



September 21, 2023

Dear Valued Customer,

Welcome to United Community! We are honored to partner with First National Bank of South Miami to continue providing the local, personal, and friendly service you deserve. As a next step, we are approaching the transition of your account(s) from FNBSM to United Community, which will take place the **weekend of October 21**.

Our teams are working together throughout this transition to make the process as easy as possible for you. Enclosed you will find information that will be helpful to you as your account(s) transition. This includes a Privacy Notice, Terms & Conditions, and a United Community Welcome Guide, outlining key details and milestones.

We will continue to keep you informed through updates on our online transition page, [ucbi.com/fnbsm](http://ucbi.com/fnbsm). Be on the lookout for additional communications and updates in the weeks ahead.

Once again, we want to welcome you to our United family. We look forward to working together and exceeding your expectations because that's the United Difference! If you need assistance, please do not hesitate to contact your banker, **call us at 1-800-UCBANK1 (1-800-822-2651), or visit [ucbi.com/fnbsm](http://ucbi.com/fnbsm)**.

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

Sincerely,

H. Lynn Harton  
Chairman and CEO  
United Community Banks, Inc.

Veronica Birch Flores  
President, Chief Operating Officer  
First National Bank of South Miami



# Welcome to **United Community**



**Important information about the transition of your  
accounts from First National Bank of South Miami**

Effective Monday, October 23, 2023

# We are United

Since 1950, United Community has provided safe and secure banking to every customer we serve. And as a 9-time winner of the J.D. Power award for Customer Satisfaction with Consumer Banking in the Southeast, we're also committed to providing you with exceptional service.

Now that we've joined forces with First National Bank of South Miami (FNBSM), we're honored to deliver that same service to you—along with everything else you've come to love about FNBSM—through a larger network of locations, resources, and expertise.

The friendly and dedicated service you've known at FNBSM is waiting for you at United Community. Here, we're committed to your success, so you can make progress today and plan for the future you envision. With our highly intentional customer—and community—focus, you'll enjoy a team approach to personal service that sets us apart from other banks.

Inside this guide, you'll find important information related to the transition of your accounts and the new services available to you. As we move forward, there are a few items that require your attention, with detailed instructions for each, as well as key dates and other resources.

Our first priorities are to make you comfortable in your new financial home and to make this transition as seamless as possible. If you have questions, please contact your local banker.

Once again, welcome to United Community. It is our privilege to serve you.

**Banking for  
your success.**

It takes a  
community.



# Welcome

Continued local and personal service is here for you! You can count on us to keep you in the loop and be available when you have questions.

We've put this guide together to serve as a one-stop source for information to help you through the transition process. Please review it to discover the new names of your accounts as well as the features and benefits associated with them. You'll also find details about the transition, important milestone dates, and answers to frequently asked questions (FAQs).

## **We're here to help.**

We've tried to include everything in this guide, but we understand you might still have questions. And if you do, we're here to help. So, don't hesitate to contact your local banker, call us at 1-800-UCBANK1, or visit [ucbi.com/fnbsm](https://ucbi.com/fnbsm).

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A photograph of a modern building's exterior staircase. The stairs are made of light-colored concrete and lead upwards. A sleek, silver metal handrail runs along the right side of the stairs. In the background, a large, grey cylindrical pillar is visible, and further back, a dark metal structure with horizontal bars, possibly a walkway or another set of stairs, is seen against a bright sky. The overall scene is clean and architectural.

**Key Dates**



# Key Dates: What to Expect and When

## Online and Mobile Banking

### **Thursday, October 19**

The Bill Pay service will be temporarily inaccessible from 5:00pm ET on Thursday, October 19, until Monday, October 23, at 8:00am ET. Your Bill Pay payees and scheduled payments will be automatically transferred and processed, so there is no need for you to re-enter the information.

