

# CRA Public File

## Products and Services

Updated: March 24, 2025



# Products and Services

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# Personal Checking

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Accounts Comparison Benefits Learning Center

## Money-saving checking accounts

Whether you're just getting started financially, or you're a seasoned pro, we have the best checking accounts for what you need.

**Compare Accounts**

### United Checking

Looking for a checking account that can handle your day-to-day banking needs? We've got you covered.

- \$50 minimum to open
- \$0 monthly service charge (no monthly service charge if enrolled in eStatements or monthly Direct Deposits)
- Free access to 200+ United ATM's and 1200+ Public Prepaid ATM's

[Open an Account](#)  
Schedule an Appointment

### United Signature Checking

This exclusive checking account is featuring with benefits and features that meet you where you are.

- \$25 minimum to open
- \$20 monthly service charge (with many options to avoid fees)
- No charge for foreign or outside network ATM/Debit Card usage
- Free exclusive United Signature Banking checks
- Competitive interest rates
- No fees for Overdraft Protection, Transfers, Official Checks and ATM/Debit card replacements
- \$30 discount for Stop Payment requests
- \$25 reimbursement on annual safe deposit box rental

[Open an Account](#)  
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### United Checking for 55+

If you are 55 or better, enjoy expanded benefits that continue working for you. We've earned them.

- \$25 minimum to open
- No monthly service charge
- Free access to 200+ United ATM's and 1200+ Public Prepaid ATM's
- Free standard wallet checks (limited to one order per year)
- Free eStatements through Online Banking

[Open an Account](#)  
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### United Checking for Students

A banking account exclusively for customers 21 or younger with no monthly service fee! Now, that's a lot of pizza.

- \$25 minimum to open
- No monthly service charge
- Free access to 200+ United ATM's and 1200+ Public Prepaid ATM's
- Free eStatements through online banking (or \$3 monthly fee paper statements)

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## Compare your options.

Features	United Checking	United Signature Checking	United Checking For 55+	United Checking For Students	United Essential Banking
Monthly Service Charge	\$8	\$25 \$10.00 Minimum Daily Balance** -OR- \$20.00 Combined Debit Balance** -OR- \$10.00 Combined Outstanding Consumer Loans** -OR- Relationship with United Community Advisory Services or United Community Mortgage Services*	\$0	\$0	\$5
How to Avoid Monthly Service Charge	Enroll in eStatements -OR- One (1) qualifying Direct Deposit* per statement cycle		N/A	N/A	N/A
Earns Interest	No	Yes, tiered interest rates	No	No	No
Check Orders Security features available	60 pack and 25 pack options available	FREE (Exclusive United Signature Banking checks)	Limited to one (1) FREE order per year. 60 pack and 25 pack options available	60 pack and 25 pack options available	Not Available (This account does not check writing privileges)
Other ATM's ATM transaction fees apply outside of United or Public Prepaid ATM network	\$1 charged by United†	\$1 charged by United† Up to \$5.00 refund per statement cycle on ATM fees charged by other institutions when you access an ATM outside of the United and Public Prepaid ATM network	\$1 charged by United†	\$1 charged by United†	\$1 charged by United†
Paper Statements	\$0 Additional fees apply for check images	\$0 Additional fees apply for check images	\$0 Additional fees apply for check images	\$3 Additional fees apply for check images	\$2
eStatements	\$0	\$0	\$0	\$0	\$0
Overdraft Management Options	1. Courtesy Overdraft† 2. Courtesy Overdraft with ATM and debit card coverage† 3. Overdraft Line of Credit† 4. Linked checking, savings or money market account	1. Courtesy Overdraft† 2. Courtesy Overdraft with ATM and debit card coverage† 3. Overdraft Line of Credit† 4. Linked checking, savings or money market account	1. Courtesy Overdraft† 2. Courtesy Overdraft with ATM and debit card coverage† 3. Overdraft Line of Credit† 4. Linked checking, savings or money market account	1. Overdraft Line of Credit† 2. Linked checking, savings or money market account	N/A

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## Enjoy these benefits with every account.

### Stop Payments

Accidentally snap the baby sitter's check with your mobile payment? Don't sweat it. We have Stop Payments for that. Initiate a stop payment in branch or through Online and Mobile Banking.

[View the Demo](#)

### Online Banking

Access your account, pay bills, transfer funds, manage your personal finances, and more from the comfort of your home with the help of our digital banking solutions.

[Learn More](#)

### Debit Cards

United debit cards include top-tier Mastercard® benefits that are perfect for your everyday purchases. Learn more about all the fantastic card benefits.

[Learn More](#)

### Overdraft Protection Services

Sometimes bills fall at all prices and you need a little help. We offer services to help manage overdrafts in the event you don't have enough funds in your account to cover your transactions.

[Learn More](#)

### Direct Deposits

Free up time with faster funds to the bank. Direct Deposit a paycheck, loan source that automatically deposits funds into your account quickly and securely.

[Download the Form](#)

### Protect Yourself from Check Fraud

Checks are increasingly targeting checks—whether by stealing them from the mail or gathering them with thieves in a parking garage with their check scanner. Learn how to protect yourself with practical tips, like using invisible ink, monitoring your account for fraudulent activity, and understanding the warning signs of fraudulent checks. Discover the advanced security features built into United Community's checks that offer extra protection against fraud. Don't fall victim to these threats.

[How to Spot Fake Checks](#) [Protect Your Checks from Theft](#)

### Introducing Greenlight!

We're partnered with Greenlight to support you in teaching your kids about smart money management.

Add your United account as the funding source, and you'll get the Greenlight family solution for free!

[Learn More](#) [Register Now](#)

### Card Controls: New and Improved

Protect your debit card with Card Controls—now available within your online and mobile banking account. (No more separate app!) It offers all the same security features like card freeze and spending limits, along with several new features to manage your money.

- Understand your spending clearly with spending insights, including payment information, card-on-file merchant identification, and more.
- Use real-time transaction alerts to let you know exactly when and where your card is being used.
- View a digital card on a mobile device and easily push it to Apple Pay or Google Pay.

[Learn More](#)

### Learning Resources

#### Switch Banks in Six Easy Steps

Make your checking account at United Community fit just to ease stress. Follow our simple checklist for a seamless transfer to your better banking today!

[Read Article >](#)

#### Simplify Your Debts into One Monthly Payment

Streamline your finances by consolidating debt into one manageable monthly payment. Explore options like home equity loans, personal loans, and lines of credit to reduce stress and save money with lower interest rates.

[Read Article >](#)

#### Fraud Prevention for the Holidays

The holidays come with more spending, more travel, and unfortunately—more fraud. We know that's the last thing you want to deal with. Get help! During the holiday season, we're here to equip you with tools that will keep your money safe, while also making life easier.

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\* An ATM withdrawal charge per paying statement cycle will be imposed unless the account is enrolled in overdraft protection through either online banking OR there is at least one qualifying direct deposit of \$200.00 or more into the account during the paying statement cycle. Carding fees also apply to ATM withdrawals. Deposits made by wire transfer, federal or state government, corporation or organization and include government or military Social Security, pension and deposits, VA benefits, and other direct deposits.

† ATM transactions between participating United or Public Prepaid ATM's remain an subject to charges by other institutions, and United Checking accounts will also incur \$1 fee from United.

\*\* Funds directly transfer charges on United Signature Checking account by maintaining \$10.00 minimum daily balance. We may also apply the monthly service charge. Funds received \$10.00 or over and are not deposited or credited before 10:00pm are processed and credited to United Community Bank. Additionally, the monthly service charge may be waived if the primary account holder for this account also maintains an active overnight stay at United Community Advisor Services, or maintains a mortgage loan serviced by United Community Mortgage Services in our mortgage servicing center, or is a holder of United United Signature Checking, advance services and first party cardholder bank card that is working under the bank's credit card program or other card quality or other credit program.

†† All United Signature Banking accounts open with the exclusive United Signature Banking checks.

††† United Community Bank may occasionally, at its discretion and reserves the right to terminate this service at any time. This may require a per ATM withdrawal fee for each overdraft transaction that is paid by the bank. There is a limit of \$5 each day you may be charged for overdrafting your account. Funds not paid will not return and will incur a \$25 overdraft fee. Overdraft and a fee will be applied to an overdraft deposit unless you opt-out of overdraft protection. Additionally, ATM withdrawal charges may apply to transactions and account fees that are not covered by this service. This service is not available in all states. Funds received from a third party may be held in good standing, in real time regular deposits or those with automatic payments.

†††† Loan limit applied.

in f t p

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# Personal Savings

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Personal Business Mortgage Wealth

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Home Personal Bankings Savings Accounts

## Savings Accounts

Accounts Benefits Savings Calculator FAQs Learning Center

Save for the future. Save for your dreams.

Whether you're saving for retirement, building a nest egg for the future, or creating an emergency fund for a time in need, United has the right savings option for you.

### United Savings

Isn't it funny how Plan A and B always become Plan C? Now, planning has never been so easy or secure with our conservative interest-earning savings account.

- \$100 minimum to open
- Daily balance of \$100 necessary to avoid service charge\*
- Competitive interest rates while retaining access to your funds
- Six free withdrawals each quarter†

Open an Account

Schedule an Appointment

### United Money Market

Earning prime interest rates is the name of the game with this high-yield Money Market account.

- \$1,000 minimum to open
- Daily balance of \$1,000 necessary to avoid service charge†
- Account balance earns you **variable interest rates**
- Six free withdrawals per statement cycle\*\*

Open an Account

Schedule an Appointment

### Certificates of Deposit

Time might pass you by, but your dollars won't in the process. Earn more on your money with one of our CD options.

- 4-month, 7-month, 10-month, and 24-month options available
- Competitive interest rates
- Interest earned on your CD will be compounded daily and credited to your certificate of deposit monthly.

Learn More

Schedule an Appointment

### United Student Savings

If you are 22 or younger, start planning for your future with our interest-earning savings account. Your future self will love you for it.

- \$5 minimum to open
- No service charge
- Competitive interest rates while retaining access to your funds
- Six free withdrawals each quarter†

Open an Account

Schedule an Appointment

## Enjoy these benefits with every account.



### Online Banking

Access your account, pay bills, transfer funds, manage your personal finances, and more from the comfort of your home with the help of digital banking solutions.

Learn More



### Direct Deposits

Free up time with fewer trips to the bank. Direct Deposit is a convenient, free service that automatically deposits funds into your account quickly and securely.

Download the Form



### eStatements

View, search, save and print statements for all your United Community accounts. It's totally free, and you can do it from home, or on the go using our Online and Mobile Banking options. Simply edit your "Delivery Options" settings within your digital banking accounts and follow the directions.

Learn More



### Mobile Deposits

Ever taken a check selfie? No worries, all you have to do is snap a picture of your check with the United Community mobile app and deposit it directly to your account! It's that easy.

Download the Mobile App

## An HSA to save the day.

Get easy access to your money while earning tax-free interest on your balance with a Health Savings Account. You never know when you'll need it most.

Learn More



## Watch your money grow.

Nothing is over a guarantee. Or is it? When you diversify your portfolio with our Certificates of Deposit (CDs), rest assured that your money is actually working for you, not against you.

- Easy online application with multiple terms to choose from
- Competitive interest rates available
- Additional options available in branch

Learn More

## Get the Right IRA That Pays

These days, it's more important than ever to start saving for your future. With our traditional and Roth IRA options that come in a variety of terms, there's really no reason to wait.

Visit a Branch



## Savings Goal Calculator

### What's your savings goal?

Savings goal: \$10,000

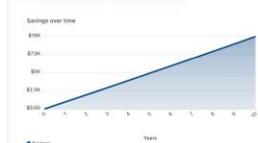
Current savings: \$10

How long do you plan on saving? 10 years

How much interest will you earn? 0.50%

### You may reach your savings goal if you save \$81 each month.

Open a Savings Account Learn Savings Tips



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## Learning Center



### Switch Banks in Six Easy Steps

Switch your checking account to United Community in just six easy steps. Follow our simple checklist for a seamless transition to better banking today!

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### Simplify Your Debts into One Monthly Payment

Simplify your finances by consolidating debt into one manageable monthly payment. Explore options like home equity loans, personal loans, and lines of credit to reduce stress and save money with lower interest rates.

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### Fraud Prevention for the Holidays

The holidays come with more spending, more travel, and—unfortunately—more fraud. We know fraud is the last thing you want to deal with (and, especially during the holiday season, we're here to ready you with tools that will keep your money safe, while also making life easier.

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\* A service charge of \$100 will be imposed every quarter if the balance in the account falls below \$10,000 any day of the quarter.  
 † A \$2.00 excessive withdrawal fee will be imposed for every withdrawal above \$ per quarter.  
 ‡ Monthly maintenance charge of \$10 will be assessed unless a daily balance of \$2,000 is maintained.  
 § A \$100 excessive withdrawal fee will be imposed for every withdrawal above \$ per month.  
 ¶ Message and data rates may apply. Fees may apply for certain optional services through Personal Online and Mobile Banking.



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 210 East Commonwealth Way Greenville, SC 29601 1-800-822-2851



# Health Savings Account (HSA)

**Health Savings Accounts**

Health Savings Accounts for peace of mind.

What's a Health Savings Account?

Why should I open an HSA?

Easy HSA Enrollment

- 1. Enroll**  
It starts with your employer, who will provide instructions on how to open your United HSA.
- 2. Participate**  
After you sign up for your HSA benefit, we'll provide you with all the materials you need.
- 3. Contact Us**  
Whenever you have a question, contact our Customer Support team at (800.822.2863). Contribution limits and important account information change on an annual basis, so feel free to ask us.

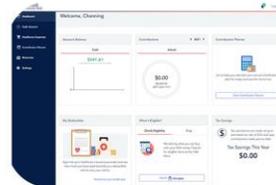
[Enroll Today!](#)

## The Benefits of Saving with United

Your United Health Savings Account (HSA) comes with:

- No minimum balance
- Free HSA debit card
- Digital banking access
- Personalized HSA portal with your tax savings to date, transaction details, and receipt storage
- Monthly eStatements and annual reports
- One-time \$0 setup fee and \$2.75 monthly service charge

[Access Your HSA](#)



## Your HSA Portal

Stay up to date with your expenses and progress at all times. Enroll in our HSA portal to:

- View your account balances, tax savings, and contributions
- Track your out-of-pocket expenses and store your receipts
- Plan your contributions to meet your current needs and see how much you can save by retirement
- Link your healthcare plan and track your deductible, out-of-pocket maximums, and medical claims

[Access Your HSA](#)

## HSA Contributions

Participants may contribute up to the maximum allowed by law. Contribution amounts are based on IRS limits.<sup>1</sup>

Year	Individual/Single Coverage	Family Coverage (2+ Lives)	Catch-up Contributions <sup>2</sup>
2024 Contributions	\$4,300	\$8,300	\$1,000
2025 Contributions	\$4,300	\$8,550	\$1,000

## Learning Resources



### Simplify Your Debts Into One Monthly Payment

Simplify your checking account to United Community in just six easy steps. Follow our simple checklist for a seamless transition to better banking today!

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### When's Your Next Financial Health Checkup?

You probably wouldn't let your health run on autopilot, but what about your finances? In the often hectic day-to-day it can be easy to let the pulse of our finances go unchecked. Understand why it's worth thoroughly examining your finances at least once a year and with every major life change.

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<sup>1</sup> To be eligible for an HSA account you must be enrolled in a High Deductible Health Plan (HDHP) cannot have additional healthcare coverage including Medicare or VA benefits and cannot be claimed as a dependent. HSA accounts cannot be rolled or transferred into any IRA account.

<sup>2</sup> Those age 55 and older may contribute an additional amount as shown as a catch-up contribution.



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### Support

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# Personal CDs

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Home Personal Banking Savings Accounts Certificates of Deposit (CDs)

## Certificates of Deposit (CDs)

Accounts FAQs

### Time is on your side.

And the time is now to make your money do all the heavy lifting for you. With our CD rate options, time will pass you by, but your dollars won't in the process. Interested in a different term CD? Visit your [local branch](#) for additional options.

4-month CD <sup>1</sup>	7-month CD <sup>1</sup>	13-month CD <sup>1</sup>	23-month CD <sup>1</sup>
<ul style="list-style-type: none"> <li>• 3.90% Annual Percentage Yield</li> <li>• Low minimum opening deposit of \$2,500</li> <li>• Interest earned on your CD will be compounded daily and credited to your certificate of deposit monthly.</li> <li>• Subject to early withdrawal penalty<sup>2</sup></li> <li>• Automatically renews on the maturity date</li> </ul> <p><a href="#">Open Online Now</a></p> <p>Schedule an Appointment</p>	<ul style="list-style-type: none"> <li>• 3.25% Annual Percentage Yield</li> <li>• Low minimum opening deposit of \$2,500</li> <li>• Interest earned on your CD will be compounded daily and credited to your certificate of deposit monthly.</li> <li>• Subject to early withdrawal penalty<sup>2</sup></li> <li>• Automatically renews on the maturity date</li> </ul> <p><a href="#">Open Online Now</a></p> <p>Schedule an Appointment</p>	<ul style="list-style-type: none"> <li>• 4.00% Annual Percentage Yield</li> <li>• Low minimum opening deposit of \$2,500</li> <li>• Interest earned on your CD will be compounded daily and credited to your certificate of deposit monthly.</li> <li>• Subject to early withdrawal penalty<sup>2</sup></li> <li>• Automatically renews on the maturity date</li> </ul> <p><a href="#">Open Online Now</a></p> <p>Schedule an Appointment</p>	<ul style="list-style-type: none"> <li>• 3.75% Annual Percentage Yield</li> <li>• Low minimum opening deposit of \$2,500</li> <li>• Interest earned on your CD will be compounded daily and credited to your certificate of deposit monthly.</li> <li>• Subject to early withdrawal penalty<sup>2</sup></li> <li>• Automatically renews on the maturity date</li> </ul> <p><a href="#">Open Online Now</a></p> <p>Schedule an Appointment</p>

### Be the hero your family needs.

You never know when the time will come that having a little extra money around can save the day. Don't wait. Start saving now and be prepared with a United Savings Account.

[Open a Savings Account](#)

### Frequently Asked Questions

- ✓ How do Certificates of Deposit work?
- ✓ What are Certificates of Deposit advantages and disadvantages?
- ✓ How many Certificates of Deposit can I have?
- ✓ Are Certificates of Deposit considered cash?
- ✓ Are Certificates of Deposit taxable?
- ✓ Are Certificates of Deposit compound interest?
- ✓ What CD should I buy?
- ✓ Can CD rates change?
- ✓ Who are Certificates of Deposit issued by?
- ✓ Are Certificates of Deposit insured by the FDIC?
- ✓ Can you buy a CD for minors?
- ✓ Is there a CD with no withdrawal penalty?
- ✓ Where can I find CDs near me?

<sup>1</sup> Fees could reduce earnings on the account. Interest rates and annual percentage yields are current as of 2/21/2025. Early withdrawal penalty will be imposed for early withdrawal. The APY assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. We use the "daily balance method" to calculate the interest on your account. This method applies a daily periodic rate to the principal on the account each day. You will not see 100 days after the maturity date the withdrawal funds without penalty. Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term. The interest rate and APY for each renewal term will be determined by us on or before the renewal date, and will be paid and the new maturity date. On accounts with terms longer than one month, we will remind you in advance of the renewal and let you know the rate will be known for the renewal period.

<sup>2</sup> You may not withdraw principal from this account without United's consent prior to the maturity date, otherwise CD will be subject to early withdrawal penalty.

- Terms 12 months or less - an amount equal to 91 days of interest earned or that could have been earned
- Terms over 12 months but less than 36 months - an amount equal to 182 days of interest earned or that could have been earned

in f o t w

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See How CDs Can Grow Your Savings

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# Business Checking

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Home Business Banking Checking Accounts

## Checking Accounts

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### The Best Business Bank Account for You

Get the personal attention your business deserves. Whether you're just starting up or your company is generations old, we offer flexible, scalable business checking and cash management solutions that will grow along with you.

No matter which account you choose, you'll benefit from the United Difference—financial solutions personalized to your needs, convenient online and mobile banking tools, a dedicated banker who answers when you call, and award-winning service.

### Business Checking Account Options

#### Business Freedom Checking

Ideal for businesses and non-profits with lower monthly check writing and deposit activity.

- No monthly service charge, no minimum balance requirements.
- All payments are free. Otherwise, \$3 monthly fee for paper statements.
- Monthly allowance of \$20 combined items<sup>1</sup>. If you exceed this allowance, items will be processed at \$0.40 per item<sup>2</sup>.
- First \$10,000 per month of cash deposited is complimentary. \$100 per \$100 after that.
- Open a new account with as little as \$100.
- Free, easy-to-use tracking included with [AutoMobile](#)<sup>3</sup>.

Open an Account

Schedule an Appointment

#### Business Select Checking

A great option for businesses that have a higher number of transactions and cash-deposited items.

- A \$10.00 monthly service charge can be waived with one of the following:
  - \$1,000 minimum daily balance or
  - \$10,000 in combined deposits<sup>4</sup> or
  - \$100,000 in outstanding loan balances<sup>5</sup>
- Monthly allowance of \$20 combined items<sup>1</sup>. If you exceed this allowance, items will be processed at \$0.40 per item<sup>2</sup>.
- Cash deposited is complimentary.
- Open a new account with as little as \$100.

Open an Account

Schedule an Appointment

#### Business Analysis Checking

If your business has high transaction volume or more complex banking needs, this analyzed account pairs higher balances to work for you.

- \$25 monthly service charge. No minimum balance requirements.
- Earnings credit, based on collected monthly average balance, is available to offset any monthly fees incurred.
- Per transaction and cash deposited fees apply, which can be offset by earnings credit.
- Open a new account with as little as \$100.

Open an Account

Schedule an Appointment

#### Business Interest Checking

Put your money to work. Start earning interest on your business checking balance with United's Business Interest Checking Account.

- \$10 monthly service charge can be waived by maintaining a \$2,500 minimum daily balance.
- Earn based interest on your checking balance.
- Monthly allowance of \$20 combined items<sup>1</sup>. If you exceed this allowance, items will be processed at \$0.35 per item<sup>2</sup>.
- First \$10,000 per month of cash deposited is complimentary. \$100 per \$100 after that.
- Open a new account with as little as \$100.

Open an Account

Schedule an Appointment

### Compare your options.

Feature	Business Freedom Checking	Business Select Checking	Business Analysis Checking
Minimum to Avoid Monthly Service Charge	—	\$1,000 minimum daily balance OR \$10,000 in combined deposits <sup>4</sup> OR \$100,000 in outstanding loan balances <sup>5</sup>	Earnings credit, based on collected monthly average balance, can offset monthly maintenance charge and other service fees.
Monthly Combined Item Limit	200	500	Per transaction fees apply, which can be offset by earnings credit.
Excess Combined Item Fee <sup>6</sup>	\$0.40 per item after 200	\$0.40 per item after 500	Per transaction fees apply, which can be offset by earnings credit.
Monthly Cash Deposited Limit	\$10,000 (\$0.15 per \$100 transfer)	Unlimited	\$100 per \$100
Paper Statements	\$3	—	—
Earnings Interest	No	No	No

### Unlock simple, secure, round-the-clock financial access.

With the United Mobile App, you now have complete control of your banking experience. Securely and conveniently access your accounts from the palm of your hand. Download our app today to get started!

### Card Controls: New and Improved

Protect your debit card with Card Controls—now available within your online and mobile banking account. (On more separate app)<sup>7</sup> It offers all the same security features for fraud control and spending limits, along with several new options to manage your money:

- Understand your spending clearly with spending insights, including payment information, card-on-file merchant identification, and more.
- Get real-time transaction alerts so you know exactly when and where your card is being used.
- View a digital card on a mobile device and easily push it to Apple Pay or Google Pay.

Learn More

<sup>1</sup> Combined item limit includes cash deposits, bill and credit money, deposit items, checks deposited, online bill payments and electronic credits and credits (including debit card transactions). <sup>2</sup> Excess Combined Item Fee<sup>6</sup> will appear as "Excess Charge" on monthly statement.

<sup>3</sup> Funds include electronic daily balance combined from selected business checking, CDs and IRAs/401(k)s for the preceding month.

<sup>4</sup> Loans include outstanding (a) principal balances from combined business loans.

<sup>5</sup> United Community Bank ("UCB") is a branch of the digital banking and payment technology service through AutoMobile, Inc. ("AutoMobile"), a third party provider of auto-accounting services. By providing your credit information, you consent to be contacted by AutoMobile. United, its subsidiaries and affiliates are not affiliated with AutoMobile. The services referenced herein are provided through the AutoMobile platform. United Community Bank is a member bank of AutoMobile. AutoMobile is not a bank. All deposits, credit, and other services provided herein are subject to the terms, conditions and limitations set forth in the AutoMobile terms of use and applicable privacy policies. AutoMobile may have privacy and security policies that are different than United's Privacy Policy and Security Statement. We do not share the AutoMobile terms of use and privacy and security policies with the AutoMobile member banks. Any product, program or service information is for informational purposes only. Please refer to the AutoMobile website for its statement on security and compliance. Note: Payments obtained through AutoMobile products typically post in your United account 1-3 business days, except when using Apple Pay or Google Pay.

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- Customer Stories

#### Support

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- Reorder Checks
- Make a Loan Payment
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- Military Resources
- Fraud Prevention Tips
- Connect Us

#### Legal

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- Deposit Account Agreement
- Privacy Policy

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# Business Savings

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Home Business Banking Savings Accounts

## Savings Accounts

**We have your back.**  
Take comfort in knowing that your money is always working for you behind the scenes while you're making things happen out front. Open your business savings account online today, or connect with one of our experts to get started!

### Business Savings

Turn your business' rainy days into a full-blown windfall with a savings account that safeguards your money and allows for constant access to your funds.

- \$100 minimum deposit to open
- Maintain a minimum balance of \$200 to avoid a \$5 quarterly service charge
- 6 quarterly withdrawal limits\*
- \$2 fee per excessive withdrawal

[Open an Account](#)

[Schedule an Appointment](#)

### Business Money Market

Get the account that gives you a great return on your business savings while still allowing you instant access whenever you need it.

- \$1000 minimum deposit to open
- Maintain a minimum balance of \$2,000 to avoid a \$12 monthly service charge
- 8 free withdrawals per statement cycle†
- \$5 fee per excessive withdrawal

[Open an Account](#)

[Schedule an Appointment](#)

### Business CDs

For a guaranteed return on your investment, let your money work harder not faster.

- \$2,500 minimum deposit to open
- Choose among monthly, quarterly, semi-annual and annual payouts
- Tap into a regular flow of income or reinvest in a United CD if you don't need the money immediately

[Open a Business CD](#)

[Schedule an Appointment](#)



### Limited-Time CD Offer

Save for your future with fixed, competitive rates and flexible term limits.\*

4-month CD	7-month CD
3.90% APY	3.25% APY

Low minimum opening deposit of \$2,500

Low minimum opening deposit of \$2,500

[Open a Business CD](#)

### Savings Goal Calculator

**What's your savings goal?**

Savings goal

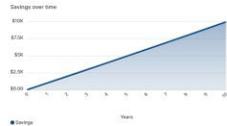
Current savings

How long do you plan on saving?  Years

How much interest will you earn?

