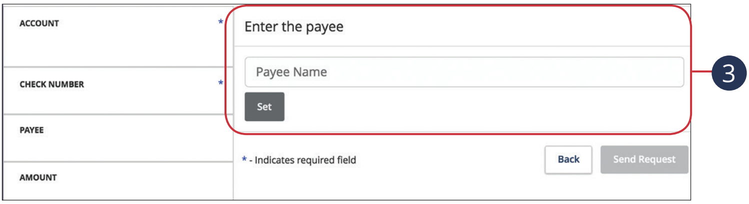
If you’re ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at 1-800-UCBANK1 (1-800-822-2651).

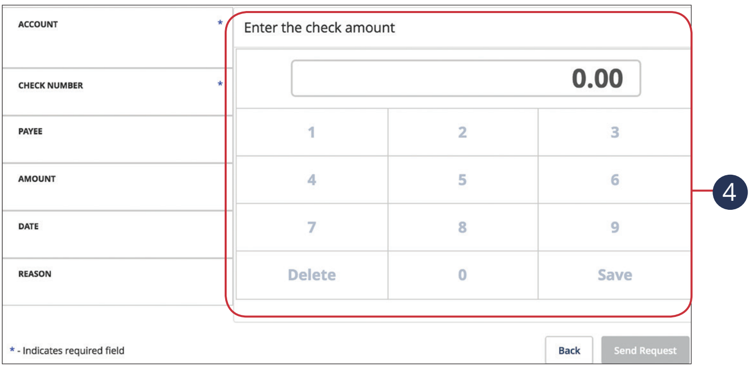




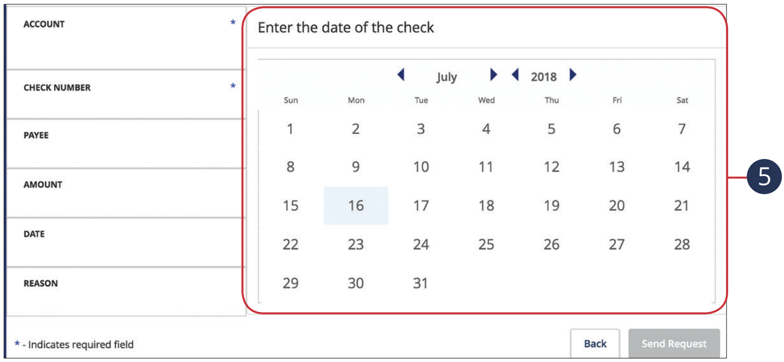
In the **Transactions** tab, click **Stop Payment**.

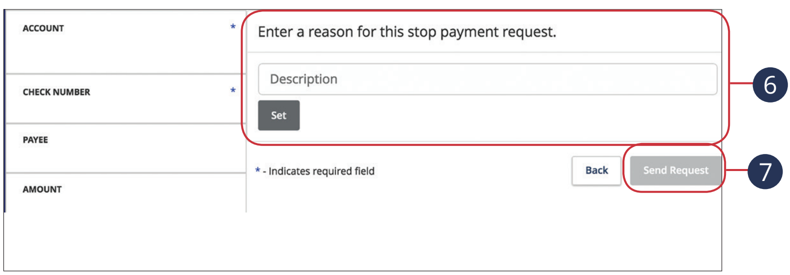
1. Select the appropriate account.
2. Enter the check number and click the **Save** button.





3. (Optional) Enter the payee and click the **Set** button.
4. (Optional) Enter the amount and click the **Save** button.





5. (Optional) Enter the date of the check using the calendar.

6. (Optional) Enter a description under “Note” and click the **Set** button.

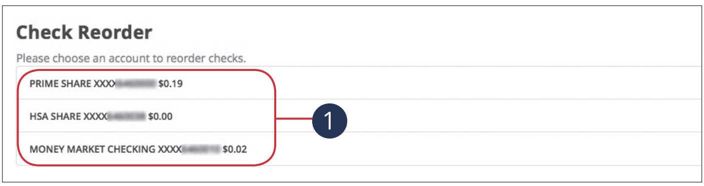
7. Click the **Send Request** button when you are finished.

