

Think United. Act Local.

2021 COMMUNITY IMPACT



BUILDING A LEGACY OF GOOD

To Our United Community,

For more than 70 years, United Community Bank has existed to serve its communities. Through both individual and collective efforts, our bankers have sought to make a difference. We have heard countless stories about our teammates going the extra mile to help a customer, friend, or neighbor. It's just part of who we are.

As our company grows and enters new communities across the Southeast, we remain committed to our emphasis on community development and engagement. This became even more clear in 2020, when local businesses—including our customers—found their livelihoods changed almost overnight. We had the unique opportunity to support them during that difficult time through the Paycheck Protection Program under the CARES Act. We were able to secure nearly \$2 billion for businesses, with over 18,000 loans granted through that program, helping to keep small businesses alive in the face of many obstacles.

Using a portion of the fees received through that loan program, we were able to realize a long-standing

dream to create a charitable organization that will support and amplify the work of our bankers while also fostering vibrant communities. With an initial investment of \$10 million, we established the United Community Bank Foundation, with the goal of fulfilling our mission to improve the financial health of the local communities we serve.

Our efforts now stretch across six states, thousands of employees, and hundreds of communities. As we move into new markets, we will continue to expand the resources of our Foundation to make sure we invest in the new communities we're calling home.

One of our corporate measures of success is to make a difference in our communities. Why use this metric? If we can all leave our world a little better than we found it, then our legacy is that much richer, that much stronger, and hopefully that much more inspirational for others to follow our example.

We're United for our communities, and we're committed to coming together for good.



Lynn Harton

Chairman, Chief Executive Officer, and President
United Community Banks, Inc.

FOUNDATION OVERVIEW

Serving our communities has always been at the heart of our company and, throughout our history, driven by people with unbelievable passion for others.

The United Community Bank Foundation was established to amplify the work our teammates are doing within their communities by supporting local organizations that align with employees' individual interests, contributions, and volunteer efforts.

To help guide the Foundation's impact, we established four pillars of focus based on employee survey results, representing important issues to our team. These pillars help us deliver on our mission to improve the financial health of the local communities we serve.

Through the Foundation, United Community Bank is able to truly support and expand the ongoing work of our team in their local communities. United employees have the ability to request funds for local organizations that align with the pillars but are also meaningful to them in some way, which allows us to stay closely connected to the organizations we support. In the following pages, we will share stories of our bankers and the organizations they've asked us to support over the past year. **We look forward to continuing to make an impact in the years to come.**



ECONOMIC EMPOWERMENT
Advancing small businesses and financial literacy in local communities



ARTISTIC EXPRESSION
Inspiring communities through the arts



HOUSING STRATEGIES
Putting people on a path to homeownership



YOUTH DEVELOPMENT
Preparing future leaders for success

\$276,650

IN TOTAL DONATIONS

111

ORGANIZATIONS IMPACTED

42

GRANTS AWARDED

for organizations nominated by UCBI team members, totaling \$205,200

5

GOOD DAYS

Grants totaling \$71,450 awarded to 69 organizations

6

STATES IMPACTED

South Carolina, North Carolina, Georgia, Tennessee, Florida, Pennsylvania



ECONOMIC EMPOWERMENT

We believe a bank's first responsibility should be to help our neighbors achieve their financial goals.

Tim Myers, President, United's Central Florida Region, has served on the Junior Achievement (JA) of Central Florida's Board of Directors for over 15 years, including two terms as Chairman. When the Foundation was established, he quickly introduced the team to the work that JA aims to accomplish.

Junior Achievement's mission is to inspire and prepare young people by promoting financial capability, work and career readiness, and business ownership through various programs for 3rd to 12th graders.

"I've always been a big advocate for public school education. I want to have an impact on kids being career-ready," said Tim.

During his tenure with Junior Achievement, he took part in creating the first magnet program, known as JA Academy, that teaches students leadership, financial literacy, and entrepreneurship skills integrated into the regular high school curriculum.

The Academy has grown into other markets nationally in the last decade.

"The kids that go through the Academy are so engaged and gain so much confidence. You can literally see the students have a completely different outlook on what their life could be, and it makes it all worthwhile," said Tim.

The curriculum blends leadership, business, and academic concepts and promotes the principles of free enterprise. Participants receive hands-on experiences, mentoring, the ability to earn college credits, guidance and support for college and scholarship applications, and access to real-world business executives.

The Foundation was pleased to support the JA of Central Florida in 2021, knowing that every year, the Academy keeps growing and impacting more lives.

OTHER GRANTS INSPIRING SMALL BUSINESS ADVANCEMENT AND FINANCIAL LITERACY

**Northside
Development Group**
Spartanburg, SC

NOMINATED BY: Kimberly Mode

**Georgia Minority Supplier
Development Council**
Conyers, GA

NOMINATED BY: Bernard Stanford



ARTISTIC EXPRESSION

We believe in supporting programs that make a difference in our world. The arts are vital to our lives. They unite communities, improve well-being, and strengthen our economy.