You may reach your savings goal if you save \$81 each month.

[Open a Savings Account](#) [Learn Savings Tips](#)



Savings over time

\$10K  
\$7.5K  
\$5K  
\$2.5K  
\$0.0K

0 1 2 3 4 5 6 7 8 9 10

Years

United Community

### Learning Center



**The Importance of Cash Flow Management**

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your own flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

[Read Article >](#)



**What's the best POS system for your business?**

Choosing a business can be demanding – you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can now do much of the tedious work for you.

[Read Article >](#)



**What to Know About Ransomware**

You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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\* A \$10.00 excessive withdrawal fee will be imposed for every withdrawal above 6 per month.

† Annual percentage yields are current as of 2/20/2020. The minimum balance required to open the account and obtain the APY is \$2,500. A penalty will be imposed for early withdrawal. The APY assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. Public, Funds and Brokered Deposits are not eligible for CD specials.



in f o t

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# Home Loans & Mortgages

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## Home Loans and Mortgages

Home Loans and Mortgages [Apply Now](#)

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With so many different mortgage options, it can be difficult to know which one is right for you. At United Community, our mortgage loan originators are skilled at navigating the world of homebuying and can provide you with the best possible products to suit your needs. Whether you're looking to buy your first home, a new home, or a vacation home, we can connect you with the right loan. Call 1-800-551-8224.

Have a question about an existing home loan? Call 1-800-UCBANK1 (1-800-822-2621) and choose Option 8 to connect directly with our loan servicing experts.

### Pick Your Home Loan Journey:

- First-Time Homebuyer** [Learn More](#)
- Buying a Home** [Learn More](#)
- Refinancing Options** [Learn More](#)
- Home Construction Loans** [Learn More](#)

### Why choose United for your home mortgage?

- Digital application
- Online mortgage payments
- Large selection of mortgage products
- United Signature Checking Account\*
- Employees committed to customer service
- 25% discount when you use auto-pay on certain loan products
- Competitive rates and closing costs
- Communication to keep you updated about your loan's progress

Ready to get started?

[Start Application](#) [Connect with a Lender](#)

### United's Mortgage Interest Rates

So many factors go into your mortgage interest rate (credit score, employment, loan term, debt, etc.), and we want to make sure your rate matches your unique financial situation. That's why we'll spend time getting to know you and your long- and short-term goals before we create a customized rate quote for you.

We believe the first step toward superior customer service is setting realistic expectations. And that starts by quoting you a rate we know we can stand behind.†

Ready for your rate quote? Our team of expert mortgage lenders is ready to connect with you.

[Apply Now](#) [Connect with a Lender](#)

### Specific Loan Options

#### Fixed and Adjustable Rate Mortgages

Who has ARMs, legs and the fixed-rate mortgages that fit your needs? We do, of course. Popular for buying or refinancing, our fixed and adjustable rate mortgage options come in varying term lengths and can fit whatever square footage you're looking to move into.‡

[Learn More](#)

#### Jumbo Loans

You have served us, so let us support you. For all past and present military members, and surviving spouses who are looking for help with buying a new home, we can assist you with a VA Mortgage Loan. Take advantage of potentially no down payment or mortgage insurance, low fixed rates and various repayment options.

[Learn More](#)

#### VA Mortgage Loan

Down payment assistance programs help all set the costs that come with buying a home, like a down payment and closing costs. This assistance typically comes in the form of a grant or second mortgage and can make it possible to move forward with buying a home, even if you haven't saved enough for a down payment.

[Learn More](#)

#### PATH Loans

It's our goal to make homeownership possible for more people in our communities, so we've assembled a wide variety of loan options (and created some of our own) to offer mortgages for every stage of life and every financial situation.

[Learn More](#)

#### Physician Mortgage

For licensed physicians and doctors, we've designed a unique lending program just for you. Special rates are available for licensed physicians, fellows, interns, residents and dentists. This program is available for purchase or refinances with no down payment options, an ARM program and do not require any private mortgage insurance.

[Learn More](#)

#### Down-Payment Assistance

Down payment assistance programs help all set the costs that come with buying a home, like a down payment and closing costs. This assistance typically comes in the form of a grant or second mortgage and can make it possible to move forward with buying a home, even if you haven't saved enough for a down payment.

[Learn More](#)

### Find your local mortgage lender.

Select a State  Select a City

 <b>Anna Adams</b> VP - Mortgage Loan Originator 920.273.1438 Email NAE.SA.173580	 <b>Tammy Archer</b> Mortgage Loan Originator 321.698.8561 Email NAE.SA.124719	 <b>Bob Altman</b> Mortgage Loan Originator 903.216.5533 Email NAE.SA.173875
 <b>Jennifer Bodner</b> Mortgage Loan Originator 818.633.0438 Email NAE.SA.173733	 <b>Susan Barkley</b> Mortgage Loan Originator 630.389.3420 Email NAE.SA.127472	 <b>Kevin Bennett</b> Mortgage Loan Originator 630.302.6616 Email NAE.SA.149232
 <b>Cris Bland</b> Mortgage Loan Originator 388.862.8433 Email NAE.SA.147293	 <b>Jason Blundell</b> VP - Mortgage Loan Originator 936.585.3288 Email NAE.SA.123315	 <b>Bailey Bosbery</b> Mortgage Loan Originator 937.232.8228 Email NAE.SA.143341
 <b>Paula Buckles</b> Mortgage Loan Originator 981.595.2316 Email NAE.SA.149242	 <b>Renae Burgess</b> VP - Mortgage Loan Originator 762.252.2211 Email NAE.SA.147403	 <b>Jeff Burrows</b> Mortgage Loan Originator 781.662.8443 Email NAE.SA.149241

[View All Lenders](#)

### Connect with a local lender.

Fill in the form below or call 1-800-551-8224 to get in contact with the Mortgage Service team.

Have a question about an existing home loan? Call 1-800-UCBANK1 (1-800-822-2621) and choose Option 8 to connect directly with our loan servicing experts.

Name  Phone (Optional)

Email  Home Address ZIP Code

Preferred Contact Method:  
 Email  Phone

Current Customer?  
 Yes  No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

No thanks  Yes, please

[Submit](#)

### Frequently Asked Questions

- How can I qualify for a mortgage?
- What amount can I qualify for?
- What's a mortgage prequalification?
- Once I have a mortgage, can I change from fixed rate to adjustable rate—or vice versa?
- How can I improve my credit score?
- What's the difference between a fixed-rate mortgage and an adjustable-rate mortgage (ARM)?
- What's the difference between a conventional loan and a government backed loan?
- Who do I contact if I have questions about my personal loan?
- How can I pay off my mortgage faster?
- How do I lock in an interest rate?
- What's a doctor loan?
- What's a jumbo loan?

Didn't find what you are looking for? [View All FAQs](#) or [Contact Us](#)

### Helpful Mortgage Resources



#### How to Build Wealth through Real Estate

Real estate has long been recognized as a sound investment strategy, offering both stability and potential for significant returns. If you're interested in creating a valuable, diversified portfolio, here are a few options to consider if you're interested.

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#### Expected Fed Rate Cut and What it Means for Your Mortgage

When the Fed lowers its interest rates, what happens to your mortgage? We'll explore how the biggest impact on short-term rates or rates that fluctuate, the credit card rates.

[Read Article >](#)



#### Which is more important, Rate or APR?

When you start shopping for a new mortgage, there are two numbers you'll want to take a look at: the interest rate and the APR, and the APR is the most important number to look at.

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# First-Time Homebuyer

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## Buying Your First Home

Learn How to Apply

Mortgage Overview | Preparing to Apply | How to Apply | After you Apply | Resources Here | Contact a Mortgage Lender

### Mortgage: An Overview

Buying your first home is an important milestone in your life. At United, we take a personal approach to home financing—we'll walk you through the entire process, and we'll spend time working to understand your finances and long-term goals to match you with the loan product and term that makes the most sense for you. If you have questions at any point, call 1.800.850.6262 to connect with a local banker.

Ready to get started? Let's begin with the basics.

#### What's a mortgage?

A mortgage is a type of loan that lets you borrow money from a lender to purchase or refinance a home. In exchange, you pay interest on what you borrow, and if you can't repay the loan, the lender has the right to take the property.

### Resources to Get You Started

#### Overview of Buying a Home

How to Buy a Home

How Much House Can I Afford?

Buy a House or Home Renovation Loan

#### Monthly Mortgage Payment

Components of a Monthly Payment

What Mortgage is Best for Me?

#### The Down Payment

You Can Buy a Home without Putting 20% Down

#### Homeowners Insurance

Protect Your Investment Today

### Why United for First-time Homebuyers?

A home will likely be the largest purchase of your life, and it will be where you'll spend most of your time. So don't take that lightly. When you have questions, our team is here to ensure you get the best advice through every step of the process. We also have several products designed just for first-time homebuyers—including the 100% financing for those who qualify for down payment assistance programs. When you choose United for your first mortgage, you'll benefit from:

- Digital application
- Online mortgage payments
- Large selection of mortgage products
- United Signature Checking Account<sup>1</sup>
- Employees committed to customer service
- 20% discount when you use auto-pay on certain loan products<sup>2</sup>
- Competitive rates and closing costs
- Communication to keep you updated about your loan's progress

Ready to get started?

[Start Application](#) [Connect with a Lender](#)

### Preparing to Apply for your Mortgage

#### Prepare Your Finances

To get the mortgage application process, you'll need several documents prepared: two years of W-2s, paystubs covering at least 30 days, two months of bank statements for all your accounts, and your government issued ID. Depending on your specific product, there will also be a minimum required credit score.

A member of our team will let you know how much you could qualify for and what your monthly payment would be with varying loan amounts. That way, you can make sure you're comfortable with your potential home payment before you make an offer on a home.

- Check and add all bank and credit cards to be linked to.
- Have all income tax returns ready.
- Get an approved credit report.
- Get an FICO score. [What does my credit score mean?](#)
- You can buy a home without putting 20% down.

[Figure Out Your Budget](#)

#### United's Mortgage Interest Rates

To make the best choice on your mortgage interest rate, consider rates, underwriting, loan term, APR, etc., and we want to make sure your rate matches your unique financial situation. That's why we'll spend time getting to know you and your long and short-term goals before we make a recommended rate quote for you.

We believe the first step toward superior customer service is setting realistic expectations. And that starts by wanting you a rate we know we can stand behind.<sup>3</sup>

Ready for your rate quote? Our team of expert mortgage lenders is ready to connect with you.

[Apply Now](#) [Connect with a Lender](#)

### The Mortgage Application Process

Ready to apply for your first mortgage? It's easy to apply for a mortgage with United Community Bank. Once you have your finances ready, you'll need these items handy to get started:

#### Form W-2

You'll need to provide the past 2 years of W-2s.

#### Paystubs

You must provide paystubs from the past 30 days.

#### Government-Issued ID

Driver's License, State-Issued ID, Military ID, or Passport

#### Bank Statements

You'll need to provide bank statements from the past 2 months.

## Apply for a Mortgage Now

Sign your secure application

[Apply Now](#)

Are you ready to apply? We'll help you get started with a local banker in your area at 1.800.850.6262.

### Finances Prepared: What's Next?

#### Start your Home Search

The excitement of finding the perfect home is a key part of the homebuying process. We'll help you get started with a local banker who can help you find the right home for your needs and budget.

#### Steps to Buying a Home

1. Find a local banker
2. Get pre-approved for a mortgage
3. Find a home to buy
4. Make an offer
5. Get financing
6. Close on the home

#### Welcome Home!

##### All Closing

1. Review the closing documents
2. Sign the closing documents
3. Receive the keys to your new home

##### After Closing

The home is yours! We'll help you get started with a local banker who can help you with everything from setting up utilities to finding a contractor.

##### Congratulations!

Congratulations! You've just taken a big step towards owning your own home. We'll be here to help you with everything from setting up utilities to finding a contractor.

Need to talk to a local banker? Contact your local banker today at 1.800.850.6262 to get started or fill out the form below.

### Connect with a local lender.

Fill out the form below or call 1.800.850.6262 to get started with a local banker in your area.

Name \_\_\_\_\_ Phone (Optional) \_\_\_\_\_

Email \_\_\_\_\_ Home Address ZIP Code \_\_\_\_\_

Preferred Contact Method \_\_\_\_\_

How Can We Help You? \_\_\_\_\_

Anything else you need to tell us? If you're interested in a particular loan product, include that information here.

Homeowner  Investor

[Submit](#)

### Frequently Asked Questions

- How can I qualify for a mortgage?
- What amount can I qualify for?
- What's a mortgage pre-approval?
- How can I improve my credit score?
- What do all these words mean?

### Find Your Local Lender

Banker Name	Banker Name	Banker Name
Anna Blanton	Christina Adams	Rob Adams
Jessica Baskin	Debra Baskin	Kevin Baskin
Chris Bond	James Bond	Diana Bond
Paula Baskin	Steve Baskin	Jeff Baskin

### Helpful Resources

#### How to Get Started with Your Home Search

Get the most out of your home search with these tips.

#### Expected First Rate: Get it and What it Means for Your Mortgage

Understand what your first rate means for your mortgage.

#### What to Look for in a Home: Tips for APPI

Learn what to look for in a home when you're shopping.

[Access the Learning Center](#)

United Community Bank is an Equal Opportunity Lender. We do not discriminate on the basis of race, color, religion, sex, national origin, age, marital status, or disability in our mortgage lending practices. For more information, please contact your local banker or call 1.800.850.6262.

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1.800.850.6262



# Buying a Home

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United Community Home Loans Refinance Home Construction

Home Home Loans and Mortgages Buying a Home

## Ready to make the next move?

Downsize, add a bedroom or two, switch neighborhoods, or buy your dream home by the lake with our wide variety of home loan options. Our team of expert mortgage lenders will work with you to find the best home loan options for your current situation and long-term financial goals. Call 1-800-568-8224 to connect with a local lender and get started today.

### Your Next Home

Need a few more bedrooms? Looking to downsize or change neighborhoods? Our fixed and adjustable rate mortgages come in varying term lengths and can be personalized to fit your next dream.

### Vacation Home

A vacation home is considered a second home, a property you purchase in addition to your primary home and plan to live in for parts of the year. For this type of home purchase, the main difference you can expect is a larger down payment requirement.

### Investment Property

If you're buying a house to flip it or to rent it out to others, you probably fall in the investment category. Unlike a second home, this could be more than one unit. It can also be rented out in short-term increments (think AirBnB) or for a longer term. Just like the vacation home, financing for these properties will require a larger down payment than a primary home would.

## Apply for a Mortgage Now

Begin your secure application.

Not quite ready to apply? Find a [mortgage lender](#) to connect with, visit a [local branch](#), or give us a call at 1-800-914-9224.

## Specific Loan Options

### Conventional Loans

Conventional loans offer more options when it comes to home financing. They're available through private lenders, and aren't backed by the government (like FHA, VA, and USDA loans are).

### Homestyle® Renovation

This renovation option offers a more cost-effective way to renovate your home with low downpayment options, savings, and flexible sources of funds.

### USDA: Rural Housing Loan

Through the USDA Guaranteed Rural Housing Loan Program, low and moderate income individuals can qualify for a fixed-rate mortgage with minimal out-of-pocket expense, and often without a downpayment. Property must be in an eligible rural area.

### Jumbo Loans

We offer higher-than-conventional loan limit options for those dreaming BIG. Whether you are buying, refinancing or finally adding that movie theater room, we have the fixed-rate and ARM options to fit your unique needs.

### VA Mortgage Loan

You have served us, so let us support you. For all past and present military members, and surviving spouses who are looking for help with buying a new home, we can assist you with a VA Mortgage Loan. Take advantage of potentially no down payments or mortgage insurance, low fixed rates and various repayment options.

### Physician Mortgage

For licensed physicians and doctors, we've designed a unique lending program just for you. Special rates are available for licensed physicians, fellows, interns, residents and dentists. This program is available for purchases or refinances with no down payment options, and ARM programs and do not require any private mortgage insurance.

## Frequently Asked Questions

- Once I have a mortgage, can I change from fixed-rate to adjustable-rate—or vice versa?
- What's the difference between a conventional loan and a government backed loan?
- What's the difference between a fixed-rate mortgage and an adjustable-rate mortgage (ARM)?
- Who do I contact if I have questions about my personal loan?

Didn't find what you are looking for? [View All FAQs](#) or [Contact Us](#)

## Connect with a local lender.

Fill out the form below or call 1-800-914-9224 to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1-800-UCBANK (1-800-822-2828) and choose Option 6 to connect directly with our loan servicing experts.

Name  Phone (Optional)

Email  Home Address ZIP Code

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

Find me a robot

## Find Your Local Lender

Select a State  Select a City

<b>Annie Abston</b> VP - Mortgage Loan Originator (863) 221-3183 <a href="#">Email</a> NMLS# 773660	<b>Tammy Acker</b> Mortgage Loan Originator (727) 409-2642 <a href="#">Email</a> NMLS# 324771	<b>Bob Almon</b> Mortgage Loan Originator (920) 214-4383 <a href="#">Email</a> NMLS# 1179975
<b>Jennifer Badger</b> Mortgage Loan Originator (813) 835-8618 <a href="#">Email</a> NMLS# 437375	<b>Susan Barkley</b> VP - Mortgage Loan Originator (878) 389-3630 <a href="#">Email</a> NMLS# 427473	<b>Kevin Bennett</b> Mortgage Loan Originator (820) 300-8884 <a href="#">Email</a> NMLS# 499232
<b>Craig Bland</b> Mortgage Loan Originator (813) 802-8422 <a href="#">Email</a> NMLS# 187700	<b>Jason Blodgett</b> VP - Mortgage Loan Originator (850) 381-2248 <a href="#">Email</a> NMLS# 172323	<b>Bobby Boshera</b> Mortgage Loan Originator (904) 732-9222 <a href="#">Email</a> NMLS# 1033441
<b>Paula Buckles</b> Mortgage Loan Originator (850) 696-2700 <a href="#">Email</a> NMLS# 546239	<b>Renée Burgess</b> VP - Mortgage Loan Originator (904) 299-3711 <a href="#">Email</a> NMLS# 581421	<b>Jeff Burgess</b> Mortgage Loan Originator (850) 882-8424 <a href="#">Email</a> NMLS# 68883

## Homebuying Resources

### How to Build Wealth through Real Estate

Real estate has long been recognized as a solid investment strategy, offering both stability and potential for significant returns. If you are interested in creating a valuable, diversified portfolio, here are a few options to consider if you're interested.

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### Expected Fed Rate Cut and What It Means for Your Mortgage

When the Fed meets in mid-September, we're expecting to see a rate cut (.25%-.5%, depending on who you ask). The expected cut would have the biggest impact on short-term rates or rates that fluctuate, like credit card rates.

[Read Article >](#)

### Which is more important, Rate or ARM?

When you start shopping for a new mortgage, there are two numbers you'll want to take a look at: the interest rate the lender is offering, and the annual percentage rate, or APR, that will come with that home loan.

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# Fixed and ARM

The screenshot displays the United Community Bank website's mortgage section. At the top, there's a navigation bar with 'Personal', 'Business', 'Mortgage', and 'Wealth' tabs. Below this is a hero image of a woman with a dog. The main heading is 'Fixed- and Adjustable-Rate Mortgages'. The page is divided into two columns: 'Fixed-rate' and 'Adjustable-rate'. The 'Fixed-rate' section explains that rates are locked for the entire term, while the 'Adjustable-rate' section notes that rates can change over time. A prominent 'Apply Now' button is centered below the introductory text. Further down, a 'Connect with a local lender' section includes a form with fields for Name, Phone, Email, and Home Address ZIP Code. Below the form is a grid of 12 mortgage lender profiles, each with a photo, name, title, and contact information. The bottom of the page features a 'Looking for another option?' section with three categories: 'Jumbo Loans', 'VA Mortgage Loan', and 'Cash-Out Refinance'. The footer contains the United Community logo, social media links, a list of services (like 'Inside United' and 'Support'), and legal information.





# VA Mortgage

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Home | [Rates, Loans and Mortgages](#) | [VA Mortgage Loan](#)
Apply Now

## For service members, veterans, and eligible spouses.<sup>1</sup>

You've served us, so let us support you. Current service members, veterans, and their eligible spouses looking to buy a new home may want to take advantage of a VA loan. There's no down payment required when borrowing up to the conforming loan limit. Plus, that fixed rate loan doesn't come with mortgage insurance. Since 1988, the VA loan program has made it possible for over 20 million veterans and their families to secure home financing.

### Advantages

- Fixed-rate mortgage
- No down payment for loans up to the conforming loan limit
- No mortgage insurance
- Various loan repayment options

### Details

- Purchase or refinance
- Primary home
- Minimum 600 FICO score for loan amounts under \$300K

## Apply Now

Begin your secure application.

Apply Now

## Connect with a local lender.

Fill out the form below or call [1-800-261-8022](tel:1-800-261-8022) to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1-800-UCBANK1 ([1-800-800-2622](tel:1-800-800-2622)) and choose Option 1 to connect directly with our loan servicing experts.

**Name**

**Phone (Optional)**

**Email**

**Home Address ZIP Code**

**Preferred Contact Method:**  
 Email  Phone

**Current Customer?\***  
 Yes  No

**How Can We Help You?**

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

**Pre-qualified**

Submit

\*Pre-qualified

## Find your Local Mortgage Lender

To learn more or see if you're eligible, contact your local United mortgage expert today.

Select a State
Select a City

 <b>Ali Cook</b> <small>AVP - Mortgage Loan Originator</small> <small>770-803-6020   <a href="#">Email</a></small> <small>NMLS ID 178912</small>	 <b>Betty Kelly</b> <small>Mortgage Loan Originator</small> <small>706-852-2252   <a href="#">Email</a></small> <small>NMLS ID 143484</small>	 <b>Carolyn Swannar</b> <small>VP - Mortgage Loan Originator</small> <small>808-882-2665   <a href="#">Email</a></small> <small>NMLS ID 843854</small>
 <b>Cindy Stone</b> <small>VP - Mortgage Loan Originator</small> <small>770-520-4069   <a href="#">Email</a></small> <small>NMLS ID 121608</small>	 <b>Courtney Johnston</b> <small>VP - Mortgage Loan Originator</small> <small>402-238-5664   <a href="#">Email</a></small> <small>NMLS ID 145300</small>	 <b>David Jolly</b> <small>AVP - Mortgage Loan Originator</small> <small>800-883-2721   <a href="#">Email</a></small> <small>NMLS ID 393767</small>
 <b>David Turner</b> <small>VP - Mortgage Loan Originator</small> <small>808-882-2665   <a href="#">Email</a></small> <small>NMLS ID 848421</small>	 <b>Donna Robertson</b> <small>AVP - Mortgage Loan Originator</small> <small>770-520-4069   <a href="#">Email</a></small> <small>NMLS ID 171640</small>	 <b>Dwight Fortenberry</b> <small>Mortgage Loan Originator</small> <small>808-883-2665   <a href="#">Email</a></small> <small>NMLS ID 722228</small>
 <b>Doreen Lannino</b> <small>VP - Mortgage Loan Originator</small> <small>808-882-2665   <a href="#">Email</a></small> <small>NMLS ID 841790</small>	 <b>Jason Blodgett</b> <small>VP - Mortgage Loan Originator</small> <small>808-882-2665   <a href="#">Email</a></small> <small>NMLS ID 722219</small>	 <b>Jennifer Badger</b> <small>Mortgage Loan Originator</small> <small>808-882-6930   <a href="#">Email</a></small> <small>NMLS ID 472780</small>

View All Results

## Looking for another option?



### Jumbo Loans

We offer higher than conventional loan limit options for those seeking JBL. Whether you are buying, refinancing or finally adding that second home, we have the flexible and ARM options to fit your unique needs.

Learn More



### Physician Mortgage

For licensed physicians and doctors, we've designed an unique lending program just for you. Special rates and available to General Physicians, Fellow, Interns, Residents and Medical Staff. This program is available for purchase or refinance with no down payment options, no ARM programs and do not require any private mortgage insurance.

Learn More



### Cash-Out Refinance

When you choose a cash-out refinance, you receive your current home loan with a new mortgage for more than you owe on your home. At closing, you receive the difference in cash. This type of refinancing allows homeowners to access equity built in their property. It's a way to utilize the value of your home for various financial needs or investments.

Learn More

<sup>1</sup> Not all borrowers will qualify. Restrictions apply. Contact your local mortgage loan originator for specific product details. Mortgage products and services are offered by United Community Bank. We are an Equal Opportunity Lender for the Federal Reserve Mortgage Lender (Home Loan) and the Federal Reserve Mortgage Cooperation (Private Mort). This is not a commitment to loan. Annual credit review 10/1.



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# PATH Loans

## More Options to Get You Home

**Dreaming of a new home? We know how to get you there.**

It's our goal to make homeownership possible for more people in our communities, so we've assembled a wide variety of loan options (and assisted some of our clients to offer mortgages for more than 200 low-income first-time homebuyers).

Whether you're a first-time homebuyer, moving up, or downsizing, we're here to match you to the mortgage that will get you home—and our team of experts will walk you through every step of the process.

[Start Your Application](#) [Connect with a Mortgage Expert](#)

### Increase Your Net Worth x40

Did you know? The net worth of US homeowners is 40 times more than renters. A 2018 Federal Reserve study found that renters had a net worth of just \$6,300 versus \$250,000 for homeowners. Buying a home is a great way to start building your net worth—and to lay the foundation of generational wealth for your children.

### Down Payment and Other Assistance

A common myth about buying a home is that you'll need a 20% down payment. But that's not the case—and whether you're getting 0% or 3% in mortgage interest, we have loan options that can make homeownership possible for you.

Rise our mortgage experts about our low- and no-down payment options, down payment assistance programs, and other offers like a 203k option or extended two lock.

[Connect with a Mortgage Expert](#) [Down Payment Assistance](#)

### Home Loan Options for Every Buyer

No matter what kind of homebuyer you are, how much you can spend for a down payment, or how good or not so good your credit is, we'll work with you to find the loan option that's best for you. We have a wide variety of loan and assistance options, and our experts are here to find the best fit for your financial situation.

[Start a Conversation](#)

### Need to Improve Your Credit?

Good credit opens a wide world of your financial, and increasing your score before buying a home can give you access to lower interest rates and help you qualify for more loan options.

[Steps to Boost Your Credit Score](#)

**Ready to get started?**  
Begin your secure application now.

[Start Your Application](#)

### Connect with a local lender.

Fill out the form below or call 1.800.955.8222 to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1.800.955.8222 or 1.800.822.2002 and choose Option 6 to connect directly with our loan servicing experts.

Name  Phone (Optional)

Email  Home Address ZIP Code

Preferred Contact Method  
 Email  Phone

Current Customer?  
 Yes  No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

No more about  Yes, please

[Submit](#)

### Learning Resources

**How to Build Wealth through Real Estate**  
Real estate has long been recognized as a solid investment strategy offering both stability and potential for significant returns. If you're interested in creating a valuable, diversified portfolio, here are five ways you can consider if you're interested.