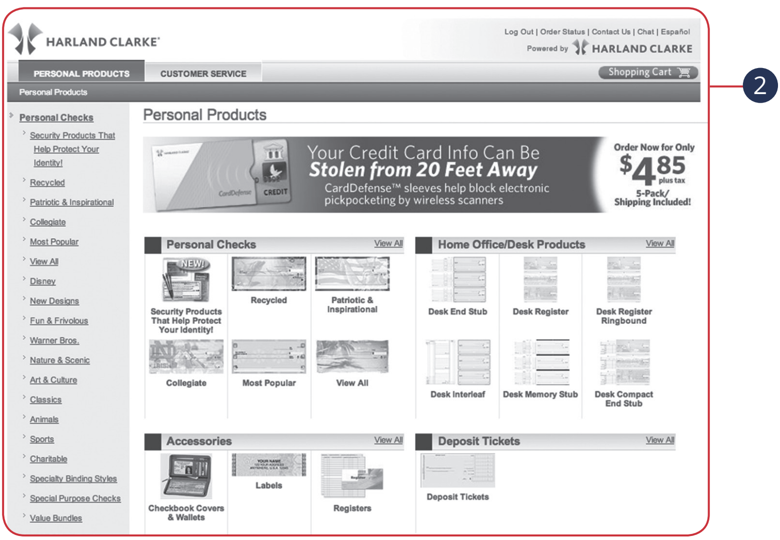
Note: You can view the approval status of a stop payment in the Activity Center.

Services

Reordering Checks

If you've previously ordered checks through United Community Bank, you can conveniently reorder checks online at any time on our trusted vendor's website.





In the **Additional Services** tab, click on **Check Reorder**.

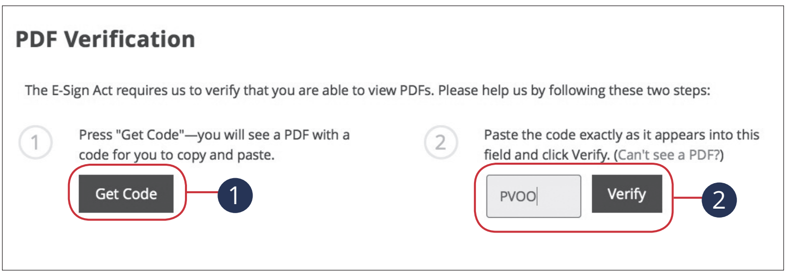
1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.

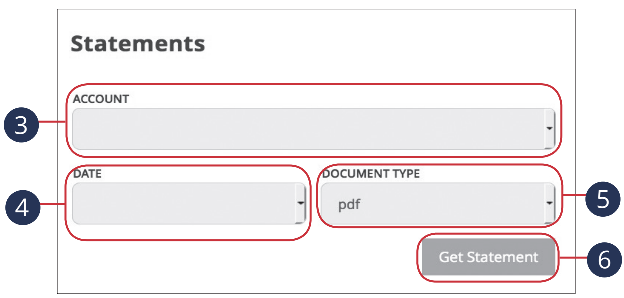
> **Note**: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Services

Statements

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.





In the **Statements/Notices** tab, click **View Documents**.

1. Click the **Get Code** button to verify that you can view a PDF.
2. A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
3. Choose an account to work with using the “Account” drop-down.
4. Choose a date for the statement using the “Date” drop-down.
5. Use the “Document Type” drop-down to select a file format.
6. Click the **Get Statement** button when you are finished.

Personal Financial Management

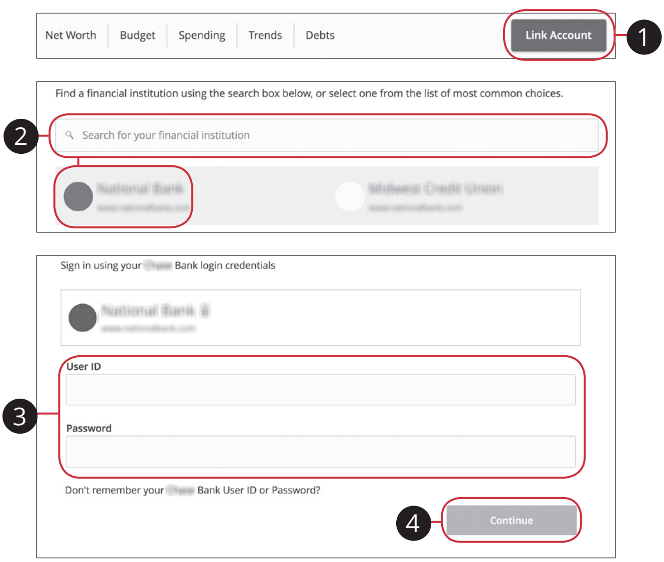
Initial Setup

Setting up financial goals for yourself is just as important as establishing a budget. As your move closer to your objectives, our Personal Financial Management service not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

The tools within PFM help you calculate your net worth, set budgets, view your spending habits and trends and set up a debt payment plan.

Linking an Account

Before you can begin setting up your financial goals, you need to link all your accounts, items you own and debts.



