

October 23, 2023

Dear Valued Customer,

On Monday, October 23, First National Bank of South Miami officially became United Community. We are thrilled to welcome you to the United Community family! We are honored to be your banking partner, and we look forward to continuing to serve you

Like FNBSM, United has always been focused on people. We abide by the same philosophy upon which FNBSM was founded, which is to treat customers and employees the way we would want to be treated. Together, our teams are committed to delivering the same personalized care you've always enjoyed from FNBSM, along with expanded services to further meet your needs, goals, and aspirations.

With award-winning customer service, knowledgeable bankers, and a full suite of digital banking services, we can provide the resources you need to meet your financial goals. If you haven't already, we invite you to experience our improved online and mobile banking services, new banking and mortgage solutions, surcharge-free access to over 200 United ATMs and 1,260 Publix Presto! ATMs, and more than 200 United branch locations across the Southeast to serve your needs.

Our first priority is to make you comfortable in your new financial home. If you have any questions following the transition of your accounts or if there's anything we can do for you, please don't hesitate to reach out to your local banker, call us at 1-800-UCBANK1 (1-800-822-2651), or visit ucbi.com/fnbsm.

Thank you for the opportunity to serve you. It is our privilege.

Sincerely,

Sharon Thompson State President, Florida United Community Veronica B. Flores President, Miami Dade County United Community