



Your new debit card will arrive soon.

September 28, 2023

Dear Valued Customer,

We're writing to provide you with information about your new United Community Mastercard® debit card you will soon receive. As we fully integrate FNBSM's operating system into United Community's system, we remain committed to keeping you informed through clear and frequent communication.

Your new debit card will continue to provide anytime access to your money when making purchases or withdrawing cash.* It will also be enabled with the contactless payment feature so that you can tap to pay at checkout. Paying with a tap is a fast, secure, and touch-free way to pay.

Below are key dates and important instructions to keep in mind so you can enjoy the convenient use of your debit card without interruption.

Monday, October 2 – We will begin mailing new United Community Mastercard® debit cards on Monday, October 2. Your new card should arrive no later than Friday, October 13. If you do not receive your card by this date, please contact your banker or call us at 1-800-822-2651 for assistance.

For your security, your new United Community Mastercard® debit card will arrive in a **plain white envelope with no bank name.** **Please keep the new card, but do not use it until after 5:00pm ET on Friday, October 20.** Continue using your current FNBSM debit card(s) until then.

Friday, October 20 – Begin using your new United Community Mastercard® debit card after 5:00pm ET on Friday, October 20. You will need to activate your new debit card and select a PIN prior to using it. Debit cards may be activated at your convenience prior to or after October 20 at 5:00pm by calling 1-800-992-3808.

Debit cards issued by FNBSM may not be used after October 20 and should be safely discarded.

Monday, October 23 – Provide your new debit card number to any merchants currently using your debit card as a payment method for recurring bills to begin using on Monday, October 23.

After October 20, 2023, you may receive calls or text messages from the United Community Fraud Center. These automated messages are sent when suspicious debit card transaction activity is detected on your account. This service is in place to help protect customers from debit card fraud. Customers with a United Community Mastercard debit card are automatically enrolled in this service. For more information on other tools to mitigate debit card fraud, visit ucbi.com/card-controls.

We look forward to continuing the excellent care and personal attention you deserve. Please contact your local banker or call us at **1-800-822-2651** if you have questions or need assistance at any time.

Sincerely,

Gene Gibson
Chief Administrative Officer- Community Banking
United Community

**You may withdraw no more than \$500 in cash per day or exceed \$3,500 per day in transactions.*