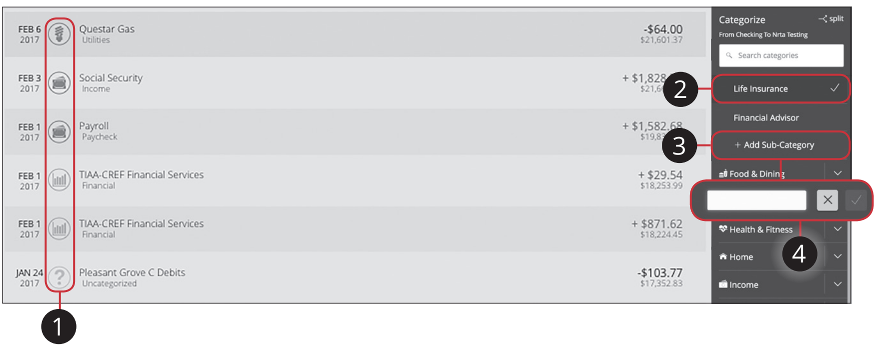
Link an account from your Home page.

1. Click the **Link Account** button.
2. Locate your financial institution using the list or the search bar.
3. Enter your user ID and password for each account.
4. Click the **Continue** button to finish linking an account.

Categorizing Transactions

In order for our Personal Financial Management tools to work properly, make sure your transactions are correctly categorized. When all your accounts are linked to PFM, your transactions are automatically categorized. Common categories include: gas/auto, entertainment, medical expenses, rent and utilities. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.



Click an account to view the **Account Details** page.

1. Click a category icon to edit the category.

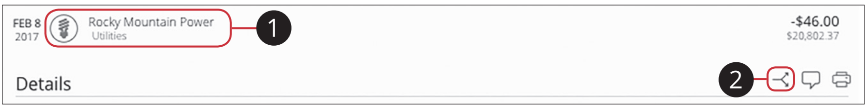
2. Select a new category from the sidebar.

3. Click the **+ Add Sub-Category** button to add a different sub-category.

4. Enter the sub-category's name and click the ✓ button.

Splitting a Transaction

PFM offers the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs splitting into multiple categories such as grocery, pharmacy and home supplies, you can review your receipt and split the total charge across multiple categories.



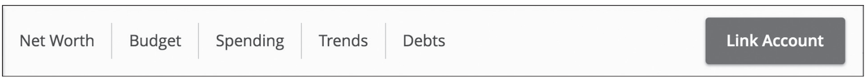
Click an account to view the **Account Details** page.

1. Click a transaction to split.
2. Click the icon to split a transaction into multiple categories.
3. Enter the amount in the text box.
4. Click the category icon to edit the new category.
5. Click the **+ Add Split** button to add additional categories.

Personal Financial Management

Online Banking Home Page

There are five features within PFM that are accessed through the Home page: net worth, budget, spending, trends and debts. These features help you review your finances within PFM.



Different tabs appear on the Home page, which takes you to interactive features to help you manage your finances.

- **Net Worth**: Total your assets and debts and view a line graph to see how funds are allocated.
- **Budget**: Track your monthly finances by adding targets to help you better manage your expenses.
- **Spending**: See your spending habits in a visual pie chart representation.
- **Trends**: Track your habits even further to see how you spend your money over time.
- **Debts**: View all your debts and view payment plans to become debt-free as quickly as possible.

Net Worth Overview

After your accounts are linked and categorized, the net worth feature offers you a view of your net worth calculated by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month allowing you to monitor your financial progress.

Click the **Net Worth** tab from the Home page.

A. View your net worth graph in six month (6M), nine month (9M) or one year (1Y) increments.

B. Your current net worth is displayed above the graph.

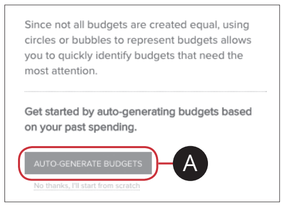
C. Click the “View Assets and Liabilities” link to view more details about your net worth.

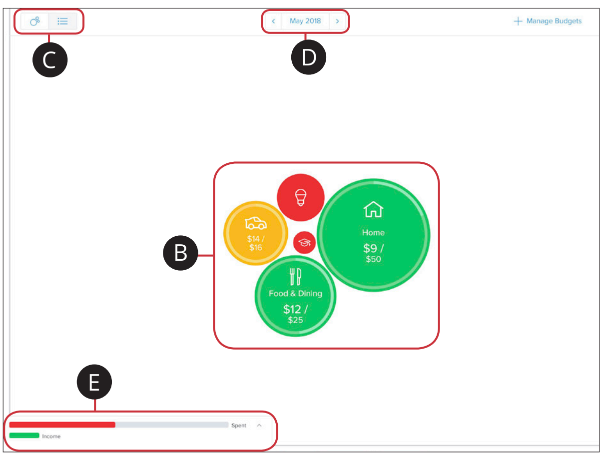
D. Click on a data point to view your net worth during a specific month.