[Read Article >](#)

**Expected Fed Rate Cut and What it Means for Your Mortgage**  
When the Fed cuts its target interest rate, mortgage rates will also tend to drop. This is good news for anyone who is shopping for a new home or refinancing an existing mortgage.

[Read Article >](#)

**Which is more important, Rate or APR?**  
When you start shopping for a new mortgage, there are two numbers you'll need to take a look at: the interest rate on the loan offering, and the annual percentage rate, or APR. But not every lender will show both.

[Read Article >](#)

\* Restrictions apply. Not all borrowers will qualify. Not all programs are available in all states. United Community Bank is a member of the FDIC. Member FDIC. Equal Housing Opportunity. © 2023 United Community Bank. All rights reserved.

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# Physician Loans

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## Physician Mortgage Loan

Apply Now

### You're committed to caring for our community. We're committed to caring for you.

Let United Community help you settle into a home with special financing only for medical professionals.\*

- For purchase or refinance of a primary home
- Adjustable rate mortgage (ARM) options
- No private mortgage insurance (PMI) required on ARMs†
- Student loans are not counted during the first year of residency
- Property must be located in the United Community footprint

**Licensed Medical Doctors,† Dentists, Oral Surgeons, and Doctors of Osteopathy (DO)†**

- 100% financing up to \$750,000
- 0% financing up to \$1 million

**Veterinarians,‡ Physician Assistants, and Nurse Practitioners**

- 100% financing up to \$500,000

**Residents/Interns**

- 100% financing up to \$750,000

### Apply Now

Begin your secure application.

Apply Now

### Connect with a local lender.

Fill out the form below or call 1-800-818-8228 to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1-800-UCBANK1 (1-800-822-2822) and choose Option 6 to connect directly with our loan servicing experts.

Name  Phone (Optional)

Email  Home Address ZIP Code

Preferred Contact Method:  
 Email  Phone

Current Customer?  
 Yes  No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

Pre-render  Save

Submit

### Find Your Local Lender

Select a State  Select a City

 <b>Alli Cook</b> ARM Mortgage Loan Originator (224) 822-2828   Email NMLS ID 177012	 <b>Betty Kelly</b> Mortgage Loan Originator (630) 822-2828   Email NMLS ID 1451884	 <b>Cecily Swanner</b> VP - Mortgage Loan Originator (824) 822-2828   Email NMLS ID 61804
 <b>Cindy Stone</b> VP - Mortgage Loan Originator (224) 822-2828   Email NMLS ID 171810	 <b>Courtney Johnston</b> VP - Mortgage Loan Originator (630) 822-2828   Email NMLS ID 1493006	 <b>David Jolly</b> JRM - Mortgage Loan Originator (402) 822-2828   Email NMLS ID 393797
 <b>David Turner</b> VP - Mortgage Loan Originator (831) 822-2828   Email NMLS ID 248821	 <b>Dianne Robertson</b> JRM - Mortgage Loan Originator (224) 822-2828   Email NMLS ID 175140	 <b>Dwight Fackenberg</b> Mortgage Loan Originator (888) 818-8228   Email NMLS ID 122229
 <b>Queen Lanning</b> VP - Mortgage Loan Originator (824) 822-2828   Email NMLS ID 618197	 <b>Jason Blackwell</b> VP - Mortgage Loan Originator (604) 822-2828   Email NMLS ID 22221	 <b>Jennifer Bodnar</b> Mortgage Loan Originator (824) 822-2828   Email NMLS ID 473189

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### Looking for another option?

#### Jumbo Loans

We offer higher-than-conventional loan limit options for those borrowing \$500,000 or more. Whether you're buying or refinancing or simply adding that extra bedroom room, we have the best rate and ARM options to fit your unique needs.

[Learn More](#)

#### Down-Payment Assistance

Down-payment assistance programs help off-set the down-payment with funding from the lender, state, local government and other sources. This assistance typically comes in the form of grant or second mortgage and can make it possible to move forward with buying a home, even if you haven't saved enough for a down-payment.

[Learn More](#)

#### Cash-Out Refinance

When you choose a cash-out refinance, you replace your current home loan with a new loan for more than you owe on your home. It's clearing your mortgage in one go. This type of refinancing allows homeowners to access equity built in their property. It's a way to utilize the value of your home for various financial needs or investments.

[Learn More](#)

\* Restrictions apply. Not all borrowers will qualify.  
 † ARM loans are variable rate loans. Interest rates and payments may increase after consummation. After the initial fixed rate period, your interest rate can increase or decrease every six months according to applicable rates. Any change may significantly affect your monthly payment, or your term-to-maturity date.  
 ‡ ARM loans are variable rate loans. Interest rates and payments may increase after consummation. After the initial fixed rate period, your interest rate can increase or decrease every six months according to applicable rates. Any change may significantly affect your monthly payment, or your term-to-maturity date.  
 † Refinance must have been completed within 90 days of purchase.  
 Mortgage products and services are provided by United Community Bank. We are an approved servicer for the Federal National Mortgage Association (Fannie Mae) and the Federal Home Mortgage Corporation (Freddie Mac). There is not a commitment to lend. Restrictions apply.

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# Down Payment Assistance

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Home | Home Loans and Mortgages | **Down Payment Assistance**

## Down-Payment Assistance Options

### Down-Payment Assistance Options to Get You Home<sup>1</sup>

Down payment assistance programs help offset the costs that come with buying a home, like a down payment and closing costs. This assistance typically comes in the form of a grant or second mortgage and can make it possible to move forward with buying a home, even if you haven't saved enough for a down payment.

United offers a number of down payment assistance options that can be used with a wide variety of loan programs. Down payment assistance does often come with certain requirements. For example, some programs may require you to buy a home in a specific location or hold a certain occupation. If you're interested in learning whether one of the options below could be a fit for you, [contact our team of mortgage experts today.](#)



- **United Community Down Payment Assistance<sup>2</sup>**
  - Up to \$10,000 in assistance for qualified homebuyers who earn up to 140% of the area median income and currently live in or are buying a property in a majority-minority census tract in specific markets in the United footprint
- **U Advantage Workforce Housing Plus<sup>3</sup>**
  - Up to \$10,000 in assistance for homebuyers who earn between 80% and 120% of their area median income
- **U Advantage Community Partners<sup>4</sup>**
  - Up to \$10,000 in down payment, closing cost, counseling, or rehabilitation assistance for current or retired law enforcement officers, educators, healthcare workers, firefighters, and other first responders; veterans and active-duty members of the military or their surviving spouses; and essential workers who are purchasing a home
- **U Advantage First-Time Homebuyer<sup>5</sup>**
  - Up to \$12,500 in down payment, closing cost, counseling, or rehabilitation assistance for qualified first-time homebuyers

- United Home Access
- Atlanta Housing
- Fulton County HOP
- South Carolina CommunityWorks
- Alabama Housing Step Up
- Cleveland Bradley Housing Corporation
- City of Cleveland, TN
- City Fields (Cleveland, TN)
- Florida Housing
- NC Housing Finance Agent Community Partners Loan Pool
- SC Housing
- Tennessee Housing Development Agency
- House Charlotte
- City of North Charleston

### Connect with a local lender.

Fill out the form below or call [1-800-914-8626](tel:1-800-914-8626) to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call [1-800-UCBANK1 \(1-800-822-2621\)](tel:1-800-UCBANK1) and choose Option 6 to connect directly with our loan servicing experts.

Name	Phone (Optional)
Email	Home Address ZIP Code

**Preferred Contact Method:**  
 Email  Phone

**Current Customer?:**  
 Yes  No

**How Can We Help You?** ▾

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

I'm not a robot

<sup>1</sup> Restrictions apply. Not all borrowers will qualify. This is not a commitment to lend.

<sup>2</sup> Funds subject to availability. Restrictions apply. Not all borrowers will qualify. Qualified borrowers can access up to 3.0% of the purchase price or \$10,000, whichever is less. Funds can be used towards a borrower's down payment, to pay for fees, closing costs and/or prepaid items. The loan is 30-year, fixed-rate mortgage. Borrower must occupy the home as a primary residence and homebuyer education is required.

<sup>3</sup> U Advantage Workforce Housing Plus, First-Time Homebuyer and Community Partners are products of the Federal Home Loan Bank of Atlanta. Income restrictions and other requirements apply. Please see Federal Home Loan Bank of Atlanta's Affordable Housing Program Implementation Plan at [www.fhlba.com](http://www.fhlba.com) for complete product requirements.



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- Military Resources
- Fixed-Price Book Tips
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# Refinancing

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Home Home Loans and Mortgages Refinancing Options

## Mortgage Refinance Options

Apply Now

Products and Features Apply With My Local Lender

### Rethink your monthly mortgage payment.

Whether you're looking to cash in on your home's equity, adjust your payoff timeline, or rethink your monthly payment, we're here for you. Our individualized approach to lending means we get to know you and your unique situation to find the perfect home loan solution for your personal financial goals. Call 1-800-314-3222 to connect with a local lender and get started today.

Connect with a Lender

### Find your fit below.

**Cash-Out Refinance**

When you choose a cash-out refinance, you replace your current home loan with a new mortgage for more than you owe on your home. At closing, you receive the difference in cash. This type of refinancing allows homeowners to access equity built in their property. It's a way to utilize the value of your home for various financial needs or investments.

[Learn More](#)

**Rate Term Refinance**

When you choose a rate-term refinance, you're replacing your current home loan with a new mortgage that has a different interest rate or term (length of loan).

[Learn More](#)

**Fixed and Adjustable Rate Mortgages**

Who has ARMs, legs and the fixed-rate mortgages that fit your needs? We do, of course. Popular for buying or refinancing, our fixed and adjustable rate mortgage options come in varying term lengths and can fit whatever square footage you're looking to move into.\*

[Learn More](#)

**Renovation Loan**

If she said the she-shed needs to be built, like, tomorrow or if you've simply outgrown your space, we can help you get the loan you need. United's benefits include fixed or ARM rate conventional and jumbo loan options. You can lock your interest rate in upfront, and even lower it to meet a better rate at final closing.

[Learn More](#)

**Jumbo Loans**

We offer higher-than-conventional loan limit options for those dreaming BIG. Whether you are buying, refinancing or finally adding that movie theater room, we have the fixed-rate and ARM options to fit your unique needs.

[Learn More](#)

**VA Mortgage Loan**

You have served us, so let us support you. For all past and present military members, and surviving spouses who are looking for help with buying a new home, we can assist you with a VA Mortgage Loan. Take advantage of potentially no down payments or mortgage insurance, low fixed rates and various repayment options.

[Learn More](#)

**Physician Mortgage**

For licensed physicians and doctors, we've designed a unique lending program just for you. Special rates are available for licensed physicians, fellows, interns, residents and dentists. This program is available for purchases or refinances with no down payment options, no ARM programs and do not require any private mortgage insurance.

[Learn More](#)

## Find Your Local Lender

Select a State Select a City



**Alli Cook**  
AVP - Mortgage Loan Originator  
770-631-8221 | Email  
NMLS# 1759112



**Betsy Kelly**  
Mortgage Loan Originator  
(706) 697-7363 | Email  
NMLS# 1454884



**Carolyn Swanner**  
VP - Mortgage Loan Originator  
828-697-3468 | Email  
NMLS# 443904



**Cindy Stone**  
VP - Mortgage Loan Originator  
(706) 632-4506 | Email  
NMLS# 1216150



**Courtney Johnston**  
VP - Mortgage Loan Originator  
(423) 335-5464 | Email  
NMLS# 1455800



**David Jolly**  
AVP - Mortgage Loan Originator  
(404) 483-5728 | Email  
NMLS# 395787



**David Turner**  
VP - Mortgage Loan Originator  
(678) 592-2020 | Email  
NMLS# 946621



**Donna Robertson**  
AVP - Mortgage Loan Originator  
(770) 992-3610 | Email  
NMLS# 1765102



**Dwight Fortenberry**  
Mortgage Loan Originator  
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NMLS# 723229



**Gwen Lanning**  
VP - Mortgage Loan Originator  
(864) 862-5235 | Email  
NMLS# 643797



**Jason Blodgett**  
VP - Mortgage Loan Originator  
(864) 591-5248 | Email  
NMLS# 723213



**Jennifer Badger**  
Mortgage Loan Originator  
(828) 835-8018 | Email  
NMLS# 473765

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### Not Ready to Refinance?

**Try Leveraging Your Home's Equity.**

Sometimes it's just not the right time to refinance. Your home could still lend you a hand without you having to refinance your home. Consider a Home Equity Line of Credit (HELOC) or a Home Equity Loan. It might just be the solution you're looking for.

[Learn the Benefits](#) [Try our HELOC Calculator](#)



### Learning Resources



**Simplify Your Debts Into One Monthly Payment**

Simplify your finances by consolidating debt into one manageable monthly payment. Explore options like home equity loans, personal loans, and lines of credit to reduce stress and save money with lower interest rates.

[Read Article >](#)



**Expected Fed Rate Cut and What It Means for Your Mortgage**

When the Fed meets in mid-September, we're expecting to see a rate cut (25%-50, depending on who you ask). The expected cut would have the biggest impact on short-term rates or rates that fluctuate, like credit card rates.

[Read Article >](#)



**4 Ways to Finance Your Home Renovation**

House projects are big decisions, especially when they come with a big expense. But they're worth the investment—whether you're renovating to add value to your home before you sell or to make yourself happier in the space.

[Read Article >](#)

[View All](#)

\* Not all borrowers will qualify. This is not a commitment to lend. Benefits listed may not apply to every borrower.  
 † ARM loans are variable rate loans. Interest rates and payments may increase after commencement. After the initial fixed-rate period, your interest rate can increase or decrease every six months according to the market index. Any change may significantly impact your monthly payment.  
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- Military Resources
- Fraud Prevention Tips
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United Community 75 Years of Lending Our Greatness

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Time to Refinance?  

## Frequently Asked Questions

- What's a cash-out refinance?
- Do I have to refinance to access my home equity?
- How do I lock in an interest rate?
- Who do I contact if I have questions about my personal loan?
- Should refinance my home loan from FHA to conventional?
- Should I refinance my home before selling?
- Should I refinance my home to pay off debt?
- Should I refinance my home loan to buy a car?
- Should I refinance my home for a lower interest rate?
- Should I refinance my home loan now?

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# Cash Out Refinance

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## Cash-Out Refinance

When you choose a cash-out refinance, you replace your current home loan with a new mortgage for more than you owe on your home. At closing, you receive the difference in cash.

For example, if your home is valued at \$300,000 and you owe \$190,000, doing a cash-out refinance means you'll be able to use a portion of that \$100,000 in equity for things like a home renovation, college tuition, or paying off high interest debt, like credit cards.

It is important to keep in mind that a new mortgage will come with closing costs and a new rate that will affect your monthly mortgage payment. Make sure you talk to one of our expert mortgage loan originators to understand exactly how opting for a cash-out refinance will affect you.

**Apply to Refinance Now**

Begin your secure application.

Apply Now

Not quite ready to apply? Visit a [local branch](#), or give us a call at [1-800-955-8223](tel:1-800-955-8223).

**Connect with a local lender.**

Fill out the form below or call [1-800-955-8223](tel:1-800-955-8223) to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call [1-800-UCBANK1 \(1-800-822-2621\)](tel:1-800-UCBANK1) and choose Option 6 to connect directly with our loan servicing experts.

Name  Phone (Optional)

Email  Home Address ZIP Code

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

I'm not a robot

**Find Your Local Mortgage Lender**

Select a State  Select a City

<p><b>All Cooks</b> VP - Mortgage Loan Originator <a href="tel:720-631-8223">720-631-8223</a> <a href="#">Email</a> NMLS# 176912</p>	<p><b>Betsy Kelly</b> Mortgage Loan Originator <a href="tel:1209-697-2323">1209-697-2323</a> <a href="#">Email</a> NMLS# 1451484</p>	<p><b>Carolyn Swanner</b> VP - Mortgage Loan Originator <a href="tel:828-897-2469">828-897-2469</a> <a href="#">Email</a> NMLS# 643854</p>
<p><b>Cindy Stone</b> VP - Mortgage Loan Originator <a href="tel:720-631-8223">720-631-8223</a> <a href="#">Email</a> NMLS# 1291958</p>	<p><b>Courtney Johnston</b> VP - Mortgage Loan Originator <a href="tel:823-339-5484">823-339-5484</a> <a href="#">Email</a> NMLS# 1455802</p>	<p><b>David Jolly</b> AVP - Mortgage Loan Originator <a href="tel:954-532-3720">954-532-3720</a> <a href="#">Email</a> NMLS# 365767</p>
<p><b>David Turner</b> VP - Mortgage Loan Originator <a href="tel:803-582-2030">803-582-2030</a> <a href="#">Email</a> NMLS# 946621</p>	<p><b>Donna Robertson</b> AVP - Mortgage Loan Originator <a href="tel:720-999-2828">720-999-2828</a> <a href="#">Email</a> NMLS# 171846</p>	<p><b>Dwight Fortenberry</b> Mortgage Loan Originator <a href="tel:816-544-0263">816-544-0263</a> <a href="#">Email</a> NMLS# 723227</p>
<p><b>Gwenne Learning</b> VP - Mortgage Loan Originator <a href="tel:828-852-5235">828-852-5235</a> <a href="#">Email</a> NMLS# 643797</p>	<p><b>Jason Bloodett</b> VP - Mortgage Loan Originator <a href="tel:866-591-5248">866-591-5248</a> <a href="#">Email</a> NMLS# 723213</p>	<p><b>Jennifer Badger</b> Mortgage Loan Originator <a href="tel:828-835-4618">828-835-4618</a> <a href="#">Email</a> NMLS# 473795</p>

[View All Results](#)

**Not Ready to Refinance?**  
 Try Leveraging Your Home's Equity.

Sometimes it's just not the right time to refinance. Your home could still lend you a hand without you having to refinance your home. Consider a Home Equity Line of Credit (HELOC) or a Home Equity Loan. It might just be the solution you're looking for.

[Learn the Benefits](#) [Try our HELOC Calculator](#)

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# Rate Term Refinance

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## Rate Term Refinance

When you choose a rate/term refinance, you're replacing your current home loan with a new mortgage that has a different interest rate or term (length of loan).

This is an option a lot of homeowners considered when mortgage interest rates dipped to record lows during the pandemic. Many people found that by lowering their interest rate and choosing the same term as their original loan they could lower their monthly mortgage payment.

Others found that by choosing a shorter term (for example, 15 years instead of 30), they could pay less in interest over the life of the loan without dramatically changing their monthly mortgage payment.

### Apply to Refinance Now

Begin your secure application.

Apply Now

Not quite ready to apply? Visit a [local branch](#) or give us a call at 1-800-311-8221

### Connect with a local lender.

Fill out the form below or call 1-800-311-8221 to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1-800-UCBANK (1-800-822-2021) and choose Option 6 to connect directly with our loan servicing experts.

Name  Phone (Optional)

Email  Home Address ZIP Code

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

I'm not a robot

### Find a Mortgage Lender in Your Area

Select a State  Select a City

<p><b>Ali Cook</b> AVP - Mortgage Loan Originator 770-631-9221   Email NMLS# 1769912</p>	<p><b>Betsy Kelly</b> Mortgage Loan Originator 709-597-2323   Email NMLS# 1451884</p>	<p><b>Carilyn Swanner</b> VP - Mortgage Loan Originator 828-697-3599   Email NMLS# 643854</p>
<p><b>Cindy Stone</b> VP - Mortgage Loan Originator 726-632-4269   Email NMLS# 1218155</p>	<p><b>Courtney Johnston</b> VP - Mortgage Loan Originator 920-339-2984   Email NMLS# 1600202</p>	<p><b>David Jolly</b> AVP - Mortgage Loan Originator 954-493-3729   Email NMLS# 265767</p>
<p><b>David Turner</b> VP - Mortgage Loan Originator 920-562-2000   Email NMLS# 549621</p>	<p><b>Donna Robertson</b> AVP - Mortgage Loan Originator 727-956-3429   Email NMLS# 171646</p>	<p><b>Dwight Fortenberry</b> Mortgage Loan Originator 888-644-6264   Email NMLS# 723229</p>
<p><b>Svenno Lanning</b> VP - Mortgage Loan Originator 828-662-5235   Email NMLS# 643797</p>	<p><b>Jason Hodgett</b> VP - Mortgage Loan Originator 866-261-6268   Email NMLS# 723219</p>	<p><b>Jennifer Badger</b> Mortgage Loan Originator 828-835-4618   Email NMLS# 473795</p>

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### Not Ready to Refinance?

Try Leveraging Your Home's Equity.

Sometimes it's just not the right time to refinance. Your home could still lend you a hand without you having to refinance your home. Consider a Home Equity Line of Credit (HELOC) or a Home Equity Loan. It might just be the solution you're looking for.

[Learn the Benefits](#) [Try our HELOC Calculator](#)

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# Home Construction

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## Home Construction & Renovation Loans

The home you're dreaming of starts here.

Whether you're renovating your current home or building a new one, we can help you find the best loan for you. With United, you have access to fixed rate conventional construction or permanent financing, along with construction-only jumbo loan options. Call 1-800-833-8333 to connect with a local lender and get started today.

More resources to get you started:

- Build Your Build

### Construction and Renovation

If you built the dream home to live in, like, renovate or your family has outgrown your current space, we can help you get the loan you need.

Contact Us

### Homestyle® Renovation

This renovation option offers a more cost-effective way to renovate your home with low down payment options, flexible terms, and flexible sources of funds.

Contact Us

### Manage Your Build

Get updates on your construction project and keep your team (GC) with one source right in United Construction Management System.

Log In Now

### Quick Reference Guide

Watch this quick video tutorial for both how to access our United Construction Management System, and request a loan.

Watch Now

### Frequently Asked Questions

- What can a home renovation loan be used for?
- What if I'm building instead of buying a home?
- Who do I contact if I have questions about my personal loan?

Ⓜ Didn't find what you are looking for? View FAQs or Contact Us

### Connect with a local lender.

Fill out the form below or call 1-800-833-8333 to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1-800-833-8333 and choose Option 6 to connect directly with our loan servicing experts.

Name Phone (Optional)

Email Home Address ZIP Code

Preferred Contact Method:  Email  Phone

Current Customer?:  Yes  No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

I'm not a lender  I am a lender

Submit

### Find Your Local Lender

Select a State Select a City

<b>Alyssa Ableson</b> VP, Mortgage Loan Originator 888.833.8333 Email NMLS ID: 170929	<b>Tammy Acker</b> Mortgage Loan Originator 335.833.8333 Email NMLS ID: 320771	<b>Rob Adams</b> Mortgage Loan Originator 803.724.4388 Email NMLS ID: 178783
<b>Jennifer Badger</b> Mortgage Loan Originator 888.833.8333 Email NMLS ID: 371918	<b>Susan Bentley</b> VP, Mortgage Loan Originator 827.580.2651 Email NMLS ID: 379793	<b>Kevin Bennett</b> Mortgage Loan Originator 602.282.8888 Email NMLS ID: 483233
<b>Cathy Beard</b> Mortgage Loan Originator 888.833.8333 Email NMLS ID: 167350	<b>Jason Biedt</b> VP, Mortgage Loan Originator 888.833.8333 Email NMLS ID: 132473	<b>Bobby Bishara</b> Mortgage Loan Originator 800.782.8555 Email NMLS ID: 829981
<b>Paula Buckles</b> Mortgage Loan Originator 888.833.8333 Email NMLS ID: 184208	<b>Renae Burrows</b> VP, Mortgage Loan Originator 202.292.2775 Email NMLS ID: 314181	<b>Jeff Burrows</b> Mortgage Loan Originator 800.833.8333 Email NMLS ID: 180833

View All Lenders

### Learning Resources

**Simplify Your Debts into One Monthly Payment**

Consolidate your finances by consolidating all of your credit cards, credit cards, personal loans, and lines of credit into a single loan and have more money in your pocket.

Read article >

**Expected Fed Rate Cut and What It Means for Your Mortgage**

When the Fed needs to cut, it typically cuts the benchmark rate to 0.25%. This means that the interest rates on your mortgage will also decrease. This is a good thing for borrowers. We credit card rates.

Read article >

**4 Ways to Finance Your Home Renovation**

There are many ways to finance your home renovation. Here are 4 ways to finance your home renovation. 1. Home Equity Loan 2. Home Equity Line of Credit 3. Personal Loan 4. Credit Card

Read article >

Ⓜ Didn't find what you are looking for? View FAQs or Contact Us

Apply for the Mortgage/HELOC loan on our website. We are not a bank and do not have a license to originate loans. We are not a bank and do not have a license to originate loans. We are not a bank and do not have a license to originate loans. We are not a bank and do not have a license to originate loans.

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# Personal Loans and LOC

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Home Personal Banking Personal Loan Options

## Loans and Lines of Credit

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Loan Options Get in Touch Learning Center

### Support for your next big dream.

Your dreams are our dreams. If you need a personal loan or line of credit to achieve them, we have a full suite of flexible lending options ready to fit your needs. Our competitive rates and award-winning service will give you the financial support you need to finish that home improvement project or buy your next home, without the stress of doing it all alone. Open a line of credit or apply for a loan with United today!

Apply for a Loan in Minutes

### Loans and Lines of Credit

We offer competitive interest rates on personal loans and lines of credit to help you cover just about any need—including computers, appliances, furniture and small home-improvements.

- Local, responsive lenders help you access cash when you need it
- Choose from convenient monthly payment options
- Open a fixed-rate personal line of credit<sup>1</sup> for extra cash when you need it
- Use your line of credit for overdraft protection<sup>2</sup>
- Access your line of credit through your existing checking account
- Existing customers with a checking account can qualify to apply for an unsecured loan or line of credit<sup>3</sup> up to \$15,000 with Minute Lender<sup>4</sup>.

Apply Online Now

Try the Loan Calculator



### Auto Loans

Get on the road faster while saving money with our smart auto loan options. With competitive rates on our loans, it allows you the flexibility to choose from various terms to fit your needs.

- Choose from a variety of terms at competitive rates
- Applicable to new and used vehicle purchases or loan refinances
- Borrow money towards your car, truck, boat or recreational vehicle

Get Started

Try the Auto Loan Calculator



### HELOCs & Home Equity Loans

Use the equity in your home to secure a fixed-rate loan that you can use to pay for any number of large purchases or projects. With United Community's Home Equity Loans, you receive your money in one lump sum to manage as you see fit.<sup>5</sup>

- Fixed and variable interest rates with flexible terms
- Set period of time to pay it back
- No prepayment penalty

Learn More

Schedule an Appointment



### Home Loans & Mortgages

The housing market can be intimidating, but that doesn't mean your mortgage should be. With flexible loan programs and terms that fit whatever home you're looking for, we can work together to find the right solution for your home-buying needs.

- Fixed and adjustable rate mortgages
- First-time homebuyer programs
- Construction and renovation options
- Veteran programs
- Up to 100% financing

Learn More

Schedule an Appointment



### Get in touch with a loan expert.

Name  Select a Type of Loan

City  Select a State

Email  Select a Branch Location

Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

I'm not a robot 

Submit

### Frequently Asked Questions

- What's the difference between a personal loan and personal line of credit?
- What can you get a personal loan for?
- Should I get a personal loan?
- How can I get a personal loan near me?
- What are the pros and cons of a debt consolidation loan?
- Is it hard to get a personal loan or line of credit?
- Can I get a personal loan today?
- Can you get a personal loan with bad credit?
- Can you get a personal loan with no credit?
- Can you get a personal loan with a cosigner?
- Can you get a personal loan from your bank?