### **Friday, October 20**

The FNBSM online banking system will remain accessible in “view only” mode beginning at 5:00pm ET on Friday, October 20, through 8:00am ET on Monday, October 23. You will be temporarily unable to initiate transactions, including transfers, while in view only mode. Any future-dated and recurring internal transfers in online banking will convert to the new United Online and Mobile Banking system.

The FNBSM mobile banking app will be turned off at 5:00pm ET on Friday, October 20, while we transition to a new and improved system. Both Zelle and mobile deposits will be unavailable until Monday, October 23, at 8:00am ET. The FNBSM mobile app should be deleted from all tablets and mobile devices after Friday, October 20.

### **Monday, October 23**

Beginning Monday, October 23, at 8:00am ET, visit [ucbi.com](http://ucbi.com) to access the new United Online and Mobile Banking system. Instructions are provided beginning on page 12 of this booklet.

Download the United Community mobile app from the Apple or Google Play store to access mobile banking and services like Zelle and mobile deposits.

If you use Online Banking Alerts, you will need to recreate them once you’ve signed into the new online banking system. eBills within the Bill Pay service will need to be re-established.

## Debit Cards

If you currently have an FNBSM debit card(s), you will be mailed a new United Community Mastercard® debit card(s). Please keep the card(s), but don't 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 ET 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 card as a payment method for recurring bills to begin using on Monday, October 23.

## Credit Cards

If you currently have an FNBSM credit card, there is no change to your account. Your existing card will continue to work. Prior to your card expiration date, you will be issued a new United Community credit card. Until then, continue using your current FNBSM credit card as you normally do.

## Statements and eStatements

### **Friday, October 20**

You will be mailed an interim bank statement from FNBSM with balance and transaction information through October 20, 2023. After that date, we will resume regular statement cycle dates.

Up to 24 months of eStatements and 18 months of transaction history will be available within the new United Online and Mobile Banking system. However, there may be a temporary delay accessing eStatements following the transition to the new system on Monday, October 23. Prior to Friday, October 20, you may find it beneficial to print or save existing documents that you may need to access at a later time.





A scenic view of a waterfall cascading over a stone wall, surrounded by lush greenery and moss. The water is white and frothy as it falls. The stone wall is made of large, irregular rocks. The background is filled with various green plants, including moss and ferns. The overall scene is peaceful and natural.

# **Online and Mobile Banking**

# Online and Mobile Banking: How to Log in for the First Time

You will enjoy a new online and mobile banking experience where you can view and manage your bank accounts right from your desktop, tablet, or smartphone. You may begin using the United Online and Mobile Banking system on Monday, October 23, at 8:00am ET by visiting [ucbi.com](http://ucbi.com). Additional details on these services are available at [ucbi.com/fnbsm](http://ucbi.com/fnbsm), or you can call our Customer Contact Center at 1-800-822-2651 Monday–Friday, 8:00am–6:00pm ET, and Saturday, 9:00am–12:00pm ET.

## Step 1:

### Getting Ready

To ensure the transition to the new Online and Mobile Banking system is as smooth as possible, please take a few moments to read the following tips to get ready:

1. **Update your Internet browser.** For a better and more secure online financial experience, it is vital to use the most current version of your preferred browser. Visit [ucbi.com/fnbsm](http://ucbi.com/fnbsm) for additional information.
2. **Update your email address and telephone number within your current FNBSM online banking.** It's important we have this information so we can communicate with you about the planned upgrade, including sending your new Secure Access Code (SAC) so you can sign in to the United online banking system.
3. **Update financial software.** If you utilize financial software such as Quicken® or QuickBooks™, there will be additional steps to take to ensure you are able to continue to successfully download transactions from the new online banking system. Visit [ucbi.com/fnbsm](http://ucbi.com/fnbsm) for further details.
4. **Replace your mobile banking app.** Delete your FNBSM mobile app from all devices after Friday, October 20. You may download and begin using the new United Community mobile app on Monday, October 23.