E. Click the **Gains & Losses** button to view your gains and losses during a specific month.

Budgets Overview

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are categorized properly.





Click the **Budget** tab from the Home page.

A. Click the **Auto-Generate Budgets** button to create a budget based on your spending.

B. Your budget appears as bubbles to track your progress. A green bubble indicates you are within budget, yellow is near budget and red is over budget. The size of the bubble indicates the size of the budget.

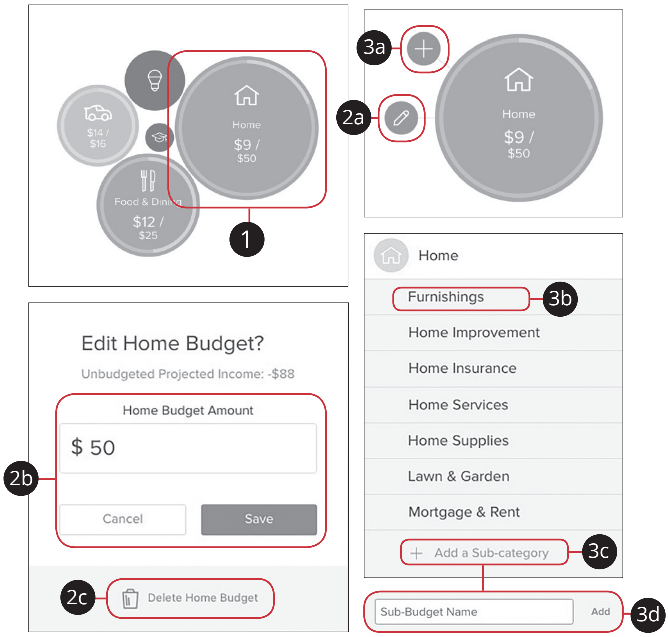
C. Click the  buttons to view your budget in bubbles or in list.

D. Click the **<** **>** buttons to view another month's budget.

E. The bar chart compares your income to your spending.

Editing or Deleting a Budget

After clicking the Auto-Generate button, a budget based on your spending habits is calculated. The automated budget may not always fit your needs, but you have the ability to make changes to your budget amounts and add sub-categories if necessary.



Click the **Budget** tab from the Home page.

1. Click a bubble to edit your budget amount or to add a sub-category.

2. Edit a budget amount.

   a. Click the icon.

   b. Enter the budget amount and click the **Save** button.

   c. Click the **Delete Budget** button to remove a budget.

3. Add a sub-category.

   a. Click the + icon.

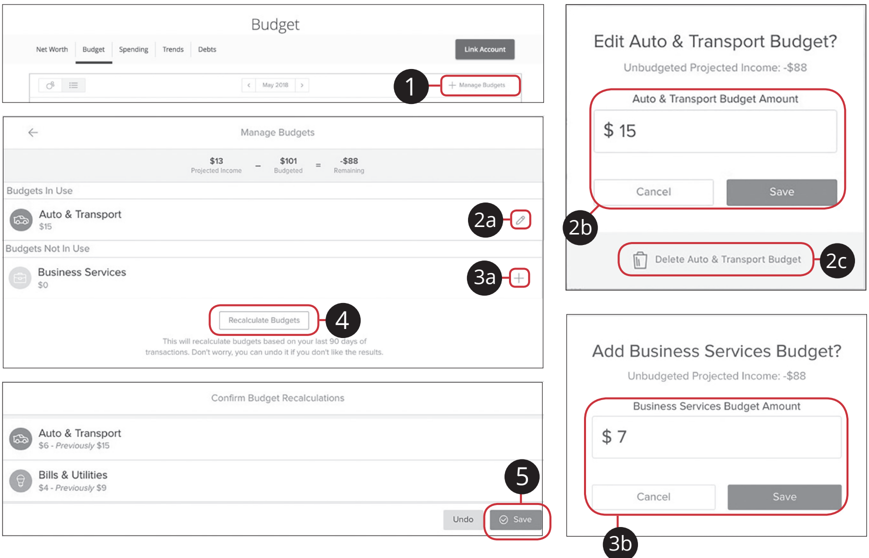
   b. Select a sub-category from the list.

   c. Click the “+ Add a Sub-category” link

   d. Enter the sub-category name and click the “Add” link.