### Learning Resources



**Switch Banks in Six Easy Steps**

Switch your checking account to United Community in just six easy steps. Follow our simple checklist for a seamless transition to better banking today!

Read Article >



**Simplify Your Debts into One Monthly Payment**

Simplify your finances by consolidating debt into one manageable monthly payment. Explore options like home equity loans, personal loans, and lines of credit to reduce stress and save money with lower interest rates.

Read Article >



**Fraud Prevention for the Holidays**

The holidays come with more spending, more travel, and—unfortunately—more fraud. We know fraud is the last thing you want to deal with (ever, but especially during the holiday season), so we're here to equip you with tools that will keep your money safe, while also making life easier.

Read Article >

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<sup>1</sup> Loan credit approval.

<sup>2</sup> First available for Lines of Credit originated through Minute Lender.

<sup>3</sup> To fully apply, Minute Lender offers unsecured personal loans and lines of credit only. Please contact a branch office for additional personal loans and lines of credit, including those secured by a Certificate of Deposit or other collateral. Once a Minute Lender loan is obtained by a customer using a deposit relationship with that customer, a hardship fee for a Minute Lender loan. As an example, if Customer A and Customer B are owners or signers on a deposit account and Customer A obtains a Minute Lender loan, Customer B is ineligible for a Minute Lender loan. These terms apply even if Customer B maintains additional deposit accounts that are not affiliated with Customer A. As an alternative, eligible customers may reach out to your local branch for additional lending options.

<sup>4</sup> United Community Bank offers fast-ship and second-day overnight fixed-rate Home Equity Loan (HELoan) products. The first fee HELoan is available in amounts ranging from \$10,000 to \$15,000. The second fee HELoan is available in amounts ranging from \$10,000 to \$15 million. HELoan products are available for consumer owner-occupied, single-family residences and are not available on manufactured homes. Closing costs may be added and loan amount, term may change to meet a portion of the closing costs. Borrower steps in costs pertaining to recording fees, the recording fee and mortgage taxes. Bank must be in a valid first or second-lien position.

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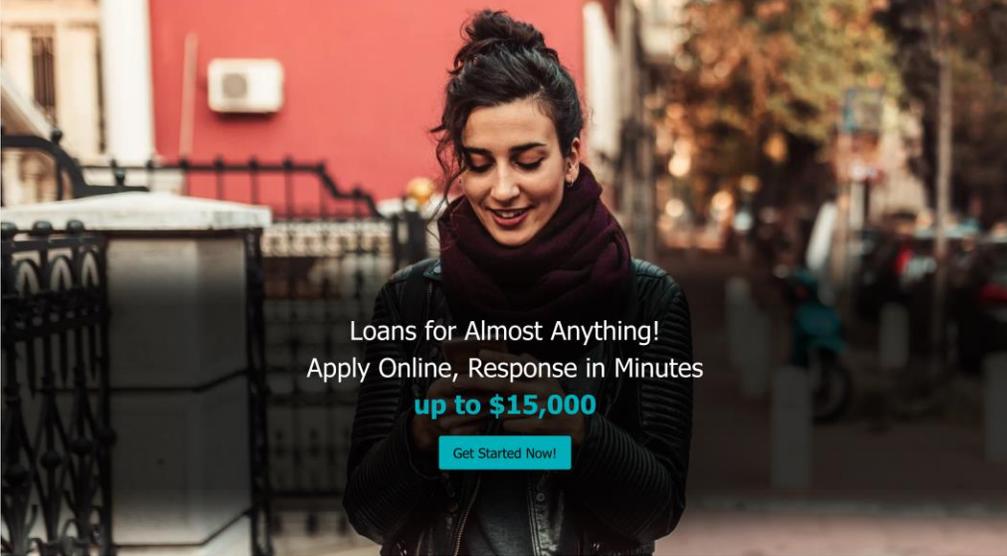
 





# MinuteLender

Minute Lender FAQs Register Login



Loans for Almost Anything!  
Apply Online, Response in Minutes  
**up to \$15,000**

[Get Started Now!](#)

 **Personal Loan or Line of Credit**

Existing checking customers may apply for a loan or line of credit **up to \$15,000**.

Apply online and get our response in minutes, have your funds in three business days or less.

We look at more than your credit report; we consider your account relationship and history to qualify you.

Existing checking customers with an email address can apply online in minutes for up to \$15,000!

- ✔ Apply online and get our response in minutes.
- ✔ Loan based on your deposit relationship\* in addition to your credit information.
- ✔ No paperwork, no need to visit the bank.
- ✔ You can have your funds available in three business days or less.
- ✔ To see your available credit, rate, costs and repayment schedule, click below.

Have questions? Want to learn more? [See FAQs](#)

 **If approved, how long before I can get my funds?**

We typically have the loan available for use in 3 business days.

 **How much of a loan can I get?**

Your loan is based on approval and could be up to \$15,000.

 **How do I get a Minute Lender loan?**

You can apply online now and get our response in minutes; there's no need to visit the bank or bring us any paperwork. If approved, we'll email you when your loan is ready, usually in 3 business days or less.

What are you waiting for? Get started now!

Existing checking customers with accounts open 96 days or more can qualify to apply in minutes for a loan or line of credit of up to **\$15,000\***. If you don't already have a checking account with us, please open an account [ONLINE](#) or visit our [nearest branch location](#). This is a necessary step to establish a relationship with you.

\*Limits apply. - once a Minute Lender loan is obtained by a customer using a deposit relationship, anyone with account affiliations with that customer is ineligible for a Minute Lender loan. As an example, if Customer A and Customer B are owners or signers on a deposit account and Customer A obtains a Minute Lender loan, Customer B is ineligible for a Minute Lender loan. These limits apply even if Customer B maintains additional deposit accounts that are not affiliated with Customer A. As an alternative, ineligible customers may reach out to your local branch for additional lending options.

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# Personal Credit Cards

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Home Personal Banking Credit Cards [Apply Now](#)

## Credit Cards

**Apply for a credit card online.**

Choosing the right credit card is easier than ever. Whether you want to pay down balances faster, maximize cash back, earn rewards or begin building your credit history, we have the ideal card for you.

No matter which card you choose, you'll enjoy important features like:

- Convenient and Flexible Purchasing Power. Accepted at millions of locations worldwide.
- Mobile purchasing capability for added convenience.
- Zero Fraud Liability<sup>1</sup>. You won't be liable for fraudulent purchases when your card is lost or stolen.
- Cardmember Service available 24 hours a day/365 days per year.
- Plus much more!

[Learn More & Apply](#)

### Learning Resources



**Simplify Your Debts into One Monthly Payment**

Simplify your finances by consolidating debt into one manageable monthly payment. Explore options like home equity loans, personal loans, and lines of credit to reduce stress and save money with lower interest rates.

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**Financial Goals for the New Year**

The new year is the perfect time to reassess your budgets and financial habits and make new goals for yourself. Whether it's improving your budgeting, saving a little bit more, or getting started with investing, achieving your financial goals will make so many other goals possible—the next family vacation, higher education, paying for a wedding, or whatever you're hoping the next few years will hold.

[Read Article >](#)



**5 Ways to Manage Financial Stress**

Financial stress is a part of life, and many of us have had our fair share of financial challenges. They can take over our thoughts and make us feel uneasy, but there are effective ways to cope. Use these tips to feel better as you work toward getting back on your feet.

[Read Article >](#)

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<sup>1</sup> Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



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# Business Lending

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United Community Banking Lending Treasury & Payments



Home Business Banking Business Loans and Lines of Credit

## Business Loans and Lines of Credit

### From a Business Lender Who Believes in Your Community

Whether you hear opportunity knocking or see an industry disruption in the making, we're here to help get you on the right track, with top-of-the-line small business lending solutions and award-winning customer service. Find your fit below.



ReGenesis Health Care with Marlon Hunter - CEO

Watch on YouTube

**We've always got your back.**

Our business bankers offer deep industry knowledge, financial expertise, and personalized guidance. With their support, our customers can confidently navigate complex financial landscapes, make informed decisions, and achieve their business goals.

A partnership with United is more than just financing or banking services - it's a relationship built on trust, shared values, and accessibility, with a banker who's never more than a phone call away.

### Working Capital Line of Credit

When business is slow but you've got bills to pay, a working capital line of credit can help you meet short-term financial goals. Delivering credit for maximum financial flexibility, a line of credit meets your short-term financing needs like cash-flow management fluctuations and unexpected business expenses.



### Real Estate Lending

Simplify the process of building or buying facilities for your organization when you partner with our commercial real estate lending experts. We offer comprehensive commercial real estate lending solutions designed to meet the unique needs of your business.



### Apply for a Business Loan in Minutes

Existing United Community customers can use Business Minute Lender<sup>1</sup> to apply for a loan or line of credit<sup>2</sup> up to \$250,000. It only takes a few minutes, and you can have your funds within three days or less.



### SBA Lending with United Community

As an SBA Preferred Lender, our products offer you the financing you need to reach your goals faster. Whether you are starting your own business, making large purchases (commercial real estate or equipment), building, or renovating, we are ready to assist you with the financing your business needs to succeed.



Don't see the type of business loan you're looking for?

## Find Your Local Business Relationship Manager

Select a State  Select a City

 <b>Victor Alberto Acosta</b> VP - Commercial Relationship Manager 954-933-3052   Email NMLS# 1232256	 <b>Steve Altier</b> Commercial Relationship Manager 841-867-3268   Email NMLS# 1029795	 <b>Tim Barbour</b> VP - Relationship Manager 378-963-1100   Email NMLS# 383578
 <b>Amy Benison</b> SVP - Commercial Relationship Manager 405-562-2225   Email	 <b>Ed Bishop</b> Commercial Relationship Manager 401-846-1480   Email NMLS# 2249380	 <b>Brad Brooker</b> VP - Relationship Manager 1720-798-2452   Email NMLS# 1270255
 <b>Brian Brooks</b> President, Commercial Banking - Atlanta 770-393-8929   Email	 <b>Jami Busy</b> Commercial Relationship Manager 854-243-2727   Email NMLS# 1916707	 <b>Kirby Butler</b> SVP - Commercial Relationship Manager 1720-835-9120   Email NMLS# 828520
 <b>Jeff Cambell</b> SVP - Portfolio Manager 855-388-2203   Email	 <b>Lynita Chabran-Mendez</b> Commercial Relationship Manager 407-667-2244   Email	 <b>Luke Chilli</b> SVP - Commercial Relationship Manager 855-962-2143   Email NMLS# 248103

### Connect with a business lending specialist to get started.

Name  Select a Type of Loan

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

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### Helpful Business Resources



#### The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.



#### What's the best POS system for your business?

Opening a business can be demanding - you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can take care of much of the tedious work for you.



#### What to Know About Ransomware

You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

<sup>1</sup> Limits apply. Business Minute Lender offers unsecured business loans and lines of credit only. <sup>2</sup>Please contact a branch office for additional personal loans and lines of credit, including those secured by a Certificate of Deposit or other collateral. Once a Minute Lender loan is obtained by a customer using a deposit relationship, anyone with account affiliations with that customer is ineligible for a Minute Lender loan. An example of Customer A and Customer B are shown or signs on a deposit account and Customer B is ineligible for a Minute Lender loan. These limits apply only if Customer B maintains additional deposit accounts that are not affiliated with Customer A. As an alternative, eligible customers may reach out to your local branch for additional lending options. <sup>3</sup>Upon credit approval.

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# Business Minute Lender

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Apply Online for a Business Loan  
**up to \$25,000**  
We Respond in Minutes!

[Get Started Now!](#)

 **Business Loan or Line of Credit**

Get **up to \$25,000** to **grow your business**. We leverage the information we already have on you to share your available credit **in minutes**. We also look at more than just your credit score, we consider your account relationship with us.

Existing business checking customers with an email address can apply online in minutes for up to \$25,000!

- ✔ Apply online and get our response in minutes.
- ✔ Loan based on your deposit relationship and your credit information.
- ✔ No paperwork, no need to visit the bank.
- ✔ You can have your funds available in three business days or less.
- ✔ To see your available credit, rate, costs and repayment schedule, click below.

Have questions? Want to learn more? [See FAQs](#)

 **How much of a loan can I get?**

Your loan is based on approval and could be up to \$25,000.

 **How soon will my loan be funded so I can gain access to the funds?**

The loan is normally available for use in 3 business days or less.

 **How do I get a Business Minute Lender loan?**

You can apply now online and get our response in minutes; there's no need to visit the bank or bring us any paperwork. If approved, we'll email you when your loan is ready, usually in 3 business days or less.

**What are you waiting for? Get started now!**

Existing customers with a business checking account opened at least 6 months can qualify to apply for a business loan or line of credit up to **\$25,000**. We simply need to identify your account with a few questions.

If you don't already have a business checking account with us, please visit our [nearest branch location](#) This is a necessary step to establish a relationship with you.

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# Working Capital LOC

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## Working Capital Line of Credit

### Working capital optimization

A working capital line of credit offers the flexibility to access funds as you need them, giving you the freedom to manage cash flow effectively and seize growth opportunities. Support your day-to-day operations, cover unexpected expenses, and invest in strategic initiatives with a working capital line of credit. We offer competitive rates, flexible repayment terms, and the ability to adjust your working capital line of credit as your business evolves. Whether you need short-term financing to bridge revenue gaps or a revolving credit facility for ongoing working capital needs, our line of credit solutions provides the financial flexibility your business requires.

#### We've always got your back.

Our business bankers offer deep industry knowledge, financial expertise, and personalized guidance. With their support, our customers can confidently navigate complex financial landscapes, make informed decisions, and achieve their business goals.

A partnership with United is more than just financing or banking services—it's a relationship built on trust, shared values, and accessibility, with a banker who's never more than a phone call away.

[Why United for Your Business](#)

### Connect with a business lending specialist to get started.

Name

City

Email

Select a Type of Loan

Select a State

Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

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### Helpful Resources

#### The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

[Read Article >](#)

#### What's the best POS system for your business?

Owning a business can be demanding — you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can now do much of the tedious work for you.

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#### What to Know About Ransomware

You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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# Commercial Real Estate Lending

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## Commercial Real Estate Lending

### Commercial property loans: Buy, refinance, or leverage your equity.

Simplify the process of building or buying facilities for your organization when you partner with our commercial real estate lending experts. We offer comprehensive commercial real estate lending solutions designed to meet the unique needs of your business. Whether you're looking to acquire a new property, develop a project, or refinance existing real estate assets, our team of experts can help structure commercial property loans that align with your business goals and empower your real estate investments.

**Contact our Commercial Real Estate Lending Experts.**

**Lisa Shelnett**  
SVP - Commercial RE Division Manager  
[604-250-7002](tel:60412507002) | [Email](#)

**Timothy Sousa**  
SVP - Commercial Real Estate Relationship Manager  
[613-574-8319](tel:6135748319) | [Email](#)

**Allie Mickle**  
CRE Commercial Relationship Manager  
[773-784-3408](tel:7737843408) | [Email](#)

**Bandy Rinderknecht**  
SVP - Commercial Real Estate Relationship Manager  
[728-794-3452](tel:72817943452) | [Email](#)

**Jennifer Abate**  
SVP - Sr. Portfolio Manager Commercial RE  
[964-250-7563](tel:96412507563) | [Email](#)

**Our commitment to you and your business**

We know you have many options when it comes to business financial partners. When you work with United, our diverse team of industry expert bankers will work to understand your business's unique needs and provide a tailored solution for your business financing needs, all while providing the exceptional customer service you deserve. From competitive rates and flexible terms to local decision-making, and deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunity when it comes. Discover why businesses trust us as their preferred lending partner.

- **Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- **Flexible Terms:** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- **Quick and Streamlined Process:** Our dedicated team understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
- **Customized Financing Solutions:** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- **Best-in-class Service:** When you pair the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.

**Helpful Resources**

**The Importance of Cash Flow Management**

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**What's the best POS system for your business?**

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[Read Article >](#)

**What to Know About Ransomware**

You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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# Industry & Specialized Lending

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## Industry Specialized Loans

Our industry specialized banking services offer tailored financial solutions and expertise for businesses operating in specific sectors, providing industry-specific support to address challenges and capitalize on opportunities. With a deep understanding of your industry, we are dedicated to delivering customized banking solutions that help your business thrive in today's competitive market.

SBA Small Business Lending	USDA Lending Programs	Franchise Financing	Renewable Energy Financing	Equipment Lending
Asset-Based Lending	Builder Finance	Non-Profit Banking	Loan Syndications	Middle Market Banking

Connect with a business lending specialist to get started.

Name  Select a Type of Loan

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

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### Helpful Resources

<p><b>The Importance of Cash Flow Management</b></p> <p>One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.</p> <p><a href="#">Read Article &gt;</a></p>	<p><b>What's the best POS system for your business?</b></p> <p>Owning a business can be demanding -- you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can now do much of the tedious work for you.</p> <p><a href="#">Read Article &gt;</a></p>	<p><b>What to Know About Ransomware</b></p> <p>You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.</p> <p><a href="#">Read Article &gt;</a></p>
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# SBA Lending

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## SBA Lending

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### SBA loans for your small business.

Giving your business a name. Opening the door on the first day. Welcoming in your very first customer.

Every part of opening a small business is personal—and the financing should be no different. With United, you can get the financing that makes the most sense for your business, with a lending partner who cares deeply about its success.

[Start the Conversation](#)

#### General SBA Lending

Don't see your industry listed? No problem! We're happy to help any type of business with the lending process.

[General SBA Lending](#)

#### Dental SBA Lending

Show us your biggest and brightest smile. You're going to need it when you hear about our dedicated lending options for your dental business.

[Dental SBA Lending](#)

#### Medical SBA Lending

A lot of hard work goes into medical, but your loan doesn't need to hold up the line. Keep things moving by joining the community.

[Medical SBA Lending](#)

#### Pharmacy SBA Lending

You're at the heart of your community, and we invite you to join ours to gain access to the lending assistance your pharmacy needs.

[Pharmacy SBA Lending](#)

#### Veterinary SBA Lending

Whether you specialize in pocket pets, exotic or human's best friend, rest assured, we specialize in finding lending solutions for you. We make the lending process simple and speedy so that you can get back to your patients faster.

[Veterinary SBA Lending](#)

#### Franchise SBA Lending

The hardest part about starting or growing your franchise is acquiring the assets to take the next step. Let's take it together.

[Franchise SBA Lending](#)

#### 504 SBA Lending

Have a larger, more established business? Access affordable long-term capital and go to 90% fixed interest rate financing with our SBA 504 programs.

[SBA SBA Lending](#)

### Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
- What does it mean to be a SBA preferred lender (PLP)?
- What are the advantages of using a SBA preferred lender?
- What can a SBA loan be used for?
- How long is the approval process?
- What documents will I need to provide?
- What are the different types of equity injection I can utilize for the down payment?
- How do I know if my business qualifies?
- How do I get started?

**Connect with the right SBA lending partner for your small business.**

**Call 1-888-987-5884 to get started.**

### Connect with a SBA lending specialist to get started.

Name  **Select a Type of Loan**

City  **Select a State**

Email  Phone (Optional)

**Preferred Contact Method:**  
 Email  Phone

**Current Customer?:**  
 Yes  No

Anything else you want to tell us?

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# General SBA Lending

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## General SBA Loans

The right financial solution for your business.

Your business exists because of your unique dream—and your ability to never give up on it. Your financing should be just as personal. We're a nationwide SBA lender, which gives us the ability to offer flexible and creative financing solutions for businesses in a wide variety of industries. When you partner with us for your SBA loan, you'll benefit from:

**Personalized Support**

We'll work hand in hand with you every step of the way. We don't compromise on service, which is why we're committed to remaining your direct lender.

**Fast Approvals**

Your business is waiting, and we won't stand in the way. We're dedicated to approving loans in a fast and timely manner.

**Tailored Expertise**

Experts that don't know your field won't make much of a difference. That's why we've built a team with a wide breadth of knowledge and experience with almost every type of business.

**Competitive Rates**

Money matters. We want the best for your business, and we strive to offer you the most competitive rates possible.

### Find a SBA Lender by State

Select a State



**Jason Slesman**  
SVP - SBA Business Development  
Officer  
[684-378-3949](tel:684-378-3949) | [Email](#)



**Matt Williams**  
SVP - SBA Business Development Officer I  
[1864-228-2309](tel:1864-228-2309) | [Email](#)



**Brian Hill**  
SBA Business Development Officer II  
[1720-456-6507](tel:1720-456-6507) | [Email](#)



**Donna Lewis**  
SBA Business Development Officer II  
[565-578-3987](tel:565-578-3987) | [Email](#)



**Jeannie Yoder**  
SBA Regional Executive  
[205-303-8927](tel:205-303-8927) | [Email](#)



**Tom Coletta**  
Commercial Relationship Manager  
[813-524-9315](tel:813-524-9315) | [Email](#)

### Connect with a SBA lending specialist to get started.

Name

City

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

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### Frequently Asked Questions for SBA Lending

- ▼ What is a Small Business Administration Loan?
- ▼ What does it mean to be a SBA preferred lender (PLP)?
- ▼ What are the advantages of using a SBA preferred lender?
- ▼ What can a SBA loan be used for?
- ▼ How long is the approval process?
- ▼ What documents will I need to provide?
- ▼ What are the different types of equity injection I can utilize for the down payment?
- ▼ How do I know if my business qualifies?
- ▼ How do I get started?



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# Dental SBA Lending

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## Dental Practice Financing

Contact FAQs

### Dental loans worth smiling about.

You know dentistry inside out, and when you partner with United, you won't have to be an expert in financing, too. Our team will find the financial solutions that are best for your business, and we'll work hand in hand with you to make sure your practice thrives. Whether you're looking to refinance, remodel, expand and acquire, or build your practice from the ground up, our team of industry experts is ready to support you with the funding you need to succeed.\*

### Contact the Dental Practice Financing team

 <b>Jessie Marolis</b> <small>SVP - SBA Healthcare Manager</small> <small>(813) 45-7383   Email</small>	 <b>Nate Banchiere</b> <small>VP - SBA Business Development Officer</small> <small>864-338-0827   Email</small>	 <b>Michelle Barnett</b> <small>VP - SBA Business Development Officer</small> <small>904-669-3290   Email</small>
--	--	--

### Connect with a SBA lending specialist to get started.

Name <input type="text"/>	Select a Type of Loan <input type="text"/>
City <input type="text"/>	Select a State <input type="text"/>
Email <input type="text"/>	Phone (Optional) <input type="text"/>

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

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### Frequently Asked Questions for SBA Lending

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- ▼ How do I know if my business qualifies?
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\* Normal underwriting criteria apply.

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# Medical SBA Lending

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## Medical Practice Financing

Contact FAQs

### Medical Business Loans: Powering your vision for patient care

The medical industry has its own unique set of challenges. You deserve a financial partner versed in the nuances of the healthcare world that can help you achieve your goals for your practice. Whether you're looking to refinance, remodel, expand and acquire, or build your practice from the ground up, our team of industry experts is ready to support you with the funding you need to succeed.

At United, we understand that no two practices are the same, and it shows through our personalized approach to lending. Our SBA lending experts will get to know you and your practice's needs, then work with you to find your perfect financial fit.

**Jessie Marolis**  
SVP - SBA Healthcare Manager  
(813) 69-2883 Email

**Nate Banchiere**  
VP - SBA Business Development Officer  
864-335-0927 Email

**Michelle Barnett**  
VP - SBA Business Development Officer  
904-689-3290 Email

### Connect with a SBA lending specialist to get started.

Name  Select a Type of Loan

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

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### Frequently Asked Questions for SBA Lending

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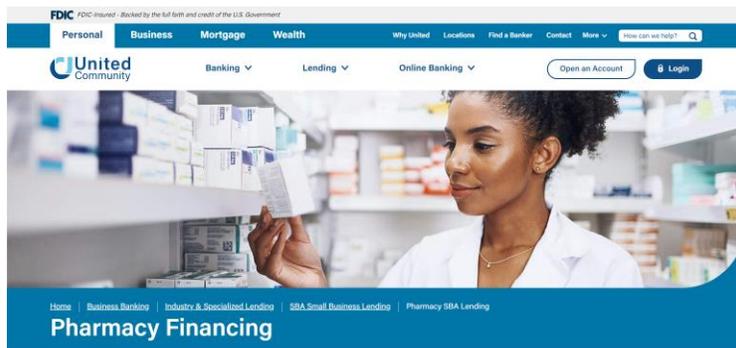
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# Pharmacy SBA Lending



## Pharmacy Loans to Keep You Financially Healthy

You take care of our community every day. Let us take care of you. You deserve a financial partner versed in the nuances of the healthcare world that can help you achieve your goals for your business. Whether you're looking to refinance, remodel, expand and acquire, or build your pharmacy from the ground up, our team of industry experts is ready to support you with the funding you need to succeed.

At United, we understand that no two businesses are the same, and it shows through our personalized approach to lending. Our SBA lending experts will get to know you and your pharmacy's needs, then work with you to find your perfect financial fit.

## Contact the Pharmacy Financing team



**Jessie Marolis**  
SVP - SBA Healthcare Manager  
(813) 415-2883 | [Email](#)

## Connect with a SBA lending specialist to get started.

Name  Select a Type of Loan

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

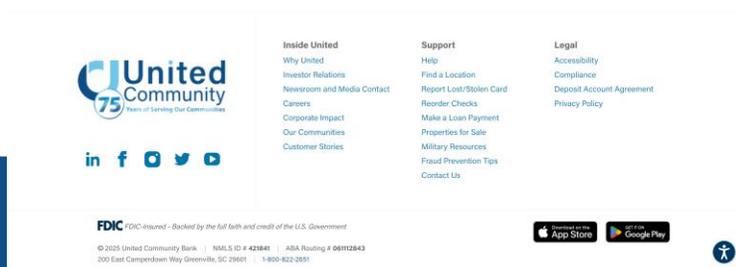
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## Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
- What does it mean to be a SBA preferred lender (PLP)?
- What are the advantages of using a SBA preferred lender?
- What can a SBA loan be used for?
- How long is the approval process?
- What documents will I need to provide?
- What are the different types of equity injection I can utilize for the down payment?
- How do I know if my business qualifies?
- How do I get started?



# Veterinary SBA Lending

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## Veterinary Loans

### Financing That's a Vet's Best Friend

You deserve a financial partner that knows the challenges you're facing in running a small business and caring for the animals in our community. We'll find the solution that's best for your business, and we'll make the lending process simple—so you can get back to what matters most. Whether you're looking to refinance, remodel, expand and acquire, or build your practice from the ground up, our team of industry experts is ready to support you with the funding you need to succeed.

At United, we understand that no two practices are the same, and it shows through our personalized approach to lending. Our SBA lending experts will get to know you and your practice's needs, then work with you to find your perfect financial fit.