## Step 2:

**Beginning Monday, October 23, at 8:00am ET, visit [ucbi.com](https://ucbi.com)**

Enter your login ID, which will be the same FNBSM username you currently use, then click on the “Log In” button.

## Step 3:

**Enter your password**

Enter your FNBSM online banking password when prompted and click “Log In.”

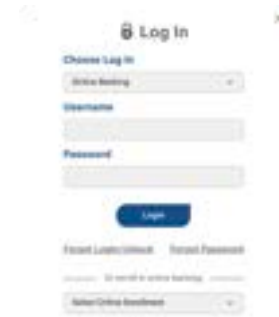
## Step 4:

**Select your Secure Access Code delivery method**

Choose where you would like us to deliver your Secure Access Code (SAC). An SAC is a temporary, one-time code used as a security method to prevent someone other than you from gaining access to your account. When logging in to online banking or the mobile banking app for the first time from any unrecognized computer or mobile device, you will be asked to select a “target” (text message or phone depending on what contact information we have on file for you) to receive your SAC. It will allow you to log in and register your computer or mobile device. The SAC is only valid for a limited period of time.

*Note: Treasury Management clients that initiate wire transfers through online banking will be issued a Token Code in lieu of an SAC.*

*Note: SAC notifications will be distributed by United Community.*





## Step 5:

### Enter your SAC

Once you receive your SAC, enter it in the field provided. SACs are only valid for a limited time and cannot be reused.

United Community will never call you for this code. Your secure access code is 116904. Protect your financial information. Do not share this code.

## Step 6:

### Set your new password

Change your password in the fields provided. Your new password must be at least eight characters long, but no more than 20 characters long. It must also contain a minimum of one lowercase letter and one number.

## Step 7:

### Accept the Online and Mobile Banking Terms and Conditions

Review and agree to the Online and Mobile Banking Terms and Conditions associated with these services.



The screenshot shows the United Community mobile banking app interface. At the top, there is a dark blue header with white text that reads: "ATTENTION: We will never ask you to disclose your login ID, password or Secure Access Code (SAC). Once you receive your SAC, enter it below. (SACs are only valid for 15 minutes and cannot be reused. If your code expires, you must start the process again.)". Below the header is the United Community logo. Underneath the logo, the text "Enter your Secure Access Code" is displayed. There is a text input field labeled "Secure Access Code" with a blue border. Below the input field are two buttons: a white "Back" button and a blue "Continue" button.

## Download the United Community mobile app

The United Community mobile app will need to be downloaded from the Apple or Google Play store to continue accessing mobile banking. With the app, you can bank from your iOS® or Android™ device.

Visit [ucbi.com/digital](https://ucbi.com/digital) for additional information about downloading the United Community mobile app.

## Recreate Alerts

If you use Online Banking Alerts, you will need to recreate them once you've signed in to online and mobile banking.







# Personal Banking

# Personal Banking

## Personal Deposit Account Details

Your FNBSM personal deposit accounts will undergo a few changes as we integrate FNBSM's operating system into United's. They will transition to a new account type with similar benefits and features, the details of which are outlined on the following pages.

You will also enjoy access to a suite of new services, including:

- New online and mobile banking experience
- My Money Manager
- Card Controls
- Overdraft Protection services
- And more!

Beginning October 23, 2023, the enclosed Terms and Conditions for United Community will amend and replace your current account agreement. These new terms, conditions, and fees will be applicable to your account, including the new fee schedule, which is part of the Terms and Conditions.

As a courtesy, there will be no monthly maintenance fees assessed on your checking or money market account(s) during the first two statement cycles following conversion or your savings account(s) during the first quarterly statement cycle following conversion.