Managing Budgets

Within the budget tool, you can edit an existing budget or delete it. You can also add new budgets if needed.

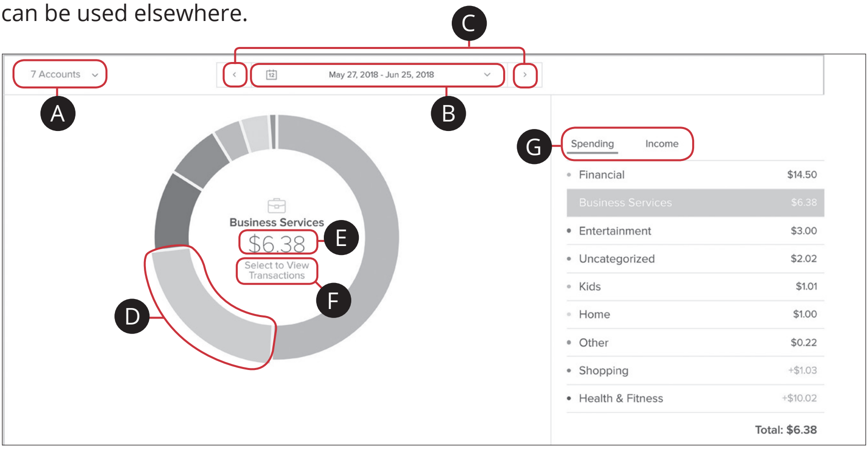


Click the **Budget** tab from the Home page.

1. Click the "+ Manage Budgets" link to edit or add a budget.
2. Edit an existing budget.
   a. Click the ✎ icon.
   b. Enter the budget amount and click the **Save** button.
   c. Click the 🗑 **Delete Budget** button to remove the budget.
3. Add a new budget.
   a. Click the + icon.
   b. Enter the budget amount and click the **Save** button.
4. Click the **Recalculate Budget** button.
5. Click the **Save** button to confirm your changes.

Spending Overview

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized in a pie chart for you to easily see your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back, so funds can be used elsewhere.



Click the **Spending** tab from the Home page.

A. Use the “Accounts” drop-down to view your spending in different accounts.

B. Use the calendar drop-down to view your spending habits during a specific month.

C. Click the **<** **>** buttons to view your spending habits during a specific week.

D. Click a section of the pie chart to view spending in a specific category.

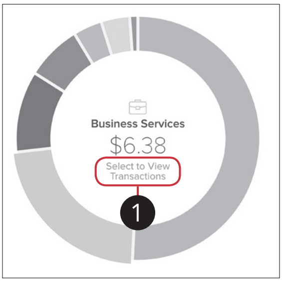
E. Total amount spent in a category is located in the center of the chart.

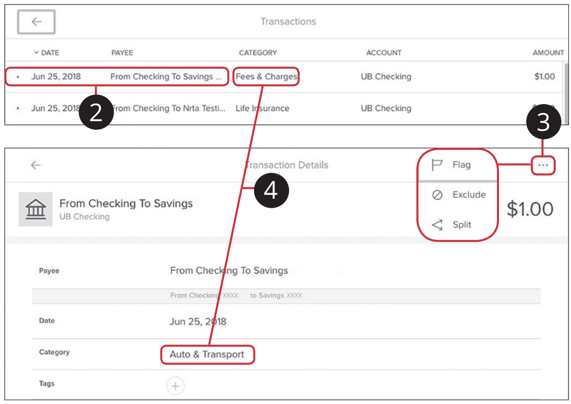
F. Click the “Select to View Transactions” link to view a list of transactions in a specific category.

G. Click the **Spending** or **Income** tab to view all your spending habits or income as a list.

Spending: Recategorizing a Transaction

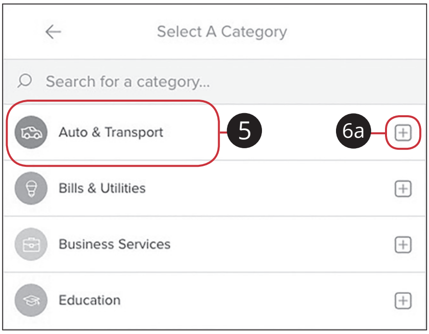
With the spending tool, you can easily identify transactions that need reorganizing. From there, you can select the transaction and place it in the correct category.

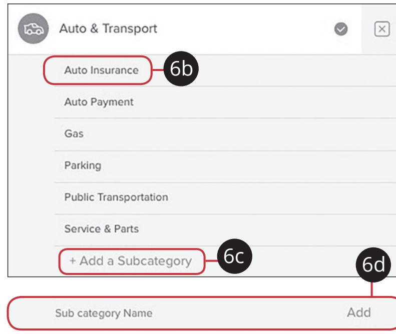




Click the **Spending** tab from the Home page.