### Contact the Veterinary Financing team

 <b>Jessie Marolis</b> SVP - SBA Healthcare Manager <a href="tel:813-658-7583">(813) 658-7583</a> <a href="#">Email</a>	 <b>Nate Banchiere</b> VP - SBA Business Development Officer <a href="tel:864-335-2927">864-335-2927</a> <a href="#">Email</a>	 <b>Michelle Barnett</b> VP - SBA Business Development Officer <a href="tel:804-649-3700">804-649-3700</a> <a href="#">Email</a>
---	--	--

### Connect with a SBA lending specialist to get started.

Name  Select a Type of Loan

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

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### Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
- What does it mean to be a SBA preferred lender (PLP)?
- What are the advantages of using a SBA preferred lender?
- What can a SBA loan be used for?
- How long is the approval process?
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# Franchise SBA Lending

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## SBA Franchise Loans

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### Franchise Lending for Your Next Location

As a nationwide franchise lender, we provide SBA 7(a), SBA 504 and USDA Business and Industry Loans to fit the unique financing needs of your franchised business. We work with both franchisors and franchisees so that we can cover all aspects of the lending process.

From initial approval to opening the doors on day one, we know what it takes to be a successful franchise. We'll help you navigate the steps to get there, and we'll make the loan process as simple as possible.

We offer loans of \$250,000 and above, equipment loan terms up to 10 years, and real estate loan terms up to 25 years. In addition, our status as a preferred SBA lender means we don't have to go to the SBA for additional approval, which saves you time and gets your loan open faster.

### Contact the Franchise Lending team

**Sean Duffy**  
SVP - SBA Business Development Officer II  
(713) 475-4894 | Email

**Christopher Huey**  
SBA Business Development Officer I  
(864) 249-6210 | Email

**Jeremy Hart**  
SBA Business Development Associate  
(864) 335-8964 | Email

**Jocelyn Heckler**  
VP - Business Development Officer II  
(813) 338-6440 | Email

**Jami Bucy**  
Commercial Relationship Manager  
(864) 335-2122 | Email  
MAILBOX 1000707

### Connect with a SBA lending specialist to get started.

Name  Select a Type of Loan

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

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### Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
- What does it mean to be a SBA preferred lender (PLP)?
- What are the advantages of using a SBA preferred lender?
- What can a SBA loan be used for?
- How long is the approval process?
- What documents will I need to provide?
- What are the different types of equity injection I can utilize for the down payment?
- How do I know if my business qualifies?
- How do I get started?

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# 504 SBA Lending

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## 504 SBA Lending

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### Our Loan Offerings

At United, we combine personalized financial solutions with award-winning service for our customers. Our dedicated team will provide timely and accurate proposals, a professional closing experience, and SBA experts focused on what's best for your business.

#### Commercial Real Estate

Advance your expansion, remodeling, or renovating goals with a 504 commercial real estate loan.

- Up to 90% financing at fixed, competitive interest rates
- Can be used for land and building acquisitions, new construction, remodels and renovations, parking lots and landscaping improvements, energy-efficient projects, and more
- Businesses must occupy at least 51% of the rentable property for existing buildings and 80% of the rentable property for new construction
- 20- and 25-year amortization terms

#### Machinery and Equipment

Purchase and install the heavy-duty fixed machinery and equipment you need to keep your business running.

- Up to 90% financing at fixed, competitive interest rates
- Low down payment options to conserve your capital
- 10-year amortization terms or usual life of the equipment

#### Debt Refinancing

Access more of your equity or lower your monthly payments by taking advantage of 504 debt refinancing, with or without an expansion.

- Up to 85% refinancing options at fixed, competitive interest rates
- Proceeds can be used to refinance qualified debt or eligible business operating expenses, with a cash-out option
- 85% of your original loan must have been used to acquire, construct, or improve fixed assets to qualify

#### Green Loan Program

Go green, expand your business, and improve your bottom line with a 504 Green Loan.

- Up to 90% financing at fixed, competitive interest rates
- Up to \$5.5 million on the SBA 2<sup>nd</sup> mortgage portion per project
- Green loan proceeds can be used for energy reduction projects or plant, equipment, and process upgrades of renewable energy sources

### Contact the SBA 504 Loan Program Team

 **Elyse Bentley**  
SVP - SBA Regional Executive  
[609.276.2000](tel:609.276.2000) [Email](mailto:elbentley@unitedcommunitybank.com)

### Connect with a SBA lending specialist to get started.

Name  Select a Type of Loan

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

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### Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
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# USDA Lending

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## Business Loans: USDA Loan Programs

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### Grow with us.

We want to help create and maintain employment opportunities in your rural communities to improve the local economic and environmental climate for everyone who calls your town home. Let's do it together.

#### Business & Industries Guaranteed Loan Program (B&I)

This is a loan guarantee program designed to assist credit-worthy rural businesses to obtain needed credit for legal business purposes. The intent of this program is to save and create jobs in rural America.

[Learn More](#)

#### Community Facilities Guaranteed Loan Program (CF)

This program provides loan guarantees to eligible lenders to develop essential community facilities in rural areas.

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#### Food Supply Chain Guaranteed Loan Program (FSC)

This program supports new investments in infrastructure for food aggregation, processing, manufacturing, and more to improve the U.S. food supply chain.

[Learn More](#)

#### Rural Energy for America Program (REAP)

The REAP program provides financing to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements.

[Learn More](#)

### Contact one of our USDA loan experts.

**Frayne Bentley**  
SVP - SBA Regional Executive  
(678) 714-3603 [Email](#)

**Clayton Summers**  
SVP - Renewable Energy Finance Team Lead  
(704) 916-6311 [Email](#)

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# USDA Business & Industry Loans

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## USDA Business and Industry Loans (B&I)

### USDA Business Loans

At United Community Bank, we are committed to supporting the growth and development of rural businesses in the United States. Through the USDA Business and Industry (B&I) Guaranteed Loan Program, we provide creditworthy businesses in rural areas with the financial resources they need to thrive.

#### What are USDA B&I Loans?

The USDA B&I Guaranteed Loan Program is a government-backed initiative to promote economic growth in rural communities by providing loans to credit-worthy businesses. These loans are administered by the United States Department of Agriculture (USDA) Rural Development program and are designed to stimulate job creation and retention, enhance rural infrastructure, and support business expansion in rural America.

#### How are USDA B&I loans different from SBA 7(a) loans?

The B&I Guaranteed Loan Program and SBA 7(a) loans are similar in that a loan guarantee is provided, but the programs operate independently. The B&I program is specifically targeted to rural businesses. Rural Development has an extensive field structure of State and Area Offices that work closely with lenders in processing and servicing B&I loans. The lender and borrower work with a specific loan specialist in their State throughout the entire loan process. Other differences include a different fee structure and loan limits.

#### What are the benefits of USDA Business and Industry Loans?

Borrowers can benefit from better pricing and terms with the B&I loan guarantee in place than are typically given with conventional loans. The loans must be fully amortized, without calls or balloon repayment structures. Longer terms can reduce additional loan fees that may be incurred on shorter-term loans or balloon loans. The loan interest rates are negotiated between the lender and the applicant and may be either fixed or variable (or a combination of fixed and variable).

#### Eligible uses of USDA B&I Loans

USDA B&I loans can be used for various business purposes, including:

- Business conversion, enlargement, repair, modernization, or development
- Purchase and development of land, buildings, and associated infrastructure for commercial or industrial properties
- Purchase and installation of machinery and equipment, supplies, or inventory
- Debt refinancing to improve cash flow and create jobs
- Business and industrial acquisitions to maintain operations and save or create jobs

#### Ineligible Uses of USDA B&I Loans

While USDA B&I loans cover a wide range of business purposes, there are certain limitations and ineligible uses, including:

- Lines of credit: USDA B&I loans are not intended for ongoing lines of credit.
- Owner-occupied and rental housing: Loans for residential housing projects are not eligible under this program
- Golf courses or golf course infrastructure
- Racetracks or gambling facilities
- Churches or church-controlled organizations
- Fraternal organizations
- Lending, investment, and insurance companies
- Agricultural production, with certain exceptions: While agricultural businesses are generally ineligible, there are exceptions for specific cases
- Distribution or payment to a beneficiary of the borrower or an individual/entity retaining ownership interest in the borrower

It's important to review the specific eligibility requirements and restrictions with our loan specialists to determine the suitability of the loan for your business needs.

#### Eligible Areas for USDA B&I Loans

USDA B&I loans are designed to benefit rural areas, providing financial support to businesses outside of cities or towns with populations exceeding 50,000 inhabitants. The program encourages economic development and job creation in underserved rural communities, fostering growth and prosperity.

However, it's worth noting that even if your business is headquartered in a larger city, you may still qualify for a USDA B&I loan if the project is located in an eligible rural area.

#### Qualifying Businesses for USDA B&I Loans

A wide range of businesses and organizations can qualify for USDA B&I loans, including:

- For-profit or non-profit businesses
- Cooperatives: Agricultural cooperatives and other cooperative entities can access financing through this program
- Federally-recognized tribes

Contact one of our USDA B&I Loan experts.



**Frayne Bentley**  
SVP - SBA Regional Executive  
(678) 734-2602 [Email](#)

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# USDA Community & Facilities Loans

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**USDA Community & Facilities Guaranteed Loan Program (CF)**

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## Apply for a loan and build your community with us.

This USDA lending program provides loan guarantees to eligible lenders to develop essential community facilities in rural areas. An essential community facility is defined as a public improvement, operated on a non-profit basis, needed for the orderly development of a rural community where the rural community is a city or town, or its equivalent county or multi-county area.

**How can loan funds be used? Eligible uses include, but are not limited to:**

- Health Care facilities and services, including but not limited to hospitals
- Fire, rescue, and public safety facilities and services
- Community, public, social, educational, or cultural facilities or services
- Transportation facilities such as streets, bridges, roads, ports, and airports
- Certain utility projects when not eligible for Rural Utilities Service financing, gas distribution systems, recycling and transfer centers or stations
- Telecommunications end-user equipment when related to public safety, medical, or educational telecommunication links when not eligible for Rural Utilities Service financing
- Water infrastructure facilities such as levees, dams, reservoirs, inland waterways, canals, and irrigation systems
- Purchase and installation of renewable energy systems for use by an essential community facility (conditions apply)
- Land acquisition and necessary site preparation including access ways and utility extensions to and throughout an industrial park site
- Community parks, community activity centers, and similar types of facilities

**What can loan funds NOT be used for?**

- Lines of credit
- Owner-occupied and rental housing
- Golf courses or golf course infrastructure
- Racetracks or gambling facilities
- Facilities used for inherently religious activities
- Projects that create, directly or indirectly a conflict of interest
- Inherently commercial enterprises

**What is considered an eligible area?**

- Rural areas not in a city or town with a population of more than 50,000 inhabitants, with certain exceptions
- The borrower's headquarters may be based within a larger city as long as the project is located in an eligible rural area

**Who may qualify for these loan guarantees?**

Eligible borrowers are:

- Public bodies
- Indian Tribes on Federal and State reservations
- Federally-recognized Tribes
- Non-profit organizations

Additional entities may be eligible for other types of loan guarantees under the OneFD Guarantee Loan Initiative.

**Are there additional requirements?**

- Applicants must have legal authority to construct, operate, and maintain the proposed facilities and services and to obtain, give security for, and repay the proposed loan
- Applicants must be unable to finance the project from their own resources or through commercial credit at reasonable rates and terms
- Applicants must provide evidence of significant community support
- Non-profit organizations must have significant ties to the project service area
- Tax exempt financing cannot be guaranteed by this program
- Facilities must be for public use and serve the rural area where they are/will be located

## Contact one of our lending experts.



**Erayne Bentley**  
SVP - SBA Regional Executive  
[\(803\) 774-3603](tel:8037743603) | [Email](#)



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# USDA Food Supply Chain Loans

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## USDA Food Supply Chain Guaranteed Loan Program (FSC)

### Grow your food systems with a USDA Loan Guarantee.

The Food Supply Chain Guaranteed Loan Program was announced on December 9<sup>th</sup> of 2021 in response to the exposed vulnerabilities in America's food supply chain during the COVID-19 epidemic. This program guarantees loans of up to \$40 million for qualified lenders to finance food systems projects, specifically for the start-up or expansion of activities in the middle of the food supply chain. The program supports new investments in infrastructure for food aggregation, processing, manufacturing, storage, transportation, wholesaling, and distribution to increase capacity and create a more resilient, diverse, and secure U.S. food supply chain.

**How can USDA commercial loan program funds be used? Eligible uses include, but are not limited to:**

- Business conversion, enlargement, repair, modernization, or development
- The purchase and development of land, buildings, and associated infrastructure for commercial or industrial purposes
- Building or equipping facilities for lease to public or private enterprises engaged in commercial or industrial operations
- The purchase and installation of machinery and equipment, including manufacturing and Information Technology (IT) systems
- Working capital

**What can loan funds NOT be used for?**

- Lines of credit
- Owner-occupied and rental housing
- Golf courses or golf course supporting infrastructure
- Racetracks or gambling facilities
- Churches or church-controlled organizations
- Fraternal organizations
- Lending, investment, and insurance companies
- Agricultural production
- Distribution or payment to a beneficiary of the borrower, or to an individual or entity that will retain an ownership interest in the borrower

**What is considered an eligible area?**

- There are no geographic restrictions for this program.

**What types of businesses qualify for the USDA commercial loan program?**

- For-profit or nonprofit businesses
- Cooperatives
- Federally-recognized Tribes
- Public bodies
- Food supply chain entrepreneurs

**What are the business restrictions?**

- Individual borrowers must be citizens of the United States or reside in the U.S. after being legally admitted for permanent residence
- Private-entity borrowers must demonstrate that loan funds will remain in the U.S. and the facility being financed will primarily create new or save existing jobs for rural U.S. residents

### Contact one of our USDA Loan Guarantee experts.

 **Frayne Bentley**  
SVP - SBA Regional Executive  
[\(678\) 714-3603](tel:(678)714-3603) [Email](#)

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# USDA Rural Energy Loans

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Home Business Banking Industry & Specialized Lending **USDA Lending Programs** Rural Energy for America Program (REAP)

## USDA Rural Energy for America Program (REAP)

### Improve your energy efficiency with a REAP grant or loan.

The REAP program provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements. Agricultural producers may also apply for new energy efficient equipment and new system loans for agricultural production and processing.

**How can REAP grants and guaranteed loans be used? Eligible uses include, but are not limited to:**

- Biomass (for example: biodiesel and ethanol, anaerobic digesters, and solid fuels)
- Geothermal for electric generation or direct use
- Hydropower below 30 megawatts
- Hydrogen
- Small and large wind generation
- Small and large solar generation
- Ocean (tidal, current, thermal) generation

Funds may also be used for the purchase, installation, and construction of energy efficiency improvements, such as:

- High efficiency heating, ventilation and air conditioning systems (HVAC)
- Insulation
- Lighting
- Cooling or refrigeration units
- Doors and windows
- Electric, solar or gravity pumps for sprinkler pivots
- Switching from a diesel to electric irrigation motor
- Replacement of energy-inefficient equipment

Agricultural producers may also use guaranteed loan funds to install energy efficient equipment and systems for agricultural production or processing.

**What is considered an eligible area?**

- Rural areas not in a city or town with a population of more than 50,000 inhabitants, with certain exceptions
- The borrower's headquarters may be based within a larger city as long as the project is located in an eligible rural area

**Who may qualify for REAP loan guarantees?**

- Rural small businesses
- Agricultural producers

Additional entities may be eligible for other types of loan guarantees under the OneFD Guarantee Loan Initiative.

**Are there additional requirements for REAP?**

- Individual borrowers must be citizens of the United States or reside in the U.S. after being legally admitted for permanent residence
- Private-entity borrowers must demonstrate that loan funds will remain in the U.S.

### Contact our REAP grant and loan lending expert.

**Clayton Summers**  
SVP - Renewable Energy  
Finance Team Lead  
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# Franchise Lending

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## Franchise Loans & Financing

Franchise loans to help your business grow.

United Community Bank's franchise lending focuses on medium-sized franchisees in the restaurant, fitness, personal services, automotive, and other segments.

**Why work with United Community Bank?**  
Our expert franchise financing team, with more than 50 collective years of franchise lending experience, has been helping franchisees in food and non-food brands for many years. You will have a direct line to senior management, as we take a personal approach here. We offer 7 and 10-year amortizations for non-real estate transactions, and 20-year amortizations for real estate, all at competitive rates.

**Franchise Financing Solutions**

As a franchise business lender, United Community offers solutions for acquisition loans, refinance loans, partner buyouts, real estate loans, equity recaptures, and development lines of credit, which include new store development, re-imaging, remodeling, and acquisition.

Contact Us

If you are a first time operator, please contact our SBA Franchise lending team for assistance.

Contact the SBA Team Today

Connect with a business lending specialist to get started.

Name Select a Type of Loan ▾

City Select a State ▾

Email

Phone (Optional)

**Preferred Contact Method:**  
 Email  Phone

**Current Customer?:**  
 Yes  No

Anything else you want to tell us?

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Learning Resources

The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

Read Article >

What's the best POS system for your business?

Choosing a business can be demanding - you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can take care of much of the tedious work for you.

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What to Know About Ransomware

You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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# Renewable Energy Financing

The screenshot shows the United Community website page for Renewable Energy Loans and Financing. The page features a navigation bar with categories like Personal, Business, Mortgage, and Wealth. The main content area is titled "Renewable Energy Loans and Financing" and includes a sub-section for "Utility-Scale and Distributed Renewable Energy Project Financing". A key message states: "Finance your renewable energy project with United Community." Below this, there is a "Meet our solar energy expert" section featuring Clayton Summers, SVP - Renewable Energy Finance Team Lead, with contact information. The page also includes a "2024 Conference Schedule" section (marked "Coming soon...") and an "In the News" section with several articles such as "U.S. Solar Market Registers Best First Quarter in Industry History as Supply Chains Stabilize and Inflation Reduction Act Takes Hold". A "Frequently Asked Questions about Commercial Solar" section is also present. The footer contains the United Community logo, social media links, and various support and legal links.

**Renewable Energy Loans and Financing**

### Utility-Scale and Distributed Renewable Energy Project Financing

Finance your renewable energy project with United Community.

United Community is proud to provide financing for distributed and utility-scale renewable energy projects. These projects, including solar energy, have been generating reliable, clean electricity for decades and can help reduce carbon emissions and put the United States on a path to a clean energy future.

Renewable Energy Finance provides financing solutions including equipment financing, construction financing, permanent financing through both conventional and USDA permanent loans, and tax equity investments for distributed and utility-scale renewable energy and battery storage projects. We focus on differentiating ourselves by evaluating clients' needs and project specific details to deliver customized financing solutions efficiently.

### Meet our solar energy expert.

If you're interested in learning more about reducing carbon emissions and getting on the path to a clean energy future, please reach out to United's utility-scale specialist for more details.

**Clayton Summers**  
SVP - Renewable Energy Finance Team Lead  
[704.610.6031](tel:704.610.6031) | [Email](#)

### 2024 Conference Schedule

Coming soon...

### In the News

- U.S. Solar Market Registers Best First Quarter in Industry History as Supply Chains Stabilize and Inflation Reduction Act Takes Hold**  
[Read the article here.](#)
- Strata Refinances and Expands Existing Revolving Credit Facility with Zions Capital Markets to \$170 Million**  
[Read the article here.](#)
- Heelstone Renewable Energy Closes on \$357 Million Project Financing for Five Utility Scale Projects Totalling Approximately 345 MWDC**  
[Read the article here.](#)
- Strata Clean Energy Begins Operations on Two Tax Equity Financed Battery Energy Storage Systems under the Inflation Reduction Act**  
[Read the article here.](#)
- SolRiver Capital Completes Biodiversity-Focused, 14 MW Solar Project in South Carolina**  
[Read the article here.](#)

### Frequently Asked Questions about Commercial Solar

- Why finance my system through United Community?
- Will installing solar void my roof warranty?
- How much can I expect to save on my utility bill?
- Are there any tax benefits for installing solar on my building?
- How long will the solar system last?

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# Equipment Lending

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## Equipment Lending

### Equipment financing to support your business growth.

Whether you're an equipment manufacturer, dealer or funding partner, we can help you make big things happen with the right equipment financing solution. If you rely on heavy or specialized equipment to get the job done, we will work with you to find a personalized equipment financing solution that designed to meet your specific needs. With our flexible equipment lending, you can acquire the tools and technology necessary to enhance productivity, drive innovation, and achieve your business objectives.

### Apply for Equipment Financing Online Now

We offer an online equipment lending application and funding process through our partnership with Navitas Credit Corp. If your business requires capital quickly, Navitas delivers the financing you need to help your company achieve its business objectives.

[Apply Now](#) [Learn More](#)

### Meet our equipment lending expert.

**John Dillingham**  
VP, UICB Equipment Finance Division  
[919.543.2025](#) [Email](#)

### Our commitment to you and your business

We know you have many options when it comes to business financial partners. When you work with United, our diverse team of industry expert bankers will work to understand your business's unique needs and provide a tailored solution for your business financing needs, all while providing the exceptional customer service you deserve. From competitive rates and flexible terms to local decisionmaking and deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunity when it comes. Discover why businesses trust us as their preferred lending partner.

- Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- Flexible Terms:** We provide flexible equipment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- Quick and Streamlined Process:** Our dedicated team understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
- Customized Financing Solutions:** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- Best-in-class Service:** When you put the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.

### Learning Resources

#### The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

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#### What's the best POS system for your business?

Owning a business can be demanding – you have to step on top of tracking inventory, supporting employees, taking orders and everything in between. Luckily, there are great point-of-sale (POS) systems that can now do much of the tedious work for you.

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#### What to Know About Ransomware

You may have heard of ransomware in the news. Ransomware is computer malware that steals control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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#### Loan Calculator

Use this loan calculator to determine the total amount of your loan (principal + interest) and how much you have to contribute monthly to pay it off by the end of the loan term.

**Loan Information**

Loan amount  
\$ 50,000

Loan term  
5 months

Interest rate  
8.0%

**You will need to pay back \$51,004, with a monthly payment of \$10,201 over the next 5 months.**

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# Asset Based Lending

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## Asset-Based Lending and Structured Finance

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Leverage the value of your assets to power your business's growth.

Asset-based lending and structured financing are cost-effective financing solutions that maximize your borrowing capacity, allowing your business to access the capital it requires while minimizing risk. At United Community, we take a consultative approach to help you leverage the value of your assets, positioning your company for long-term success. We have flexible options that allow you to maintain your liquidity and strengthen your business's financial position and set you up for success in times of growth, mergers and acquisitions.



### Asset-Based Lending and Structured Finance

We don't believe in one-size-fits-all banking solutions. At United, our hands-on, hyper-personalized approach allows us to accommodate for all your business's complexities while providing the flexibility your business needs to thrive. Our customer-first service model along with our robust lending and banking options ensure your business's needs are met today and allow you to effectively plan for future growth.

Connect with us today to learn how our structured finance techniques can help with tailored financing solutions, improved risk management, access to capital, optimized capital structure, efficient funding, enhanced liquidity, asset monetization, and financial innovation.

[Contact Us](#)

Connect with us today to learn how our structured financing techniques can help.



**Caleb McEddin**  
 Asset Based Lending Division Manager  
753-333-9819 | Email



**Julie Gaines**  
 SVP, Structured Finance Group - FL & NC Markets  
754-819-6326 | Email



**David Reasley**  
 SVP - Senior Business Development Officer  
(770) 295-2430 | Email

### Our commitment to you and your business

We know you have many options when it comes to business financial partners. When you work with United, our diverse team of industry expert bankers will work to understand your business's unique needs and provide a tailored solution for your business financing needs, all while providing the exceptional customer service you deserve. From competitive rates and flexible terms to local responsiveness and deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunity when it comes. Discover why business trust us as its first preferred lending partner.

- **Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- **Flexible Terms:** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- **Quick and Streamlined Process:** Our dedicated team understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
- **Customized Financing Solutions:** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- **Best-in-class Service:** When you pair the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.

### Helpful Resources



**The Importance of Cash Flow Management**  
 One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

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**What's the best POS system for your business?**  
 Owning a business can be demanding - you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can now do much of the tedious work for you.

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**What to Know About Ransomware**  
 You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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# Construction Financing

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### Building loans for commercial projects

At United, we understand the unique construction financing needs of businesses in the construction industry. Whether you're a commercial builder, contractor, or developer, we offer tailored building loans designed to support your construction projects from start to finish. Our industry experts have a deep understanding of the construction industry and extensive experience in construction financing. Your builder finance team will work closely with you to structure building loans that align with your unique requirements and project timelines.

Contact our Builder Finance expert today!



**Gary Guthrie**  
President, Builder Finance  
[\(878\) 561-8363](tel:803-836-8363) | [Email](#)

### Our commitment to you and your business

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# Non-Profit Financing

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## Non-Profit Banking

### Non-profit Lending Solutions

To help you achieve your mission-driven goals, we offer specialized lending solutions designed exclusively for nonprofit and not-for-profit organizations. Our commitment is to empower your organization with flexible financing options, allowing you to focus on what truly matters—making a lasting impact.

#### 501(c)(3) Lending

When your business does well, it makes us happy. When your business does good, we couldn't be happier. We have if your non-profit needs assistance.

#### Municipal Financing

Keeping it local is a way of life in our community. In fact, we provide various loan products that help your community access the financing you need to reach your goals and improve the lives of your residents.

#### New Market Tax Credits

Rehabilitate your towns and cities through the power of investment, community development, and economic growth.

### Contact a Non-Profit Lending Expert Today

Ready to learn about your options? Get in touch with one of our expert lenders to learn how we can partner with your mission-based organization and help enable the great work you do in your community.

**Bill Durrell**  
SVP Commercial Relationship Manager  
866-375-7889 Email

**Austin McVey**  
SVP Commercial Relationship Manager  
(827) 655-3823 Email

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- Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- Flexible Terms:** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- Quick and Streamlined Process:** Our dedicated loan underwriter understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
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#### Loan Calculator

Use the loan calculator to determine the total amount of your loan (principal + interest) and how much you have to contribute monthly to pay it off by the end of the loan term.

**Loan Information**

Loan amount  
\$ 50,000

Loan term  
5 months

Interest rate  
8.00

**You will need to pay back \$51,004, with a monthly payment of \$10,201 over the next 5 months.**

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# Syndicated Financing

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## Syndicated Financing

### Raise More Financial Capital with Our Network of Trusted Lenders

If you are seeking to refinance debt, finance strategic growth, or execute a significant business transaction, and your borrowing requirements surpass what a single commercial bank can offer, we can assist you through syndicated financing. Our approach involves collaborating with you and a network of trusted lenders to raise more financial capital. By working together, we can create a personalized solution and framework that aligns with your company's specific circumstances and goals. With our deep industry knowledge and expertise, we are proficient in leading, organizing, arranging, distributing, and managing a multi-bank credit facility to bolster your company's pursuit of success.