OTHER GRANTS INSPIRING ARTISTIC EXPRESSION

**Golden Isles
Youth Orchestra**
Brunswick, GA

NOMINATED BY: Greer Anderson

**Phillis Wheatley
Community Center**
Greenville, SC

NOMINATED BY: Shani Webb

The Greenville Theatre has been part of the backdrop of Greenville, SC since the 1930s. The iconic stage is the oldest and largest producing professional theatre in the Upstate of South Carolina.

Senior Digital Marketing Manager Alyssa Armor felt called to this group, even though she personally wasn't a stage performer.

"It's fascinating because I knew little about the theatre before I joined beyond its stellar reputation in the Greenville arts community," Alyssa said. "But I quickly discovered the little theatre was a big powerhouse in the community."

After Alyssa joined the board in 2021, she began offering her professional skills to advise their in-house marketing team on topics like strategy, event sales support, and communications.

"The caliber of productions that this theatre is able to produce is amazing. They have incredible talent, but they don't always have the funding, which just makes them work that much harder," Alyssa said.

That's why she and others at United Community Bank were instrumental in bringing The Greenville Theatre to the attention of the United Community Bank Foundation board.

"These extra funds don't just help keep the lights on. They help elevate the work the theatre is already doing, which gives us more exposure to other possible donors. And I'm proud that the United Foundation is helping lead the charge," Alyssa said.



HOUSING STRATEGIES

We believe every person who dreams of homeownership should reach that goal. We want to use our tools to help people not just buy a house but make a home.

OTHER GRANTS PUTTING PEOPLE ON THE PATH TO HOMEOWNERSHIP

Homes of Hope, Inc.
Greenville, SC

NOMINATED BY: Bill Durrell

**Habitat for Humanity
Towns & Union
Counties, Inc.**
Blue Ridge, GA

NOMINATED BY: Johnny Chastain

Habitat for Humanity of Wake County (N.C.) has been serving the area since 1985, and its dedication to providing homeownership and economic opportunities for local families is what compelled Commercial Relationship Manager Brent George to get involved.

“Working on the betterment of our market is near and dear to me. What Habitat does makes a real impact and presents opportunities for families that they might not have had elsewhere,” said Brent.

According to the organization, they have built more than 850 homes in all parts of Wake and Johnston counties, serving nearly 2,000 families with new construction and home preservation.

United’s newly developed partnership with Habitat Wake supports the cost of builds and gives

bankers in the area the opportunity to volunteer on builds, directly contributing toward families’ homeownership dreams.

“Anyone can write a check—which is important, but it’s not everything. We are in a time where people are slow to come back to in-person volunteering, and the opportunity to get our staff physically involved and doing something good for someone else is extremely impactful,” said Brent.

Brent hopes this will be just the beginning of a long-lasting partnership with Habitat Wake. With the organization, local bankers can get involved in builds and share financial expertise that will help local families achieve stability and independence and reach their financial goals.



YOUTH DEVELOPMENT

We believe every child deserves the best support they can get, as early as they can get it. We support programs that help our children, because when we strengthen young lives, we strengthen our future.

OTHER GRANTS PREPARING FUTURE LEADERS FOR SUCCESS

PROPEL, Inc.

Boca Raton, FL

NOMINATED BY: Omar Tirado

OnTrack Financial Education & Counseling

Asheville, NC

NOMINATED BY: John Goins

When Clarksville President Tim Ash heard that the Boys and Girls Clubs of Lanier, GA was looking to open a location near his branch in Habersham County, he made a phone call to the United Community Bank Foundation.

“We wanted to help them get started. The Boys and Girls Clubs do such great work and really serve the community. I think every community would like one, but we felt our area could especially benefit from it,” Ash said.

The Foundation’s donation helped the Tim Lee Club open in the summer of 2021 as part of the Boys and Girls Clubs of Lanier.

According to the organization, the new location serves 70 kids a day, and they’re growing—they expect to serve more than 100 each day at the site soon. They’ve been so successful that the school

system asked the organization to help run after-school programs at each elementary school in Habersham County.

“It was amazing to watch how the community and businesses, like United Community Bank, responded to our desire to open in this particular location. They were so supportive of our organization, and they did their due diligence to make sure we were sustainable and financially healthy,” said Steve Mickens, President of the Lanier Boys and Girls Clubs.

Ash and other United Community Bank employees were there the day the doors opened, and they’ve been supporting the work they do ever since.

“We’re fortunate to have this in our backyard. It’s a great cause, and we feel great about helping out however we can,” said Ash.

TOGETHER FOR GOOD COUNCIL

The Together for Good Council is a volunteer group of employees who help advance United Community Bank's social impact programs.

Across the footprint, our teams consistently give of their time and heart to support their communities, and this council aims to amplify the good work being done and ensure that we stay true to serving our local communities as we grow.



OUR MISSION

Improve the financial health of the local communities we serve.



Scan here to learn more about the United Community Bank Foundation and its work in the community or visit ucbi.com/united-in-our-communities