1. Click the “Select to View Transactions” link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the ••• icon to flag, exclude or split a transaction.
4. Click a category to recategorize a transaction from the list or from a transaction details page.





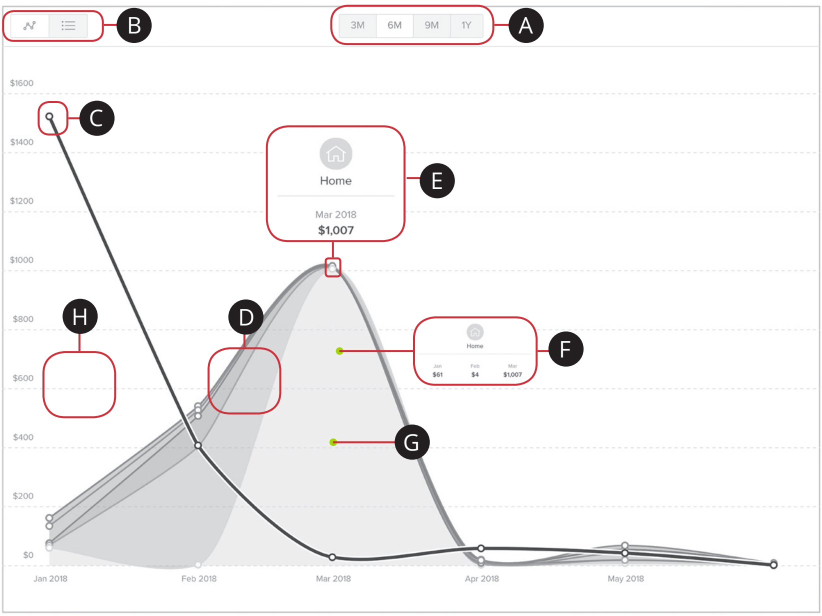
5. Select a new category from the list.

6. Add a sub-category.

- **a.** Select the **+** icon to choose a sub-category.
- **b.** Select a sub-category from the provided list.
- **c.** Click the "+ Add a Sub-category" link to make a new sub-category.
- **d.** Enter the sub-category name and click the "Add" link.

Trends Overview

The trends tool gives you a chart of your spending habits in each category compared to your income. With the help of trends, you can easily identify what funds go toward your financial goals.



Click the **Trends** tab from the Home page.

A. View your spending trends in three month (3M), six month (6M), nine month (9M) or one year (1Y) increments.

B. Click the buttons to view your trends in a line chart or a list.

C. The single line is your income line.

D. The other items are your spending habits organized into categories.

E. Hover over a data point to see your spending during that month.

F. Hover over a category to see your spending from the past few months.

G. Click on a category to view a single chart.

H. The white space indicates funds left over at the end of each month.

Debts Overview

The debts tool helps you quickly pay down debt, ultimately saving you money spent on interest without making big budget cuts or sacrifices. When your debts are imported into our PFM feature, make sure the annual percentage rate (APR) and minimum payment are accurate.

Click the **Debts** tab from the Home page.

A. Using the “Debts” drop-down, select a debt payoff option.

B. The dotted line indicates how long it will take to pay off your debts using the payoff option you selected.

C. The chart illustrates an accelerated pay off time line using the snowball method.

D. Your debts are listed below the chart.

E. Click a debt to edit your APR interest and minimum payment.

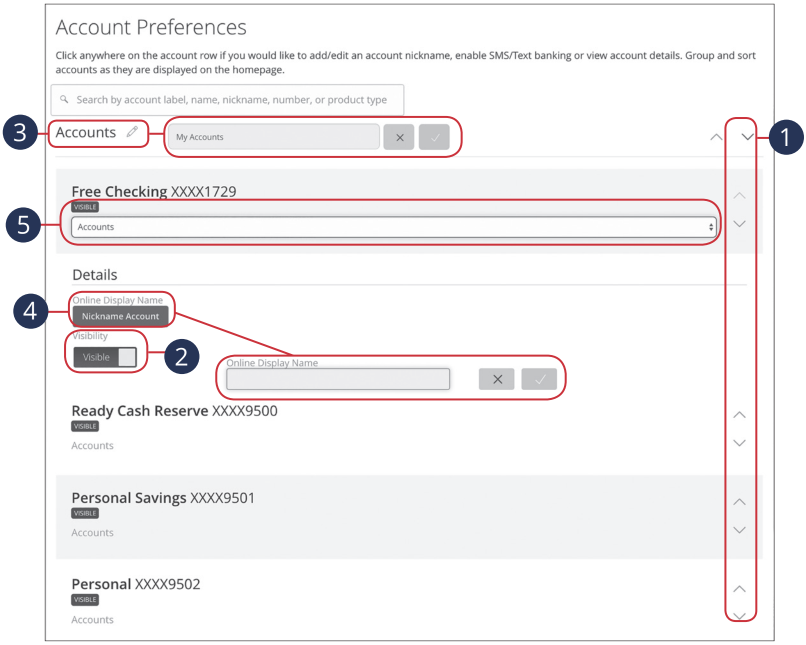
F. Click the ℹ icon to view more details about the snowball method.