### Find Your Local Commercial Relationship Manager

<p><b>Kristy Hunter</b> SVP - Commercial Relationship Manager 920.224.3020   Email NMLSR 794258</p>	<p><b>Laura Hodoe</b> SVP - Commercial Relationship Manager 904.390.7993   Email NMLSR 448476</p>	<p><b>Beth Lemke</b> VP - Commercial Relationship Manager 931.434.7035   Email NMLSR 838090</p>
<p><b>Sloan Swain</b> SVP - Commercial Relationship Manager 931.229.3023   Email NMLSR 794258</p>	<p><b>Adam Bohn</b> VP - Commercial Relationship Manager 931.502.5634   Email NMLSR 448476</p>	<p><b>Salina Hill</b> VP - Commercial Relationship Manager 931.435.3101   Email NMLSR 177764</p>
<p><b>Steve Bonner</b> Commercial Relationship Manager 903.960.2243   Email NMLSR 193764</p>	<p><b>Melissa D'Orazio</b> Commercial Relationship Manager 903.960.2243   Email NMLSR 673921</p>	<p><b>Brad White</b> Commercial Relationship Manager 903.960.2243   Email NMLSR 194172</p>
<p><b>Steve Altier</b> Commercial Relationship Manager 941.451.0265   Email NMLSR 193765</p>	<p><b>Chris Williams</b> Market President Coastal Region 913.574.8330   Email NMLSR 913728</p>	<p><b>Diana Ramis</b> SVP - Commercial Relationship Manager 305.779.2303   Email</p>

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- Best-in-class Service:** When you pair the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.

### Learning Resources

<p><b>The Importance of Cash Flow Management</b></p> <p>One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.</p> <p><a href="#">Read Article &gt;</a></p>	<p><b>What's the best POS system for your business?</b></p> <p>Running a business can be demanding - you have to stay on top of banking, inventory, supporting employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can now do much of the tedious work for you.</p> <p><a href="#">Read Article &gt;</a></p>	<p><b>What to Know About Ransomware</b></p> <p>You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.</p> <p><a href="#">Read Article &gt;</a></p>
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 300 East Commerce Way Greenville, SC 29601 1-800-822-2811

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# Middle Market Banking

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Home Business Banking Industry & Specialized Lending Middle Market Banking

## Middle Market Banking

### Flexible banking solutions for your unique business.

We offer a comprehensive suite of middle market banking solutions designed to both meet your unique needs today, and scale with you as you continue to grow. Whether you require capital for expansion, equipment financing, working capital, or acquisition financing, we have you covered.

Our team of business banking experts takes the time to understand your business intimately and offer customized solutions that align with your goals. Working closely with you to develop a financing strategy that aligns with your goals, your team at United will provide you with the right solutions for every stage of your business' growth. Our local decision-making ensures fast and efficient processes, allowing you to capitalize on opportunities without unnecessary delays.

Business Loans and Lines of Credit

Merchant Services

Business Online Banking

Credit Cards

Checking Accounts

Savings Accounts

Treasury Management

Fraud Prevention

### We've always got your back.

Our business bankers offer deep industry knowledge, financial expertise, and personalized guidance. With their support, our customers can confidently navigate complex financial landscapes, make informed decisions, and achieve their business goals.

A partnership with United is more than just financing or banking services—it's a relationship built on trust, shared values, and accessibility, with a banker who's never more than a phone call away.

### Treasury Management Services

Your business is unique. Your Treasury Management should be too. We specialize in providing the tools you need to efficiently manage the finances of your business and save you time and money.

### We can't wait to connect with you.

Discover the power of tailored middle market business lending solutions with United Community. Our comprehensive financing options, expert guidance, and personalized service ensure that you have the resources and support you need to achieve your business goals. Contact us today to explore how we can fuel your enterprise's growth and success.

Ready to get started? Find your local Commercial Relationship Manager below.

**John Thomason**  
SVP - Middle Market Division Manager  
[10213925625](tel:10213925625) [Email](#)

**Brooks Lucas**  
Middle Market Relationship Manager  
[7088922482](tel:7088922482) [Email](#)

**Dan Howat**  
Middle Market Relationship Manager  
[808668864](tel:808668864) [Email](#)

**Jeff Wilson**  
SVP - Middle Market Relationship Manager  
[86318003035](tel:86318003035) [Email](#)

### Connect with a business lending specialist to get started.

Name

City

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

I'm not a robot

#### The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

[Read Article >](#)

#### What's the best POS system for your business?

Owning a business can be demanding - you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can now do much of the tedious work for you.

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#### What to Know About Ransomware

You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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#### Loan Calculator

Use this loan calculator to determine the total amount of your loan (principal + interest) and how much you have to contribute monthly to pay it off by the end of the loan term.

**Loan Information**

Loan amount:

Loan term:

Interest rate:

**You will need to pay back \$51,004, with a monthly payment of \$10,201 over the next 5 months.**

Schedule Breakdown

Balance

United Community powered by iBanker

in f o t

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# Business Credit Cards

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## Apply for a business credit card online.

Choose from our popular business credit card options such as low rate, cash back or flexible rewards to find the one that works best for your business.

No matter which card you choose, your business will benefit from important features like:

- Free online expense reporting tools.
- No fee for additional employee cards.
- Mobile payment capability for added convenience.
- Zero Fraud Liability.<sup>1</sup> You won't be liable for fraudulent purchases when your card is lost or stolen.
- Cardmember Service available 24 hours a day/365 days per year.

[Learn More & Apply](#)

## Apply for a Business Loan in Minutes

Existing United Community customers can use Business Minute Lender<sup>2</sup> to apply for a loan or line of credit<sup>3</sup> up to \$25,000. It only takes a few minutes, and you can have your funds within three days or less.

[Get Started](#)

## Business Debit Cards

United debit cards include top tier Mastercard® features that are perfect for your everyday purchases. Learn more now about all the fantastic card benefits.

[Learn More](#)

## Treasury Management Services

Your business is unique. Your Treasury Management should be too. We specialize in providing the tools you need to efficiently manage the finances of your business and save you time and money.

[Learn More](#)

## Learning Resources

### The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

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### What's the best POS system for your business?

Choosing a business can be demanding - you have to stay on top of banking, inventory, managing employees, taking orders and everything in between. Luckily, there are great-of-state (POS) systems that can make do much of the tedious work for you.

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### What to Know About Ransomware

You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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<sup>1</sup> ERM Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify ERM Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.  
 The creditor and issuer of these cards is ERM Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

<sup>2</sup> Loans apply. Business Minute Lender offers unsecured business loans and lines of credit only. Please contact a branch office for additional personal loans and lines of credit, including those secured by a Certificate of Deposit or other collateral. Once a Minute Lender loan is obtained by a customer using a deposit relationship, anyone with account affiliations with that customer is eligible for a Minute Lender loan. An exception: if Customer A and Customer B are spouses or agree on a shared account and Customer A obtains a Minute Lender loan, Customer B is eligible for a Minute Lender loan. These terms apply even if Customer B maintains additional deposit accounts that are not affiliated with Customer A. As an alternative, eligible customers may reach out to your local branch for additional lending options.

<sup>3</sup> Upon credit approval.

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# Business Credit Cards

United Community

## FEATURED CREDIT CARD OFFERS



Personal **Business**

## Pick a credit card that will boost your business

FILTER BY CARD FEATURE

- All Cards
- Points
- Cash Back
- Low Intro Rate
- No Annual Fee

**BUSINESS CASH PREFERRED CARD**  
Cash back for your business

- 1% cash back**  
On prepaid hotels and car rentals booked directly in the Rewards Center<sup>1</sup>
- 3% cash back**  
On eligible purchases of gas and EV charging stations (transactions of \$200 or less),<sup>2</sup> cell phone service providers, office supply stores and dining, including takeout and food delivery service purchases<sup>3</sup>
- \$25 cash back**  
After your first purchase<sup>4</sup>
- 1% cash back**  
Per \$1 spent on all other eligible purchases

\*Excludes discount supermarkets and wholesale clubs

Annual Fee: None [See Terms & Conditions](#)  
Intro APR<sup>5</sup> for Purchases and Balance Transfers: 0% introductory APR for the first 6 billing cycles. After that, 17.99% to 29.99% based on your creditworthiness when you open your account. This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)

**BUSINESS CARD**  
Save on interest with an extended low introductory rate

- 0% intro APR<sup>5</sup> for 18 billing cycles**  
That's a full 18 months without interest! [See Terms & Conditions](#)
- Pay down balances**  
Pay down your other credit card balances faster
- Purchasing Power**  
Use for larger purchases, unexpected expenses or last-minute necessities
- Free employee cards**  
Keep track of employee expenses while earning as many rewards as possible

Annual Fee: None [See Terms & Conditions](#)  
Intro APR<sup>5</sup> for Purchases and Balance Transfers: Business: 0% introductory APR for the first 18 billing cycles. After that, 16.99% to 29.99% based on your creditworthiness when you open your account. This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)

**SMART BUSINESS REWARDS CARD**  
More Rewards. Less Rules.

- 1K points**  
On prepaid hotels and car rentals booked directly in the Rewards Center<sup>1</sup>
- 2X points**  
Per \$1 spent in your top two spend categories each month - automatically<sup>2</sup>
- 20,000 bonus points (worth up to \$200<sup>3</sup>)**  
When you spend \$500 on the Authorized Officer's card within the first 90 days<sup>4</sup>
- 1X points**  
Per \$1 spent on all other eligible purchases

Annual Fee: \$0 [See Terms & Conditions](#)  
Introductory annual fee for the first 12 months. After that, \$95 for Account Owners and \$0 for Authorized Employees. [See Terms & Conditions](#)  
Intro APR<sup>5</sup> for Purchases and Balance Transfers: 18.99% to 29.99% based on your creditworthiness when you open your account. This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)

**BUSINESS REAL REWARDS CARD**  
Earn 1.5X points for every \$1 you spend on eligible purchases<sup>1</sup>

- 5.5X points**  
On prepaid hotels and car rentals booked directly in the Rewards Center<sup>1</sup>
- 1.5X points**  
Per \$1 spent on all other eligible purchases
- 2,000 bonus points (worth up to \$25<sup>2</sup>)**  
Awarded after first purchase<sup>4</sup>
- No cap on rewards**  
There's no limit on the number of points you can earn, and you have five years to redeem for rewards<sup>3</sup>

Annual Fee: None [See Terms & Conditions](#)  
Intro APR<sup>5</sup> for Purchases and Balance Transfers: Business Real Rewards: 0% introductory APR for the first 6 billing cycles. After that, 16.24% to 27.24% based on your creditworthiness when you open your account. This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)

Elan Financial Services may change APRs, fees and other Account terms in the future based on your experience with it and its affiliates as provided under the Cardmember Agreement and applicable law.

### Subject to credit approval.

The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are considered to be Purchases and eligible to earn rewards, such as transactions posted as Commercial Checks, Balance Transfers, Advances (including ATM withdrawals, wire transfers, bank's checks, money orders, design cash transactions, betting transactions, and lottery tickets), interest charges and fees, credit insurance premiums, and transactions to (i) fund certain prepaid card products, (ii) buy currency from the U.S. Mint, or (iii) buy cash convertible items. Upon approval, see your Cardmember Agreement for details. Subject to applicable law, you may not redeem rewards, and you will immediately lose all of your rewards, if your account is closed to future transactions (including, but not limited to, due to program misuse, false to you, bankruptcy, or death). Rewards expire five years from the end of the quarter in which they are earned.

<sup>1</sup>The introductory rate does not apply to cash advances. **Balance Transfer Information:** Balance transfer transactions from other Elan Financial Services accounts are not permitted. Balance transfers submitted at time of application will be for 10 days before processing. Balance Transfer fee of 3% of each transfer amount, \$0 minimum will apply. The rate will end early and increase to the APR for Purchases and Balance Transfers or to a Penalty Rate APR if you make a late payment, make a payment that is returned, or your account exceeds its credit limit. We apply payments to balances with lower APRs, including promotional APRs, before balances with higher APRs.

<sup>2</sup>**Business Real Rewards Card:** You will earn 1.5 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (5.5 Points total) for every \$1 in eligible net purchases spent on prepaid car and hotel reservations in the Rewards Center using your Business Real Rewards Card. Prepaid car and hotel reservations in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive additional cash back for that category. Please allow 1-2 statement billing cycles for your points reward to appear on your credit card statement. Refer to the Rewards Center for full details. **IMPORTANT CHANGE: Effective April 22, 2025,** you will earn three percent (3%) cash back for every \$1 in eligible net purchases at dining, including restaurant/restaurant delivery, gas stations and electric vehicle charging stations (excluding wholesale clubs and discount supermarkets such as Target and Walgreens), office supply stores, cell phone service providers. A purchase will not earn additional cash back if the merchant's selected code in the category that is not eligible for additional cash back earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional cash back. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles. A Rewards Card, Real-Time Rewards or Pre with Rewards when you check out with PayPal.

<sup>3</sup>**Business Real Rewards and Business Cash Preferred Cards:** First purchase bonus will be applied 6 to 8 weeks after first purchase and is not awarded for balance transfers or cash advances. First use bonus is awarded only on the Authorized Officer purchases.

<sup>4</sup>Maximum Point value applies to points redeemed as a cash deposit into an eligible checking or savings account with this Financial Institution. The redemption value may be different if you choose to redeem your points for other rewards such as travel, merchandise, gift cards, and/or a statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

<sup>5</sup>**Business Real Rewards and Smart Business Rewards Cards:** Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles or as a Rewards Card. Redemption values and amounts may vary over time and will be based on spot redemption.

<sup>6</sup>**Business Cash Preferred Card:** You will earn three percent (3%) cash back for every \$1 in eligible net purchases at dining, including takeout and restaurant delivery, gas stations, electric vehicle charging stations, office supply stores and cell phone service providers. All other eligible net purchases may earn one percent (1%) cash back. Purchases of gasoline or electric vehicle charging greater than \$200 will not be deemed to be a purchase of automobile fuel and do not earn a reward of 1%. In addition, you will earn an additional 4% cash back above base earn (3% total) for every \$1 in eligible Net Purchases spent on prepaid car and hotel reservations in the travel-rewards center using your Business Cash Preferred Card. Prepaid car and hotel reservations in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive additional cash back for that category. Please allow 1-2 statement billing cycles for your cash back reward to appear on your credit card statement. Refer to the Rewards Center for full details. **IMPORTANT CHANGE: Effective April 22, 2025,** you will earn three percent (3%) cash back for every \$1 in eligible net purchases at dining, including restaurant/restaurant delivery, gas stations and electric vehicle charging stations (excluding wholesale clubs and discount supermarkets such as Target and Walgreens), office supply stores, cell phone service providers. A purchase will not earn additional cash back if the merchant's selected code in the category that is not eligible for additional cash back earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional cash back. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles. A Rewards Card, Real-Time Rewards or Pre with Rewards when you check out with PayPal.

<sup>7</sup>**Business Cash Preferred Card:** An automatic statement credit of \$100 per 12-month period will be applied to your Business Cash Preferred Account within 2 statement billing cycles following 11 consecutive months of eligible software service purchases made directly with a software service provider. We reserve the right to adjust or revise any portion or all of any software services credit for unauthorized purchases or transaction credits.

<sup>8</sup>**Smart Business Rewards Card:** You will earn 1 Point for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 1 additional Point for a total of 2 Points for every \$1 in eligible net purchases in your top two highest merchant spend categories ("Highest Categories") each billing cycle. Highest Categories can change with each billing cycle, depending on your purchase behavior during a particular billing cycle. Highest Categories automatically adjust to reward you on where you spend the most. Some exclusions apply. Please visit <https://cardmember.com/business/rewards/real-time-rewards> or <https://cardmember.com/business/rewards/real-time-rewards> to see the full list of eligible merchant categories. A purchase will not earn additional cash back if the merchant's selected code is in a category that is not eligible for additional cash back earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional cash back. In addition, you will earn 4 Points (5 Points total) for every \$1 in eligible net purchases spent on prepaid car and hotel reservations in the Rewards Center using your Smart Business Rewards Card. Prepaid car and hotel reservations in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive the additional points for that category. Please allow 1-2 statement billing cycles for your points reward to appear on your credit card statement. Refer to the Rewards Center for full details.

<sup>9</sup>If you're approved for a new Smart Business Rewards Card, a one-time 20,000 bonus points will be awarded after eligible net purchases totaling \$500 or more to the Authorized Officer's Card within 90 days from account opening. These bonus points will be awarded on your monthly billing statement. Use of the Smart Business Rewards Card is subject to terms and conditions of the Cardmember Agreement, which may be amended from time to time. This offer may not be combined with any other bonus offer. Additional bonus points are earned only on Authorized Officer purchases. Offer is subject to credit approval.

The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. and Mastercard International Incorporated. Mastercard is a registered trademark, and the circle design is a trademark of Mastercard International Incorporated.

Cardmember/Announcements

Privacy and Security

Your California privacy choices

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Mobile App | Digital Features

**Digital Banking and Mobile Banking App**

Our digital banking and mobile banking app make staying on top of your finances super easy in the flow of your day. Expect the latest best-in-class technology with unassisted customer service.

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**Online Banking with United Community**

On the right, use your desktop, laptop, or tablet and explore the world of convenient banking.

- Benefit from added fraud prevention and security features
- Get My Money Manager to track your spending and budget
- Pay bills and see your payment history
- View and print your statements

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**Unlock simple, secure, round-the-clock financial access.**

With the United Mobile App, you now have complete control of your banking experience. Securely and conveniently access your accounts from the palm of your hand. Download our app today to get started!








**Card Controls: New and Improved**

Protect your debit card with Card Controls—now available within your online and mobile banking account. This new feature app offers all the same security features that protect and simplify bills, along with several new updates to manage your money.

- Understand your spending clearly with spending insights, recurring payment information, fund use for merchant identification, and more.
- Get real-time transaction alerts so you know exactly when and where your card is being used.
- View a digital card on a mobile device and easily push it to Apple Pay or Google Pay.

[Learn More](#)

**Get the most out of your digital banking.**

**My Money Manager**

Setting financial goals is just as important as establishing a budget. With our My Money Manager tool, you can set goals for savings, debt reduction, and more. We'll help you track your progress and provide insights on how to reach your goals. Log in to online banking to get started.

[Learn More](#)

**Bill Pay**

Stay on top of your monthly finances with Bill Pay. It's free to use, located within online and mobile banking, and allows you to pay your bills, send your checks electronically, and make payments all in one place.

[Learn More](#)

**Mobile Deposit**

Ever taken a check selfie? No worries, all you have to do is snap a picture of your check and deposit it directly to your account. It's that easy. You must have the United Mobile App to access mobile deposit.

[Learn More](#)

**Alerts and Notifications**

Nothing like surprises with your finances. That's why United helps you to be first to know about money activity in your account. Choose what alerts you'd like to receive in the "Settings" menu of your digital banking account and you can receive email, phone, and text message alerts and notifications any time, from anywhere.

[Set Alerts](#)

**eStatements**

View, search, save and print statements for all your United Community accounts. It's totally free, and you can do it from home, or on the go using our Online and Mobile Banking options. Simply visit your Settings/Options settings within your digital banking accounts and follow the directions.

[Learn More](#)

**Text Banking Support**

The Text Banking feature allows you to quickly and safely request and receive account information via text message to your mobile device. To get started, select Text Enrollment within the Settings menu of Online Banking or the Mobile Banking App.

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**Learning Center**



**Switch Banks in Six Easy Steps**

Switch your checking account to United Community in just six easy steps. Follow our simple checklist for a seamless transition to better banking today!

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**Fraud Prevention for the Holidays**

The holidays come with more shopping, more travel, and unfortunately—more fraud. We know fraud is the last thing you want to deal with. Get ready now! During the holiday season, so we're here to help you with tips that will keep your money safe while you're making the season.

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**Protect Your Checks: How to Prevent Mail Theft and Fraudulent Check Washing**

The US Postal Inspection Service receives more than \$1 billion in fraudulent checks and money orders each year. If you mailed a check that was paid, but the recipient never received it, it could mean you've been scammed. To help protect your money, here are some tips to help you prevent mail theft, check fraud and check washing.

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Messages and alerts may apply. Some may apply for certain optional services through Personal Online and Mobile Banking.

Messages and alerts may apply. Please check with your mobile carrier for details.



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## Greenlight for Kids and Teens

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### Introducing Greenlight: Raising financially smart kids just got easier.

We've partnered with Greenlight to support you in teaching your kids about smart money management. The Greenlight service is a financial education app and debit card<sup>1</sup> for kids and teens that allows parents to instantly send their kids money, set up chores and allowance, create savings goals, and more. **Best of all, Greenlight is free for United customers when you register using [this unique link](#) and add your United account as a funding source.<sup>2</sup>**

If you don't have a checking account with United, you can [click here to see your account options](#) or stop by any of our [branch locations](#).

[Open a Checking Account with United](#) [Get Started](#)

#### Cashless Convenience

Through the Greenlight app, you can automate chores and allowances and transfer money instantly to your kids. Each child (up to 5) will also receive their own debit card to use whenever Mastercard is accepted.

#### Peace of Mind

Greenlight accounts are FDIC-insured up to \$250,000 and come with master-leading card controls and Mastercard's Zero Liability Protection.

#### Financial Head Start

Give your children a head start on their financial journey with 1% on savings<sup>3</sup> and financial literacy games and quizzes.

[Open a Greenlight Account](#)

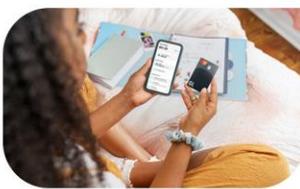
### With Greenlight, parents can:

- Add up to 5 kids, each with their own debit card
- Send money to a kid's card instantly
- Set parental controls on spending categories
- Turn a child's card on/off in one tap
- Receive real-time notifications whenever a child makes a purchase
- Assign chores and jobs to track kids' the value of hard work
- Activate savings tools like round-ups and parent-paid interest
- Facilitate discussions about smart money habits with your kids



### With Greenlight, kids can:

- Use their own debit card (with parental controls in place)
- Swipe their card wherever Mastercard is accepted (including most countries!)\*
- Set and achieve savings goals
- "Level up" their money knowledge with Greenlight's financial literacy game
- Receive payments from friends and family with Pay Link
- Earn allowance or payments for completing chores
- Set up direct deposit for an after-school job
- Add their card to their virtual wallet (Apple Pay, Google Pay)



### Get Started with Greenlight



**Greenlight Enrollment**  
Learn how to easily enroll in Greenlight.  
[Start Here >](#)



**Greenlight App Video**  
Learn how to use the Greenlight app.  
[Start Video >](#)

## Frequently Asked Questions about Greenlight

### I signed up through the United link, but I was just charged a monthly fee.

Please contact Greenlight customer service by calling 888-483-2645 or texting 404-974-3024 and inform them you would like to be added to the United Community Bank partnership program. Note that upgraded plans result in additional fees.

### Can I send money to my child's Greenlight card from the United app or website?

No, Greenlight is its own individual app, but within the Greenlight app, you can send money to your child's card, turn their card on/off, and set up spending controls, allowance, chores, and more.

### Is there a minimum age to have a Greenlight card?

We support kids and grownups of all ages. No minimum (or maximum) age here. The Primary Accountholder must be at least 18 years old and a US resident.

### Is there an app for kids?

Kids and parents will both use the same Greenlight app you see in the app store but have two different experiences and individual login credentials. Parents can send funds, set flexible spend controls, and more.

### Is Greenlight safe?

Greenlight debit cards are FDIC-insured up to \$250,000 and come with Mastercard's Zero Liability Protection. Greenlight blocks 'unsafe' spending categories, sends real-time transaction notifications, lets parents turn cards off at any time, and gives parents flexible ATM and spending controls.

### Can Greenlight cards be used internationally?

Yes, the Greenlight card can be used internationally in most countries, and there are no international fees or any foreign transaction fees! For a complete list of countries where the card cannot be used, [click here](#).

### How long does it take for my debit card to arrive?

After completing registration or requesting a replacement card, your debit card will arrive within 7-10 business days. If you would like to expedite your shipping for your card to arrive within 2-3 business days, you can call our customer service team at 888-483-2645 within 12 hours of signing up. You can request to have your shipping expedited for a one-time fee of \$24.99.

### How do I verify my funding source?

Bank Account: If you are prompted to verify your bank account when manually adding your funding source, you will receive 2 micro deposits of \$1.00 or less in your account within 1-2 business days. To verify your bank account as a funding source, you will need to input the 2 micro deposit amounts into your Greenlight app when prompted to verify.

If you do not see these deposits within 3 business days, please contact your banking service provider directly and have them take a look at the status of your bank account. Once you complete verification, the 2 micro deposits will be removed from your bank account to offset the deposit amounts.

Debit Card: Once you add your debit card as a funding source and make your initial funding load, you should see 2 transactions on your debit card that add up to the initial load amount. You will need to confirm these transactions within 3 business days in the Greenlight app to verify your debit card.

If you do not see these transactions within 4 business days, please contact your banking service provider directly and have them take a look at the status of your bank account.

### How do I activate my child's Greenlight card?

When your child's card arrives, follow these simple steps to activate it right away:

1. Open your Greenlight app. From your Parent Dashboard, you should see a notification prompting you to activate your child's card.
2. Tap on the notification and input the card's expiration date in the app to activate it.
3. Next, visit your child's dashboard by clicking their square at the top of your Parent Dashboard.
4. Select "Manage Card" then "Set debit card PIN." After the PIN is set, your physical card is activated and ready to use!

### How can I check my child's spending history?

We have made it super easy to check your child's spending history.

1. Navigate to your child's dashboard.
2. Click on the Spending tile.
3. At the top right, click on "History".

You then have the ability to filter the view to see spending history for the last 30 days, 90 days, or 12 months as well as grouping transactions by stores.

More Questions? Visit the [Greenlight Help Center](#) or contact us at [1.800.822.2661](tel:1800-822-2661)

<sup>1</sup> The Greenlight® prepaid card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International.

<sup>2</sup> United Community Bank customers are eligible for the Greenlight SELECT plan at no cost when they connect their United Community Bank account as the Greenlight funding source for the entirety of the promotion. Signages will result in additional fees. Plans cost at \$4.99/mo. Upon termination of promotion, customers will be responsible for associated monthly fees. See terms for details. Offer ends 3/31/2025. Subject to minimum balance requirements and identity verification. Offer subject to change at any time. Upgraded plans may include Invest Account Services, which are the investment advisory services provided by Greenlight Investment Advisors, LLC, a wholly-owned subsidiary of Greenlight, a Registered Investment Advisor, and the brokerage services provided by DriveWealth, LLC as a broker-dealer. Investments are not a deposit and are not FDIC insured. Investing involves risk, including potential loss of principal.

<sup>3</sup> Greenlight Cash, Greenlight Select, and Greenlight Invest families can earn monthly rewards of 1% per annum, Greenlight Max families can earn 2% per annum, and Greenlight Infinity families can earn 3% per annum on an average daily savings balance of up to \$5,000 per family. Only Greenlight Max and Infinity families can earn 1% cash back on spending monthly. To qualify, the Primary Account must be in Good Standing and have a verified ACH funding account. See Greenlight Terms of Service for details. Subject to change at any time.

\* International Card transactions will be subject to the currency conversion rates of the card network operator (Mastercard).



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# Zelle

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## Send and receive money with Zelle®

[Login and Enroll](#)

We have partnered with Zelle® to bring you a fast, secure, and easy way to send and receive money with friends, family and other people you know and trust.<sup>2</sup>

Zelle® is available right from United's Online and Mobile Banking so you don't need to download anything new to start sending and receiving money!<sup>1</sup>

### How to start using Zelle®

1. [Enroll](#) or [log in](#) to United's online banking or mobile app
2. Select "Send Money With Zelle®" in the menu
3. Accept Terms and Conditions
4. Select your U.S. mobile number or email address and deposit account

That's it! You're ready to start sending and receiving money with Zelle®.

[Log In to Online Banking](#) [View Step-By-Step Demos](#)

### Using Zelle® is:

- Fast**  
Send money directly from your account to theirs, typically in minutes.<sup>1</sup>
- Safe**  
Send and receive money with Zelle® right from our mobile banking app.<sup>1</sup>
- Easy**  
Send money using just a US mobile number or email address.

### Get Started with Zelle in Online Banking

**Enroll in Zelle® in Online Banking**  
Learn to enroll in Zelle® in United Community's Online Banking.  
[Start Demo >](#)

**Send Money with Zelle®**  
Learn how to send a payment with Zelle® in United Community's online banking.  
[Start Demo >](#)

**Request Money with Zelle®**  
Learn how to request money with Zelle® in Online Banking.  
[Start Demo >](#)

### Follow these simple tips to ensure your money is sent safely.

- Be Aware**  
If a payment situation feels off, it probably is. Trust your gut and investigate.
- Verify**  
Make sure your recipient's name, mobile number, and email address are correct before sending money.
- Know**  
Only use Zelle® to send money to friends, family, and other people you trust.

### Beware of Payment Scams

- No one from United Community will ever ask you to send money with Zelle as a test or to avoid a fraud event.
- We will never ask you for a security code or to send money to yourself (or anyone).
- If a seller asks you to use Zelle to purchase event tickets, you should refuse unless you know and trust them.
- Always make sure the name that appears on the confirmation screen matches the intended recipient.
- Treat Zelle like cash—if you send money to the wrong person, it's like handing cash to a stranger.

### Don't have our mobile app?

Download it for free:

[GET IT ON Google Play](#) [Download on the App Store](#)

### Frequently Asked Questions

- ▼ What is Zelle®?
- ▼ Who can I send money to with Zelle®?
- ▼ How do I enroll in and use Zelle®?
- ▼ Someone sent me money with Zelle®. How do I receive it?
- ▼ What types of payments can I make with Zelle®?
- ▼ How do I get started?
- ▼ What if I want to send money to someone whose financial institution doesn't offer Zelle®?
- ▼ How does Zelle® work?
- ▼ Can I use Zelle® internationally?
- ▼ Can I cancel a payment?
- ▼ How long does it take to receive money with Zelle®?
- ▼ Will the person I sent money to be notified?
- ▼ Is my information secure?
- ▼ I'm unsure about using Zelle® to pay someone I don't know. What should I do?
- ▼ Are there any fees to send money using Zelle®?
- ▼ What if Zelle® says I already have an account?

<sup>1</sup> Zelle® is a U.S.-based digital payments network that allows eligible customers to send money between you and others enrolled with Zelle®. The services referenced are provided exclusively by Zelle®. Your use of such services is solely at your election and is subject to United Community Bank's ("United") Online Banking Terms and Conditions and Terms of Use for Zelle®. Certain restrictions apply for use of the service.

ZELLE SHOULD ONLY BE USED TO SEND MONEY TO FRIENDS, FAMILY OR OTHERS YOU KNOW AND TRUST. Neither United Community nor Zelle® offers purchase protection for payments made with Zelle® - for example, if you do not receive the item you paid for or the item is not as described or as you expected. See our Online Banking Service Agreement for further details.

Zelle® is available through United Online Banking or the United mobile app. Funds must be available in the funding account when you set up your payment. There is no fee for enrolling with or sending money using Zelle® in United Online Banking or the United mobile app. Other fees (such as stop payment, overdraft fees, or transaction fees) may apply. Refer to your Truth in Savings and Miscellaneous Fee Schedule for details.

<sup>2</sup> U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes.

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**FAQ Disclosures:**

Data charges and mobile network carrier fees may apply. Check with your mobile phone carrier for details. App store is a service mark of Apple Inc. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Android, Google Play, and the Google Play logo are trademarks of Google Inc.

<sup>1</sup> Transactions typically occur in minutes when the recipient's email address or US mobile number is already enrolled with Zelle®.

<sup>2</sup> Must have a bank account in the US to use Zelle®.

<sup>3</sup> In order to send payment requests or split payment requests to a US mobile number, the mobile number must already be enrolled with Zelle®.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

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# Mastercard Debit Card

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## Mastercard® Debit Cards

[Card Features](#) [FAQs](#) [Learning Center](#)

### The power of a community in your wallet.

Issued by your community's most trusted bank, this debit card gives you the convenience you need, no matter where your life takes you.

[Report a Lost/Stolen Debit Card](#) [Find Your Local Branch](#)



#### Card Controls: New and Improved

Protect your debit card with Card Controls—now available within your online and mobile banking account. (No more separate app!) It offers all the same security features like travel notices and spending limits, along with several new options to manage your money:

- Understand your spending clearly with spending insights, recurring payment information, back-on-the-merch merchant identification, and more.
- Get real-time transaction alerts so you know exactly when and where your card is being used.
- View a digital card on a mobile device and easily push it to Apple Pay or Google Pay.

[Learn More](#)

#### Mastercard® ID Theft Protection

As you shop with your debit card, you can rest assured that you're protected. Your United Community Mastercard® debit card comes with Mastercard® ID Theft Protection<sup>1</sup>, free of charge, which includes:

- Identity Monitoring
- Financial Account Takeover Protection
- Resolution Services
- Lost Wallet Assistance
- Single-Bureau Credit Monitoring

Ready to get started? You can enroll with Mastercard® for free—just click the link below and enter in your card number.

[Enroll in ID Theft Protection](#)



#### Make room for more important stuff.

Enjoy the convenience of adding your Mastercard® debit card into your mobile wallet. With fewer cards in your pocket, you can free up space for more important things, like more money or candy.

Compatible with Google Pay™, Apple Pay®, Samsung Pay, Venmo, PayPal® and more.



### Click to Pay



When you store your United Community Mastercard® in Click to Pay, you can shop without searching for your card or having to type in payment details. Whether on your smartphone, tablet or desktop, just look for the Click to Pay icon when checking out online where Mastercard® is accepted.

[Learn More](#)

### Frequently Asked Questions about Debit Cards

- How can I protect my United debit card?
- What happens if my card is lost or stolen?
- Is there a charge for using Card Controls?

### Resources

- [Mastercard® Guide to Benefits for Personal Cardholders](#)
- [Mastercard® Guide to Benefits for Enhanced Debit Mastercard Cardholders](#)
- [Mastercard® Guide to Benefits for Small Business Cardholders](#)

### Learning Center



#### Switch Banks in Six Easy Steps

Switch your checking account to United Community in just six easy steps. Follow our simple checklist for a seamless transition to better banking today!

[Read Article >](#)



#### Fraud Prevention for the Holidays

The holidays come with more spending, more travel, and—unfortunately—more fraud. We know fraud is the last thing you want to deal with, but especially during the holiday season, so we're here to equip you with tools that will keep your money safe, while also making life easier.

[Read Article >](#)



#### Protect Your Checks: How to Prevent Mail Theft and Fraudulent Check Washing

The US Postal Inspection Service recovers more than \$1 billion in fraudulent checks and money orders each year. If you mailed a check that was paid, but the recipient never received it, criminals may have stolen it. To help postal inspectors keep your mail safe, take the following steps.

[Read Article >](#)

<sup>1</sup> \$1 charge on all transactions outside of the United or Public Postal ATM networks unless account holder qualifies for the fee to be waived. ATM transactions/balance inquiries outside of United or Public Postal ATM networks are also subject to charges by other institutions.

<sup>2</sup> Message and data rates may apply. Fees may apply for certain optional services through Personal Online and Mobile Banking.

<sup>3</sup> Certain terms, conditions and exclusions apply. Cardholders need to register for this service. This service is provided by iHub Powered by General. Please see your guide to benefits for details or call 1-800-MASTERCARD.



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# Click-to-Pay

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[United Community](#)

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## See How Click To Pay Works For You

Email your United Community Bank debit Mastercard® for an easy online shopping experience.

Email in Click to Pay



**No more reaching for your card.**

When you store your United Community Mastercard® in Click to Pay you can shop without searching for your card or having to type in payment details. Whether on your smartphone, tablet or desktop, just look for the Click to Pay icon when checking out online where Mastercard® is accepted.

**No more forgotten passwords.**

Email cards, click "Remember me" and speed through checkout. No device? No problem. All you need is your email address and Click to Pay sends you a secure one-time code so you can choose your saved Mastercard® and pay online quickly and securely. No more passwords to remember, or forget.

**Check out online with peace of mind.**

**Encrypted payment information.**

Mastercard® Click to Pay stores your payment information using an encrypted, virtual card number unique to you to protect your Mastercard® details so you can shop online with peace of mind.

**Sophisticated bot detection.**

Humans and bots behave differently. It may be subtle, but the right security technology can keep your profile safe. Mastercard® Click to Pay uses the best security technology from Mastercard® to distinguish you from malicious bots at checkout for more secure payment with your favorite merchants.

**Protection against fraud.**

As always, when you check out with a Mastercard®, you're protected from unauthorized transactions with Zero Liability Protection® and have identity theft with Mastercard® ID Theft Protection™.



Checking out with Click to Pay is as easy as 1, 2, 3.

**Step 1**

Look for the Click to Pay icon at any participating merchant.



**Step 2**

Choose your saved United Community Mastercard® from a remembered device.



**Step 3**

Breeze through checkout and get on your way.



[Email in Click to Pay](#)

† Certain terms, conditions and restrictions apply. To learn more about Zero Liability, visit [mastercard.com/zeroliability](#). Contact your issuing financial institution for complete coverage terms and conditions or visit [1-800-MASTERCARD](#) (1-800-627-6273) for assistance. Certain terms, conditions and restrictions apply. Cardholders need to register for this service. This service is provided by General Global Assistance, Inc. Please see your guide to benefits for details or call 1-800-MASTERCARD (1-800-627-6273).

The Click to Pay icon is a trademark owned by and used with permission of EMVCO, LLC.



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# Overdraft Protection

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## Overdraft Protection Services

**Determine the right coverage for you.**

Accidentally write a check without the proper funds in your account to cover it? It's easy to lose track of the balance of your account when life gets hectic. Our courtesy Overdraft Protection may help you avoid an uncomfortable situation. Need a little extra coverage? We have a number of additional overdraft protection options so you don't find yourself in a bind.

Courtesy Overdraft Coverage

Coverage comes standard for eligible United Community personal checking accounts<sup>1</sup>.

- Each occurrence is \$36 per item<sup>3</sup>. Your daily overdraft charges are limited to a maximum of three (3) fees per day.
- Types of transactions covered
  - Checks
  - Other debit payments

Courtesy Overdraft with ATM and Debit Card Coverage

Optional coverage added to Courtesy Overdraft that covers overdrafts for everyday debit card transactions.<sup>2</sup>

- Each occurrence is \$36 per item<sup>3</sup>. Your daily overdraft charges are limited to a maximum of three (3) fees per day.
- Types of transactions covered
  - Checks
  - Other debit payments
  - ATM withdrawals
  - Everyday debit card transactions

Enroll Now

Overdraft Protection Transfer

Optional coverage that allows you to link your account to another United Community savings<sup>4</sup> or checking account, money market or a line of credit<sup>5</sup> that will be used to cover overdrafts.

- Overdraft Protection Transfer: \$7.50 per occurrence. Standard overdraft fees apply for overdrawn payments beyond your available balance.
- Types of transactions covered
  - Checks
  - Other debit payments
  - ATM withdrawals
  - Everyday debit card transactions

<sup>1</sup> We pay overdrafts based on our standard overdraft policy. We do not guarantee that we will always pay any overdraft transaction.

<sup>2</sup> Courtesy Overdraft with ATM and Debit Card Coverage is a discretionary service. We do not guarantee that we will always pay any overdraft transaction. Customers must opt in to authorize us to pay overdrafts on ATM and everyday debit card transactions. Customers may also choose to opt out of the Courtesy Overdraft Program. United Community Bank may pay overdrafts at our discretion and reserves the right to terminate this service at any time.

<sup>3</sup> You are required to pay a \$36 overdraft fee for each overdraft transaction that is paid by the bank. There is a limit of \$108 each day in total fees that you can be charged for overdrawing your account. We will not charge you a Returned Item Fee for items presented against insufficient funds in your account and returned unpaid. Overdraft service applies to checks, pre-authorized electronic debits and online banking and bill payment transactions. Additionally, ATM withdrawals and one-time debit card transactions are covered if you choose to opt into this service for those transactions. Reimbursement of overdraft coverage payments must be made promptly by making a deposit in your account. Overdraft items are generally not covered for accounts that are not in good standing, do not have regular deposits or those with excessive overdrafts.

<sup>4</sup> Transaction restrictions may apply. See account agreement disclosures for details.

<sup>5</sup> Subject to credit approval. Other restrictions may apply.



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# Overdraft Protection



**Due to federal regulations, we require your consent before we provide you with overdraft services for everyday debit card and ATM transactions.**

At United Community Bank, we strive to pay your check transactions and automatically drafted payments (ACH) regardless of the funds that exist in your account. We can also extend this valuable service to your everyday debit card and ATM items; however, federal regulations require that we have your permission before including these types of transactions in this service. If you choose not to provide consent, your card transactions will be declined when you do not have enough money in your account.

The purpose of this website is to assist you with making an informed decision regarding options available to you for overdraft and to provide you with a means to notify us of your choice.

[Help Me Decide](#)

[Make Selection](#)

[Learn More](#)



## Help Me Decide

Have you ever experienced an overdraft (i.e., been able to make a debit card purchase or withdraw cash from the ATM when you did not have enough money in your account)?

[Yes](#)

[No](#)

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# Overdraft Protection



**FDIC** FDIC-Insured – Backed by the full faith and credit of the U.S. Government

Deciding whether to opt-in to overdraft services for your everyday debit and ATM transactions is an important decision. We encourage you to consider your lifestyle, spending habits and record-keeping processes and how frequently you use your ATM and debit cards before you choose which option is best for you. On this page, we offer some additional tools to guide you through the decision-making process.

What are overdraft services? Click [Explanation of Overdraft Services](#) for an overview of these types of services that are offered at United Community Bank.

What does it mean to opt-out? For more information please choose a convenient option below to let us know.

Click "Make Selection" below and follow the links to make your selection

Call 1-800-UCBank1

Visit or [contact your local bank office](#)

Click [Opt-In Disclosure](#) to read the full disclosure.



[Explanation of Overdraft Services](#)



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Member  
**FDIC**



# Overdraft Protection



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## What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a checking account, savings account, or line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

First Name

Last Name

Last 4 Digits of Your Social Security Number

Date of Birth

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# Treasury Management



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Get convenient access to your money and manage your business accounts in real time with our information reporting solutions.

**BAI and EDI Reporting**

Exchange the detailed information your business needs through a variety of reporting options including BAI and EDI files.

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**Account Reconciliation**

Early track your issued checks with our Account Reconciliation services. Choose from full and partial AR options.

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**Zero Balance Accounts**

Concentrate balances automatically by transferring funds between subsidiaries and a master account for efficient use.

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Access FDIC insurance beyond \$250,000 with daily liquidity while maintaining one banking relationship.

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View accounts, customize alerts, access your account history, transfer funds, facilitate Stop Payments, contact outgoing domestic wire transfers, schedule bill payments, sign up for eStatements and more with Online and Mobile Banking for Business.

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**Contact our Treasury Management Team**

Fill out the form below, call [1-866-270-8000](tel:1-866-270-8000), or email [TMales@ucb.com](mailto:TMales@ucb.com) to get in contact with the Treasury Management Services team.

Name  **Select An Industry**

City  **Select a State**

Email  Phone (Optional)

**Preferred Contact Method:**  
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**Current Customer?:**  
 Yes  No

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One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

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**What's the best POS system for your business?**

Owning a business can be demanding - you have to stay on top of tracking inventory, supervising employees, taking orders and worrying in between. Luckily, there are pairs of point-of-sale (POS) systems that can now do much of the tedious work for you.

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**What to Know About Ransomware**

You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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**No maydays on paydays.**  
These bank and secure services match the pace of your day - so you can stop stressing and stay focused on the success of your business.

**ACH Origination Services**

Use ACH to collect payments from customers on a recurring basis between multiple bank accounts.

[Learn More](#)

**Merchant Services**

Now you can accept payments from credit and debit cards and process the payment liability yourself. Our customer support with Clear, our all-in-one point-of-sale (POS) system that can help transition your business with payment processing and business management solutions, customized just for you.

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**Remote Deposit Capture**

Save yourself a trip to the branch. Deposit checks securely into your account without ever leaving work.

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**SmartSafe**

Streamline your deposit process by adding smart safes to manage that cash right in store. Deposit cash into your FDIC bank and receive account credit on the same business day.

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**Lockbox Services**

Enhance the collection of paper-based payments with automatic imaging and data collection and same-day funds availability to improve your cash flow.

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**Healthcare Remittance**

Streamline your claims process and payments cycle. When you use our healthcare remittance service for your business, you'll increase accuracy and efficiency, reduce rework, improve collections and eliminate write-offs.

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**Invoicing and Payments for Small Businesses**

Create and send a great looking invoice to make with AutoInvoice! Delight your customers with easy online payment options. You'll be able to see who paid their invoice and when they did.

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**Merchant Services POS**

United Community Payments System has teamed up with Clover®, a point-of-sale (POS) system that makes running your business a breeze. You choose and accept payments. Clover lets you manage your team. Give your customer love. All at the tap of your keypad.

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**Contact our Treasury Management Team**

Fill out the form below, call 1-888-275-8300 or email [TM@ucb.com](mailto:TM@ucb.com) to get in contact with the Treasury Management Services team.

Name  Select An Industry

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
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Current Customer?:  
 No  Yes

Anything else you want to tell us?

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**Incoming Wire Transfer Instructions**

**Incoming Domestic Wire Transfer**

Provide the originating financial institution with the following wire instructions:  
**Wire Funds to:** United Community Bank  
**Address:** 100 Highway 90 East  
 Birmingham, AL 35202  
**Routing number:** 051101663  
**For Credit:** To Your account number and name exactly as it appears on your account.  
 Please allow 24 hours for a domestic wire transfer to credit to an account. The domestic incoming wire fee is \$16.

**Incoming International Wire Transfer**

Provide the originating financial institution with the following wire instructions:  
**Wire Funds to:** United Community Bank  
**Address:** 100 Highway 90 East  
 Birmingham, AL 35202  
**SWIFT ac:** UCUS3333  
**For Credit:** To Your account number and name exactly as it appears on your account.  
 Please allow up to 7 days for an international wire transfer to credit to an account. The international incoming wire fee is \$16. Currency conversion exchange rates may apply.

**Learning Resources**

**The Importance of Cash Flow Management**

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business needs. Learn how this strategy can help your business thrive.

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**What's the best POS system for your business?**

Choosing a business can be daunting - you have to weigh out how of working, operating, accepting payments, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can help do much of the tedious work for you.

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**What to Know About Ransomers**

You may have heard of ransomware in the news. Hackers can compromise a data center or a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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## Accounts Payable Services

**A penny earned... and paid.**  
Enjoy convenient access to your money and never be left in the dark. When you streamline your payment processes with us, you'll save time, money and headaches.

**ACH Origination Services**

Use ACH to collect payments from customers or concentrate cash between multiple bank accounts.

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**Business Debit Cards**

United debit cards include top-tier Mastercard® features that are perfect for your everyday purchases. Learn more about all the fantastic card benefits.

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**Direct Deposits**

Simplify your life and automate your payroll with direct deposit. Checking savings, linked customer or not, we'll make sure the right person gets their money.

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**Integrated Payables**

Our Integrated Payables service brings all your payments (ACH, checks, etc.) into one system and automates the process—making your team's job easier, more secure, and more efficient.

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**Payroll Services**

We've teamed up with Harsco Capital Division, Inc. to bring you the best payroll solutions at a special United customer discounted rate. Plus, you'll get it all at a special discount!

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**Invoicing and Payments for Small Businesses**

Create and send a great-looking invoice in minutes with Autobooks.® Delight your customers with easy online payment options. You'll be able to see who paid their invoice, and who is past due.

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**Wire Transfers**

Early move money from your United Community account in a cost-effective way with our Wire Transfer service.

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**International Services**

Manage all your international transactions with our Documentary Collections service. We'll ensure payments are collected quickly, risk is minimized and documents are exchanged properly.

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**Commercial Cards**

An efficient solution to support your company's goals, whether working to streamline processes, increase spend visibility or improve cash flow.

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**Tax Payments**

We can't do anything about tax rates, but we can help you submit your state and federal tax payments online easily and securely.

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**Contact our Treasury Management Team**

Fill out the form below, call 1-866-373-6300 or email [tbh@united.com](mailto:tbh@united.com) to get in contact with the Treasury Management Services team.

Name  Select An Industry

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
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Current Customer?:  
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# ACH Origination

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## ACH Origination

Streamline your cash flow with ACH Origination.

Digitize flexible payment options and electronic payments to employees and vendors with United's Automated Clearing House (ACH) services. With our easy-to-use system, you'll only have to input your recipient account information once, and you'll be able to initiate electronic transactions any time. Originate transactions as soon as the same day\* for ACH debit recurring transfers with your vendor vendors and customers.

### ACH Payments

ACH Payments allow efficient and easy-to-transfer funds from your United business account to vendor or employee accounts.

- Reduce check and mail expenses due to lost or altered checks
- Offer Direct Deposit for your employees
- Control when payments post to your account
- Consistently pay tax and loan payments (SAs and IRAs)
- Upload a NACHA formatted file for quick payment

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### ACH Collections

With ACH Collections, you have the control of your cash flow and easily schedule the time of recurring collections from your customers' accounts.

- Fast, non-ambiguous collection on incoming payments
- Reduce misapplied, returned, and late payments
- Offer more options for your customers to pay you
- Collect monthly dues or membership fees
- Consolidate cash from accounts you hold with other banks

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### Enhanced Security

Not only will ACH Origination reduce your cost of paper checks which improve your account number to fraud, but you'll enjoy added security features to ensure payments will never be sent without proper authorization. Security teams ensure the person originating an ACH is the correct user by verifying a security code in the form of a password. Your business will have the flexibility to mandate that controls, adding a second set of eyes to verify your payments.

### NACHA Rule Changes

Below are updates to the NACHA rules that pertain to ACH origination. For more information or detail surrounding these or other NACHA rules, please visit [https://www.nacha.com/ach/ach-origination](#).

#### Amendments to the NACHA Operating Rules

The following changes will amend the NACHA Operating Rules to address a variety of minor issues and will become effective June 21, 2024.

**Details**

These changes will amend the Rules to address a variety of minor issues. Minor changes to the Rules are expected to have little to no impact on ACH participants and no significant processing or financial impact. For additional information related to the Minor Topics, please see the following link: [https://www.nacha.com/ach/ach-origination](#)

**Minor topics included within these Rules:**

- General Rules for ACH Entries
- Additions and Changes
- Originator Action on Notification of Change
- Cash Security Requirements
- Use of Identification Entries
- Clarification of Terminology - Subsequent Entries

**Micro-Entries**

NACHA has updated the rules for Micro-Entries (Phase 1), effective September 16, 2023.

**This is what it means for you:**

- Micro-Entries will be limited to debit entries used by an Originator for the purpose of verifying a Receiver's account or an individual's access to an account.
- An Originator must include specific information including a description of "NCCVERIFY", a recognizable Company Name, and the offsetting credit/offset at the same time.

**This is what it means for you:**

- Originators of Micro-Entries are required to use commercially reasonable fraud detection, including the monitoring of Micro Entry forward and return volumes.
- Monitoring forward and return volumes, or returns, establishes a baseline of normal activity.
- An Originator is not required to perform an entry-by-entry review.

**Third-Party Sender**

NACHA has updated the rules for the roles and responsibilities of Third-Party Senders (TPS), effective September 16, 2023.

**This is what it means for you:**

- Third-Party Senders or Third-Party Senders that have not previously conducted an ACH Risk Assessment will have to do so.
- Third-Party Senders that have not had an other TPS's Risk Assessment or Rules Compliance Audit will need to conduct their own.

**Same Day ACH Dollar Limit**

NACHA has updated the rules for Same Day ACH Limits, effective March 18, 2023.

**This is what it means for you:**

- This rule increases the Same Day ACH dollar limit to \$1-million per payment.
- This rule applies to all Same Day ACH entries: consumer and business payments, credits and debits.

### Usage of ACH SEC Codes

**How to correctly choose SEC Code in Online Banking**

In Online Banking, as you are submitting your Remittance, under Origination Details there is a dropdown to select the SEC Code: PPD or CCD. Please select the correct SEC Code that corresponds to the requirements of the originated transaction as seen below:

- PPD - Preauthorized Payment and Deposit
- CCD - Cash Concentration and Disbursement

**Overview**

- The CCD SEC Code is for Cash Concentration and Disbursement Transactions and used to originate transactions to or from **Business / Corporate Accounts only**.
- The PPD SEC Code is for Preauthorized Payment and Deposit Transactions and used to originate transactions to or from **Consumer Accounts only**.

### Contact our Treasury Management Team

Fill out the form below, call 1-800-225-2222 or email [DM@unitedcommunity.com](mailto:DM@unitedcommunity.com) to get in contact with the Treasury Management Services team.

Name

City

Email

Preferred Contact Method:  
 Email  Phone

Current Customer?  
 Yes  No

Anything else you want to tell us?

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#### The Importance of Cash Flow Management

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#### What's the best POS system for your business?

Choosing a business can be daunting - you have to think about everything from inventory management, pricing, taking orders and everything in between. Luckily, there are great point-of-sale (POS) systems that can take the stress out of the business world for you.

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#### What to Know About Partnerships

You may have heard of partnerships in the news. However, not everyone is the owner of a company's private data and may instead be viewed as a partner. Learn more about understanding how it works in the first step of avoiding it.

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# Fraud Prevention Tools

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## Fraud Protection for your Business

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### Be safe. Stay safe.

Let's fight the rise of fraudulent activity together. We offer multiple fraud prevention tools to help protect your business so you can manage risk and avoid the costly effects of check and electronic fraud.

#### Positive Pay

With Positive Pay, you provide us with the information on checks you write and we'll compare it against the checks presented for payment. Any discrepancies will be noted so exceptions for your decision to pay or reject each morning.

- Automatically identify possible fraud without needing to manually review all transactions
- Save time and money when fraud is detected by rejecting unmatched items before they go to your account
- Receive email alerts and register or decline transactions while on the go with the UCB® mobile app

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#### ACH Positive Pay

With our ACH Positive Pay service, you have the option to instruct the company to debit funds from your account using ACH debit transactions. It provides alerts for all other ACH transactions, allowing you to review and approve or decline payments for any potentially suspicious activity. This ensures greater control and oversight over your account, enhancing security and peace of mind.