G. Click the “Total Monthly Paydown” link to make an extra payment toward debt. Enter the amount in the text box.

Settings

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



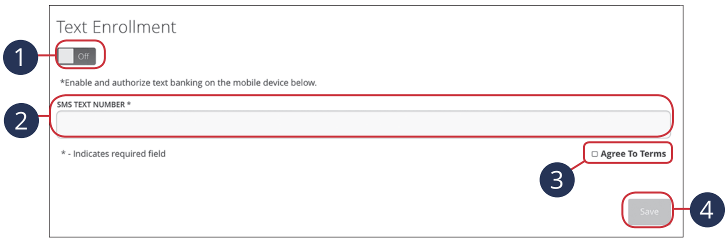
In the **Settings** tab, click **Account Preferences**.

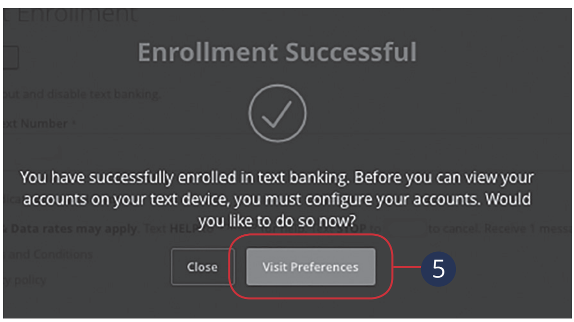
1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the ✎ icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the **Nickname Account** button to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Select the “Account” drop-down to change the group that account is in.

Settings

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

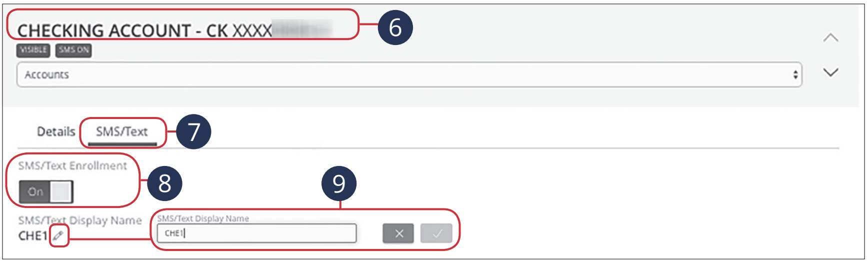




In the **Settings** tab, click **Text Banking Enrollment**.

1. Toggle the **Text Enrollment** switch from “Off” to “On.”
2. Enter your SMS text number.
3. Read the terms and conditions and check the box next to “Agree To Terms.”
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.

Note: Once you’ve signed up for Text Banking you should receive a text confirmation.