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#### Check Block

Worried about the increase in paper check fraud? Take action. Block it. To avoid checks being deposited into the account, Check Block restricts the flow of check fraud by automatically opening and sending back paper based transactions, allowing the checking account to verify genuine electronic transactions.

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#### ACH Debit Block

This feature grants you the capability to block and return ACH debit transactions on specific accounts. It automatically sends back any unauthorized debits to the originating bank, effectively safeguarding your accounts from fraudulent activity.

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### How to protect yourself from wire fraud.

Wire fraudsters are masters of impersonation who appear in a range of guises, from your local power company to software tech support. But there are some easy ways to start seeing trouble for what they are and help keep them away from your money.

Read More

### Contact our Treasury Management Team

Fill out the form below, call 1-800-275-6100 or email [TreasuryManagement@ucb.com](mailto:TreasuryManagement@ucb.com) to get in contact with the Treasury Management Services team.

Name  Select An Industry

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:

Email  Phone

Current Customer?

Yes  No

Anything else you want to tell us?

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### Learning Resources



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# Wire Transfers

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## Wire Transfers

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### Move money to and from your account.

Our convenient wire transfer services allow you to move money to and from your United Community account. This is a fast and secure payment method that, in most cases, clears on the same day the transfer is requested.

#### Domestic Wire Instructions

##### How to Receive a Domestic Wire Transfer

Provide the originating financial institution with the following wire information:

- **Wire funds to:** United Community Bank
- **Routing number:** 08112943
- **Address:**  
325 Highway 95 East  
Bainbridge, GA 30912
- **For Credit to:** Your name and account number

Allow 24 hours for a domestic wire transfer to credit to an account. The domestic incoming wire fee is \$15.

##### How to Send a Domestic Wire Transfer

Provide United Community Bank with the following wire information:

- **Wire funds to:** The receiving financial institution's name
- **Routing ABA number:** Routing and transit number of receiving financial institution
- **Address:** Address of receiving financial institution
- **For Credit to:** Name, physical address, and account number of receiving party

Domestic outgoing wire fee sent via Business Online Banking is \$15. Otherwise, the fee is \$30.

#### International Wire Instructions

##### How to Receive an International Wire Transfer

Provide the originating financial institution with the following wire information:

- **Wire funds to:**  
United Community Bank  
325 Highway 95 East  
Bainbridge, GA 30912
- **SWIFT BIC:** UCCOUJ333
- **For Final Credit To:** Your name and account number

Allow Up to 7 days for an international wire transfer to credit to an account.  
International Incoming Wire Fee is \$15. Currency conversion exchange rates may apply.

##### How to Send an International Wire Transfer

Provide United Community Bank with the following wire information:

- **Wire funds to:** The receiving financial institution's name
- **Swift Code:** The Swift code (sometimes called BIC code) for the foreign financial institution
- **For Credit to:** Name, physical address, and account number of receiving party

For wires being converted to a foreign currency, some additional information may be required to remit funds. Please contact your [local branch](#) for additional information.  
The international outgoing wire fee is \$50.

[Download Instructions](#)

### Contact our Treasury Management Team

Fill out the form below, call 1-888-270-6100, or email [TManagers@ucb.com](mailto:TManagers@ucb.com) to get in contact with the Treasury Management Services team.

Name  Select An Industry

City  Select a State

Email  Phone (Optional)

**Preferred Contact Method:**  
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## International Services

### We go where you go.

With United by your side, you have an extra level of confidence in your international services. We'll ensure payments are collected quickly, risk is minimized and documents are exchanged properly. Plus it offers an extra level of protection if you're importing or exporting.

**Documentary Collections Letter**

Don't worry about document exchange, we're happy to help ensure every "I" is dotted and every "t" is crossed. With our documentary collections service, we'll monitor the documentation process between you and your overseas vendor during your import or export process to help safeguard your business against risk.

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**Letters of Credit**

- Pay the funds you owe overseas with Export Letters of Credit. Once the required documents are submitted, we'll directly pay your seller.
- Import Letters of Credit enable you to pay for imported goods after the exporter complies with your terms and ships your products.
- Assure recipients that you'll adhere to the terms of your contract with a Standby Letter of Credit.

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**Wire Transfers**

Easily move money from your United Community account in a cost-effective way with our Wire Transfer service.

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City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

I'm not a robot

[Submit](#)

### Learning Resources

**The Importance of Cash Flow Management**

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

[Read Article >](#)

**What's the best POS system for your business?**

Owning a business can be demanding - you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can now do much of the tedious work for you.

[Read Article >](#)

**What to Know About Ransomware**

You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's sensitive data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

[Read Article >](#)

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# Autobooks



## Invoicing

Send a professional invoice and get paid — all in the same place.

### Customized invoice includes branding

Create a professional-looking invoice with your business logo and colors in just a few minutes. Your financial institution's logo is included at the bottom for added credibility.

### Wide range of digital payment options

Let customers easily pay you online with any major credit card (including American Express®), debit card, or via ACH electronic bank transfer.

### All payments deposited into checking

Get paid directly into your checking account within two business days — no need to transfer your money from external payment acceptance apps.

### Easy invoice automation and tracking

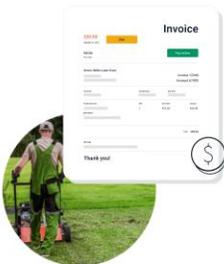
Always know exactly who's paid and who's due. Set up recurring invoices so you can automate your process and automatically add site fees for past due invoices.

### Send Yourself an Invoice

See how easy it is to receive an invoice and make a payment.

Email\*

Submit



## Secure Payment Link

Share a secure payment link by text, or place it on a web page.

### Secure payment form accessed via a unique URL

When you enroll, you're assigned your own unique URL to a secure payment form. This link can be shared by text (SMS) and email, or added to any web page or social media profile.

### Detailed payment/donation history readily available

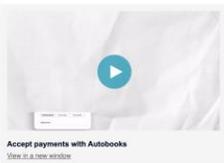
Payments are listed chronologically and you can filter the list to find specific payments. Generate a spreadsheet if you need it, and export with one click.

### Pay now language can be adjusted for non-profits

If you run a church or non-profit, there's no need to alienate members — quickly update language to take donations or contributions instead.

### All payments deposited into checking

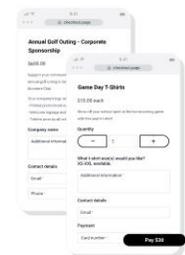
Get paid directly into your checking account within two business days — no need to transfer your money from external payment acceptance apps.



Accept payments with Autobooks  
[View in a new window](#)

## Checkout Pages

Take your business or non-profit online, get paid directly into your bank account.



### Offer single items, quantity purchases, or a packaged offering

Easily setup your Checkout Page to offer a single item or with quantity selection. Add further description to build a package that customers can easily select and purchase.

### Clients pay deposits or other fees online

Share a Checkout Page link so that customers can pay a deposit fee before you start the project. Checkout Pages are also great for collecting booking, class, and registration fees.

### Streamline the collection of dues, fees, or donations at an event

Direct members to a checkout page to pay dues or fees. Checkout Pages are ideal for events, simplifying and streamlining the donation collection process. All fees and donations are deposited directly into the organization's account at the financial institution, not a payment app.

### Collect needed customer information with customization

Require customers to provide a mailing address or other information related to their purchase. Customers receive a purchase receipt, and you receive a payment notification.

## In-App Payment Acceptance

Take customer payments on the spot or over the phone.

### Payment form doubles as an in-app terminal

When you're ready to take a digital payment, just access your payment form inside online or mobile banking, and enter the payment details yourself.

### Free standalone mobile app available for Apple or Android

Download the free Autobooks app, via the App Store or Google Play, and access your unique payment form anytime you need to collect a payment.

### Transparent processing fees in comparison to non-bank apps

When you're a small business, you need to know exactly what you're paying. Our rates are comparable to popular payment apps, but there are never any hidden fees.

### All payments deposited into checking

Get paid directly into your checking account within two business days — no need to transfer your money from external payment acceptance apps.



## Payment Acceptance, via QR Code

Display your unique QR code to make it easier for customers to pay.



### Reusable QR code is ready to download

Access a reusable QR code inside online or mobile banking. Download and store in your device for easy retrieval, or just print it and display in a prominent location.

### Ideal for busy events

QR codes are ideal for in-person events where you plan to meet with multiple customers or donors — farmers' markets, fundraisers, you name it.

### For paper and static invoices

If you send PDF invoices and other billing communications to customers, don't forget your Autobooks QR code. It doesn't make a difference if it's a paper or email invoice.

## Accounting & Reporting

Add on full financial management functionality when you're ready.

### Real-world accounting tools prioritize simplicity

Keep track of your business directly inside online banking and mobile banking. Stop having to rely on pen and paper, spreadsheets, or overly complex accounting software.

### Automated reporting to keep everything up to date

When you get paid or pay a bill, let Autobooks update your business reports automatically. Also get profit and loss reporting that tracks your income and expenses, balance sheet, and more.

### Cash flow management to track incoming and outgoing



## Frequently Asked Questions

- What forms of payment are available to paying customers?
- How can I get paid online without sending an invoice?
- Can I link to the Payment Form from my website?
- Can I also use a QR code to get paid?
- How much does the accounting, bookkeeping, and reporting functionality cost?
- How much do you charge to accept online payments?

\* United Community Bank ("United") is pleased to offer digital invoicing and payment technology services through Autobooks, Inc. ("Autobooks"), a third-party provider of online accounting services. By providing your contact information, you consent to be contacted by a representative with Autobooks, United, its subsidiaries, and its affiliates are not affiliated with Autobooks. The services referenced herein are provided exclusively by Autobooks. Customer's use of such services is solely at customer's direction and is subject to Autobooks's terms of use in all respects. Certain restrictions and fees apply for use of the service. United and its employees may be entitled to receive fees and incentives from Autobooks based on United's customer's use of these services. Autobooks may have privacy and security policies that are different from United's Privacy Policy and Security Statement. You should review the Autobooks terms of use and the privacy and security policies on the Autobooks website before you provide personal or confidential information. Please refer to the Autobooks website for its statement on security and compliance. Note: Payments initiated through Autobooks products typically post to your United account in 1-2 business days; longer delays may apply in certain instances.



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# Merchant Services

**Merchant Services**

More payment options mean better business solutions.

Overcoming a business can be demanding—from tracking inventory and supervising employees to taking orders and everything in between. That's why United Community Payments Systems has teamed up with Clover, an all-in-one point-of-sale system that can help transform your business with payment processing and business management solutions, customized just for you.

With a Clover device, you can accept more types of payments (EMV® chip cards, Apple Pay®, Samsung Pay®), manage payroll and inventory, track financial data, and protect your customers from fraud with built-in security. **And, if you choose one or more Clover devices before March 31, 2025, you can save up to \$1,000.\***

- \$500 off 1 device
- Or \$750 off 2 devices
- Or \$1,000 off 3 devices

## Right-sized solutions to help your business thrive.

From payments to business management, Clover® POS systems are tailor-made for your specific needs. The robust suite of tools and devices make running your business smarter, more efficient and better for your customers.

[Contact Us to Get Started](#)

### Clover Station

This all-in-one countertop, POS and business management system enables you to run your business efficiently.



### Clover Mini

This compact, countertop system has the power of a full-scale POS without the bulk. It can even connect to a cash drawer for added convenience.



### Clover Flex

Accept payments tableside, in-line, on the floor or off premises with this handheld portable POS. This powerful system includes a built-in receipt printer, a camera and a QR scanner in a single device.



### Clover Go

This all-in-one contactless, chip and swipe card reader will wirelessly pair with a mobile device. With Clover® Go, you can take the power of the Clover® system wherever your business takes you.



## Clover Solutions

Your Clover® point-of-sale (POS) system makes running your business a breeze. Take orders and accept payments. Organize inventory and manage your team. Grow your customer base. All at the tips of your fingers.

[Get Started](#)

- Protect yourself and your customers.**  
The Clover® system has built-in security and fraud prevention, making it the safe choice for your business.
- Do it all with one system.**  
You can use the Clover® system to manage inventory, employee schedules, payroll and more.
- Get paid in so many ways.**  
Accept more types of payments including EMV® chip cards, Apple Pay®, Google Pay and Samsung Pay®.
- Find your perfect fit.**  
There are additional options available from an extensive portfolio of innovative payment acceptance solutions.
- Continue working offline.**  
Keep taking payments when your internet goes down. Clover Station continues working even when the internet doesn't. Your payments will run when you're back online.

[Find out how United's merchant solutions can transform your business.](#)  
Connect with a merchant business consultant today! Call [1-866-270-6100](tel:1-866-270-6100) to get started.

## Contact our Merchant Services Team

Fill out the form below, call [1-866-270-6100](tel:1-866-270-6100) or email [TMales@ucom.com](mailto:TMales@ucom.com) to get in contact with the Merchant Services team.

Name  **Select An Industry**

City  **Select a State**

Email  Phone (Optional)

**Preferred Contact Method:**  
 Email  Phone

**Current Customer?\***  
 Yes  No

Anything else you want to tell us?

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\* Promotional offer valid from January 1, 2025, through March 31, 2025. This offer is available for qualified United Community merchant services customers who have not had a merchant services account processed by First Data Merchant Services LLC within the last six months. New accounts are subject to standard credit approval and underwriting requirements. Offer is valid for one rebate for a Clover Flex, Flex Pocket, Mini, Station Solo, Station Duo or Goosk point-of-sale hardware device purchase or subscription. Rebates will be initiated approximately 90 days after the account begins processing transactions. To be eligible, the merchant must (1) purchase or subscribe to a Clover Flex, Flex Pocket, Mini, Station Solo, Station Duo or Kiosk point-of-sale device; (2) must be credit approved between 1/1/25 and 3/31/25; (3) sign a merchant processing agreement; (4) activate account within 30 days from approval date. Additionally, for subscription rebates, the merchant must sign up for a 36- or 60-month subscription term and have a minimum annual processing volume of \$100,000. Additional fees apply and on certain Clover app's and services on activated accounts. Eligibility is at the sole discretion of First Data Merchant Services LLC. Only one offer per eligible business per ID. Offer not valid with any other offer and is subject to change without notice.

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## Plan to leave a legacy.

Lay the groundwork today for a prosperous tomorrow. Our experts are here to help with a plan tailored to your goals.

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 Wealth Management
 Economic Updates

Non-deposit products are not insured by the FDIC; are not deposits; and may lose value.

## Financial Planning

Get started with investing and work toward a brighter financial future. With the support of our financial advisors, you can create a guided wealth portfolio, plan for your business's future, set up insurance and investment plans, and more.

Explore the Options

## Wealth Management

Grow and preserve your wealth, work toward retirement, and leave the legacy you hope to. When you partner with our wealth professionals to plan for your future, you'll benefit from one-on-one expert guidance in investments, insurance, and portfolio management.

Explore the Options

## Economic and Markets Update

Get new and timely insights from the experts in our Wealth Management Division in the latest installment of our Economic Overview series.

Read the Latest

## Learning Resources

**Switch Banks in Six Easy Steps**

Switch your checking account to United Community in just six easy steps. Follow our simple checklist for a seamless transition to better banking today!

[Read Article >](#)

**When's Your Next Financial Health Checkup?**

You probably wouldn't let your health run on autopilot, but what about your finances? In the often hectic day-to-day, it can be easy to let the pulse of our finances go unchecked. Understand why it's worth thoroughly examining your finances at least once a year and with every major life change.

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**4 Ways to Finance Your Home Renovation**

House projects are big decisions, especially when they come with a big expense. But they're worth the investment—whether you're renovating to add value to your home before you sell or to make yourself happier in the space.

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# Financial Planning

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## Financial Planning

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### Connect with Your Bank Financial Advisor

Our services range from planning, to long-term investing and everything in between. With solutions tailored to address your unique goals, we'll work together to pursue developing a brighter financial future.

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### Financial Planning Services

First and foremost, we listen to you. Our advisors pay close attention to your financial goals and will work with you to develop a plan for your future.

Our specialized services include:

- Financial
- Investment
- Pre/Post-Retirement
- Education
- Estate, Tax and Trust

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### Investment Services

We offer comprehensive solutions outside of in-house offerings. Because we do not sell proprietary products, there is no pressure to meet sales goals, allowing us the freedom to customize your investment plan.

This plan includes:

- No Proprietary Products
- Investment Savings Programs
- Personalized Strategies

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### Insurance Coverage

We'll help you find affordable coverage that meets your individual financial and insurance needs.

Our services focus on:

- Life Insurance
- Tax-Deferred Annuities
- Long-Term Care Insurance

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### Advisory Services for Business

Our LPL financial advisors provide a wide range of flexible and comprehensive investment services that support both single- and multiple-employer corporations.

- Retirement plans
- Buy/sell policies and key man insurance
- Support for employee enrollment and investment suggestions
- Assistance negotiating contracts with TPA and other service providers or ERISA compliance support

[Contact an Advisor](#)

### Contact a Financial Advisor

Check the background of investment professionals associated with this site on FINRA's BrokerCheck.

Select a State  Select a City

 <b>Christopher Slavovics</b> Financial Advisor 818-267-5000 <a href="#">Email</a>	 <b>Clint Allen</b> LPL Financial Advisor 815-221-2281 <a href="#">Email</a>	 <b>Don Bishop</b> VP - LPL Financial Advisor 888-255-2888 <a href="#">Email</a>
 <b>Blair Burch</b> LPL Financial Advisor 706-438-1010 <a href="#">Email</a>	 <b>Jay Burkett, CFP</b> SVP - LPL Financial Advisor 1-800-861-8799 <a href="#">Email</a>	 <b>Michael Candes</b> Senior Vice President LPL Financial Advisor 888-645-6232 <a href="#">Email</a>
 <b>Jody Deming</b> LPL Financial Advisor 770-231-3769 <a href="#">Email</a>	 <b>Shells Koutzman, CRPC</b> SVP - LPL Financial Advisor 828-835-4111 <a href="#">Email</a>	 <b>Jeff Fink</b> LPL Financial Advisor 815-221-2288 <a href="#">Email</a>
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LPL Financial Form CRS

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# Wealth Management

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## Investing in Your Future

Grow and preserve your wealth, benefit from on-one expert guidance, and progress towards retirement when you partner with our wealth professionals to plan for your future.



### Asset and Wealth Management

United Community Wealth provides customized portfolio management and investment advice to clients with a wide variety of investment objects and risk tolerances. We embrace an open architecture in the selection process of asset managers. This means that we do not offer internally produced asset management products.

Instead, we focus our considerable resources and talent on researching and selecting the asset managers who are best able to accomplish your unique financial goals and individual needs.

#### Types of Accounts

- Investment Management for Individual and Joint Ownership
- IRA, Roth IRA, Inherited IRA, Simple IRA, SEP IRA
- Trust (with both United as Trustee and Individual as Trustee)
- Institutional, Corporate and 501(c)(3) Non-Profits

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### Invest in Your Future

It's never too early to plan for your family's future. When you partner with United toward your long-term goals, you'll benefit from specialized investment services and a hands-on approach.

A dedicated wealth professional will work with you personally to develop a portfolio designed to meet your financial goals on your timeline, at your level of risk tolerance. You'll also have the peace of mind of close investment oversight by an advisory expert with access to deep market insights.

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### Investment Services for Retirement

Your financial affairs are complex. As one area of your financial situation changes, it directly impacts others. United has professionals on staff to help perform a thorough analysis. This analysis will create your complete picture while supporting your goal.

Areas we may address for your financial plan include comprehensive financial planning, retirement planning, educational planning, estate planning, business succession and protection planning.

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## Choose the Bank Trustee with Award-Winning Customer Service

Control the management of your assets today, while providing financial security for your family. A bank trust is an effective tool for managing your assets during your lifetime and for the benefit of your loved ones after you are gone. A bank trust ensures that your assets will be managed in the future according to your wishes, as well as providing significant tax advantages to help you preserve those assets in the present. When you name United Community as your bank trustee, you and your beneficiaries enjoy the knowledge and expertise of a breadth of specialists in such fields as:

- Taxation
- Investment Research and Management
- Securities Trading
- Real Estate
- Family Business
- Estate Settlement Services
- Guardianship

[Contact a Wealth Professional](#)



## Contact a Wealth Management Professional



**Nora Bagby**  
Regional Director, Private Banking  
[507-967-2202](tel:507-967-2202) [Email](#)

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Get new and timely insights from the experts in our Wealth Management Division in the latest installment of our Economic Overview series.

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<sup>1</sup> Asset and wealth management services are offered through United Community Bank. Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Past performance is not a guarantee of future results. Non-deposit products and services are not FDIC insured. United Community Bank is not a broker-dealer or registered investment advisor.

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# Personal Misc Fees Schedule

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State | Personal Miscellaneous Fees Schedule

## Personal Miscellaneous Fees Schedule

As of February 2025

### Account Research

Research (hourly rate): \$25.00  
Research Photocopies (per page): \$1.00

### Automated Teller Machines (ATMs)

Card Replacement: \$5.00/Card  
ATM Transaction/Balance Inquiry Outside of United or Public @ Presto/Network: \$1.00

### Checks

Official Check: \$10.00  
Check Copy (per check) (maximum of \$30.00): \$3.00  
Check Orders: Varies by style  
Check Cashing Fee (non-customers): 1% fee (or minimum of \$5.00) for checks cashed at any United Community location

### Collections

Domestic: \$20.00  
Foreign: \$25.00  
Other Bank Pass-thru Fees: Actual

### Dormant Account

Dormant Fee (until re-activation or escheatment): \$5.00/month

### Legal Orders

Levy or Garnishment: No Charge  
Subpoena Research (hourly rate): \$25.00  
Subpoena Photocopies (per page): \$0.25

### Miscellaneous Services

Account Closure Within 90 Days of Opening: \$20.00  
Branch Photocopies (per page): \$1.00  
Deposit Correction: No Charge  
Fax (per page): \$2.00  
Returned Deposited Item: No Charge  
Returned Redeposited Item: No Charge  
Special Handling (per month): \$25.00  
Stop Payment (branch initiated): \$36.00  
Stop Payment (Online Banking initiated): \$30.00  
MasterCard Payment Cancellation: \$15.00  
Verification of Deposit: \$20.00

### Online and Mobile Banking

Bill Pay: No Charge  
External Transfers (each): \$3.00  
Mobile Deposits: No Charge

### Overdraft Services<sup>2</sup>

Overdraft (per item): \$36.00  
Returned Item NSF (per item): No Charge  
Overdraft Line of Credit Protection Transfer (per occurrence): \$7.50  
Overdraft Protection Transfer from Deposit Account (per occurrence): \$7.50

### Safe Deposit Box Annual Rental

2 x 5: \$40.00  
3 x 5: \$40.00  
4 x 5: \$50.00  
5 x 5: \$60.00  
3 x 10: \$70.00  
4 x 10: \$80.00  
5 x 10: \$90.00  
6 x 10: \$95.00  
7 x 10: \$100.00  
10 x 10: \$150.00  
10 x 15: \$170.00  
15 x 15: \$175.00  
Locker: \$150.00  
Past Due After 30 Days: \$10.00

### Statement Services

eStatement: No Charge  
Paper Statement—No Check Images (monthly): varies<sup>3</sup>  
Paper Statement—Front Check Images Included (monthly): Add \$2.00  
Paper Statement—Front and Back Check Images Included (monthly): Add \$3.00  
Statement Copy (maximum of \$50.00): \$5.00

### Wire Transfer Services

Incoming (domestic and international): \$15.00  
Outgoing Domestic (branch initiated): \$30.00  
Outgoing International (branch initiated): \$50.00

<sup>1</sup> The fee applies to transactions created by check, in-person withdrawal, ATM Withdrawal, or other electronic means. The maximum charge will be three (3) Overdraft Fees per day per account.  
<sup>2</sup> Overdraft Services and Fees do not apply to United Essential Banking.  
<sup>3</sup> United Essential Banking \$2; United Checking for Students \$3; all others \$5.

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# Business Misc Fees Schedule

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## Business Miscellaneous Fees Schedule

As of February 2025

### Account Research

Research (hourly rate): \$25.00  
Research Photocopies (per page): \$1.00

### Automated Teller Machines (ATMs)

Card Replacement (per card): \$5.00  
ATM Transaction/Balance Inquiry Outside of United or Public@Prestor Network: \$1.00

### Checks

Official Check: \$10.00  
Check Copy (per check) (maximum of \$300.00): \$3.00  
Check Orders: Varies by style  
Check Cashing Fee (non-customer): 1% fee (or minimum of \$5.00) for checks cashed at any United Community location

### Collections

Domestic: \$20.00  
Foreign: \$25.00  
Other Bank Pass-thru Fees: Actual

### Dormant Account

Dormant Fee (until re-activation or escheatment): \$5.00/month

### Legal Orders

Levy or Garnishment: No Charge  
Subpoena Research (hourly rate): \$25.00  
Subpoena Photocopies (per page): \$0.25

### Miscellaneous Services

Account Closure Within 90 Days of Opening: \$20.00  
Branch Photocopies (per page): \$1.00  
Coin Supplied (per roll): \$0.10  
Currency Supplied (per \$100): \$0.15  
Deposit Correction: No Charge  
Fax (per page): \$2.00  
Negative Available Balance Fee<sup>1,2</sup>: Prime + 3%  
Night Depository Plastic Bags: Actual Price  
Night Drop Deposits (per bag): \$2.00  
Returned Deposited Item: \$10.00  
Returned Redeposited Item: \$700  
Special Handling: \$25.00  
Statement Copy (maximum of \$50.00): \$5.00/statement  
Stop Payment (branch initiated): \$36.00  
Stop Payment (Online Banking initiated): \$30.00  
Verification of Deposit: \$20.00

### Online and Mobile Banking Services

Package Name	Basic	Plus
Plus Monthly Access <sup>3</sup>	\$0.00	\$25.00
# of Users <sup>3</sup>	Up to 2	Up to 5
Additional Users <sup>3</sup>	N/A	\$5.00
# of Accounts	Up to 5	Up to 10
Additional Accounts <sup>3</sup>	N/A	\$5.00

### Overdraft Services

Overdraft Fee (per item)<sup>4</sup>: \$36.00  
Returned Item Fee (per item)<sup>4</sup>: \$36.00  
Overdraft Transfer Fee (Line of Credit or Linked Deposit Account): \$150

### Safe Deposit Box Annual Rental

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4 x 5: \$50.00  
5 x 5: \$60.00  
3 x 10: \$70.00  
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10 x 10: \$150.00  
10 x 15: \$170.00  
15 x 15: \$175.00  
Locker: \$150.00  
Past Due After 30 Days: \$10.00

### Wire Transfer Services

Incoming (domestic and international): \$15.00  
Outgoing Domestic (branch initiated): \$30.00  
Outgoing Domestic (Business Online Banking initiated): \$15.00  
Outgoing International (branch or Business Online Banking initiated): \$50.00  
Reverse Wire Drawdown: \$25.00

<sup>1</sup> Fees can be offset by compensating analysis, checking balance earnings credit based on current rates.  
<sup>2</sup> Fee will be charged on your negative available balance for the month.  
<sup>3</sup> Sum of Monthly Access, Additional User and Additional Account fees will not exceed \$05 per month.  
<sup>4</sup> The fee applies to transactions created by check, in-person withdrawal, ATM withdrawal or other electronic means.

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