6. Select an account you want to enroll in text banking.

7. Click the SMS/Text tab.

8. Toggle the **SMS/Text Enrollment** switch from "Off" to "On."

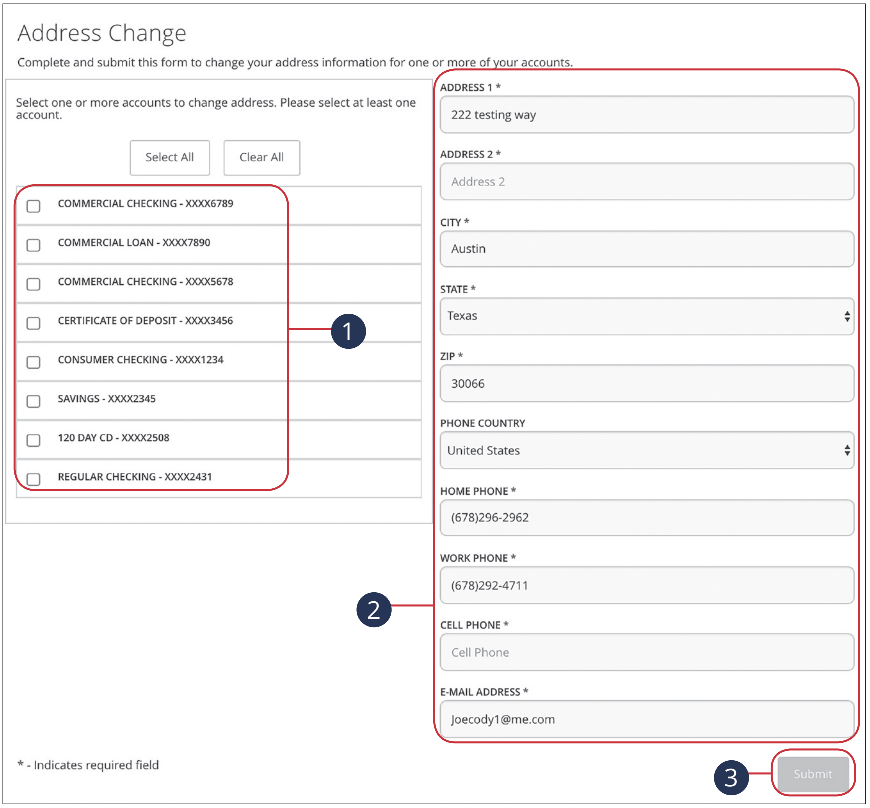
9. (Optional) Click the icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

Commands for Text Banking	
Text Command Options to 226563 for the Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking

Settings

Address Change Request

If your current address ever changes and you need to update your contact information, you can submit a request to United Community Bank for one or all accounts. Once it is approved, the address change takes effect immediately.



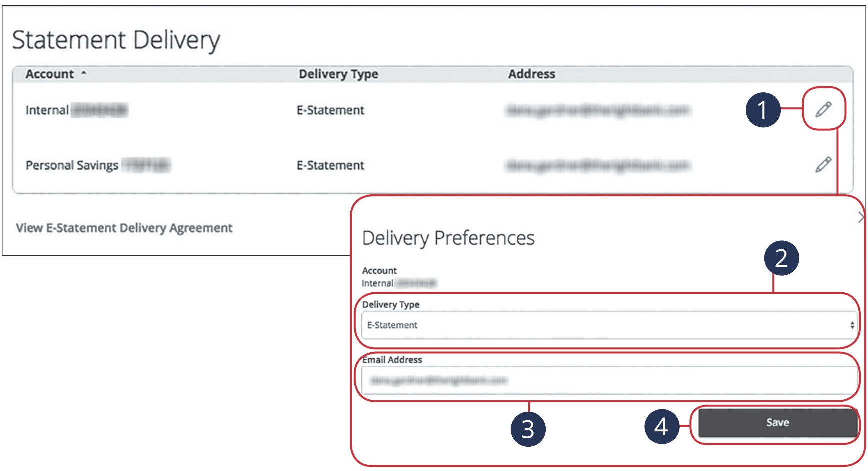
In the **Settings** tab, click **Address Change**.

1. Choose the accounts that need the address change.
2. Update your contact information.
3. Click the **Submit** button when you are finished.

Statements/Notices

Statement Delivery

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while E-Statements are sent in PDFs through email.



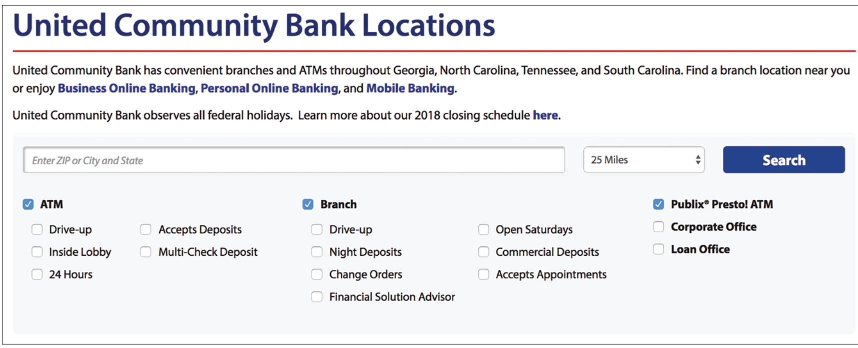
In the **Statements/Notices** tab, click **Delivery Options**.

1. Edit or add a delivery destination by clicking the icon at the end of the account line.
2. Use the drop-down to choose your "Delivery Type."
3. Add or change your email address.
4. Click the **Save** button when you are finished.

Locations

Branches and ATMs

If you need to locate a United Community Bank branch or ATM, the interactive map below can help you find locations nearest you.



1. Select **Find a Location** to locate United Community Bank's branches and ATMs.

United Community Bank®

1-800-UCBANK1 | ucbi.com