CHECKING	If your current account is:	Then your new account will be:	On October 23, 2023, the following change in terms will be made to your account. Please reference the enclosed Terms and Conditions for full details.	
	Basic Personal Checking* Easy Checking* Regular Checking* Professional Courtesy Checking**	United Checking	<ul style="list-style-type: none"> <li>• Free access to 1,260+ Publix Presto! ATMs and 200+ United Community ATMs/ITMs.</li> <li>• \$5 discount on check reorders.</li> <li>• Account does not earn interest.</li> </ul>	<ul style="list-style-type: none"> <li>• There is a \$8 monthly service charge.</li> <li>• Avoid monthly service charge if the account is enrolled in eStatements through online banking OR there is at least one qualifying direct deposit of \$200 or more into this account during the current statement cycle. Qualifying direct deposits are electronic deposits made by an employer, federal or state government, a corporation, or organization and include income such as salary, Social Security, pension, retirement, VA Benefits, and annuity or dividend payments.</li> </ul>
	Professional Courtesy Checking** First Premier Checking	United Checking for 55+	<ul style="list-style-type: none"> <li>• Free access to 1,260+ Publix Presto! ATMs and 200+ United Community ATMs/ITMs.</li> <li>• Free standard wallet checks (limited to one order per year).</li> <li>• Account does not earn interest.</li> </ul>	<ul style="list-style-type: none"> <li>• There is no monthly service charge.</li> </ul>
	Regular NOW PB Premium with Interest Personal Premium Checking Interest Personal	United Signature Checking	<ul style="list-style-type: none"> <li>• This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate.</li> <li>• Complimentary exclusive Signature Banking checks (limited to two (2) orders per year).</li> <li>• No fees for Overdraft Protection Transfers, Official Checks, and ATM/debit card replacements.</li> <li>• \$30 discount for Stop Payment requests.</li> <li>• \$25 reimbursement on annual safe deposit box rental.</li> <li>• Free access to 1,260+ Publix Presto! ATMs and 200+ United Community ATMs/ITMs.</li> <li>• Up to \$5 refund per statement cycle on ATM fees charged by other institutions when you access an ATM outside of the Publix Presto! ATM and United Community ATM/ITM networks.</li> </ul>	<ul style="list-style-type: none"> <li>• There is a \$25 monthly service charge.</li> <li>• Avoid monthly service charge by maintaining \$15,000 minimum daily balance. You may also avoid the monthly service charge if you maintain \$25,000 in combined consumer deposit balance(s) or maintain \$50,000 in combined outstanding principal balances in consumer loan accounts owned and serviced by United Community. Additionally, the monthly service charge may be avoided if the primary account holder for this account also maintains assets under management with United Community Advisors or maintains a mortgage loan serviced by United Community Mortgage or our mortgage servicing provider on behalf of United. (Note: United Signature Checking, advisory services, and third party serviced loans must all be reporting under the same tax identification number in order to qualify for service charge waiver.)</li> </ul>

\* If the youngest account holder is under the age of 23, then the new account at United will be United Checking for Students.  
If the primary account holder is over the age of 54, then the new account at United will be United Checking for 55+.  
Please refer to the enclosed Terms and Conditions for additional product information.

\*\* If the oldest account holder is over the age of 54, then the new account at United will be United Checking for 55+.  
Please refer to the enclosed Terms and Conditions for additional product information.

## SAVINGS

If your current account is:	Then your new account will be:	On October 23, 2023, the following change in terms will be made to your account. Please reference the enclosed Terms and Conditions for full details.	
Holiday Club	Christmas Club	<ul style="list-style-type: none"> <li>This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate.</li> </ul>	<ul style="list-style-type: none"> <li>There is no service charge.</li> <li>Interest will be paid annually on November 15.</li> <li>Mid-November, the balance will be transferred to a United Checking account specified by you or by check (balances greater than \$5 only).</li> </ul>
Money Market Personal Private Banking Savings Personal Private Banking Premium MMA Private Banking MMA Personal Premium Personal Savings Premium Personal MMA	United Money Market	<ul style="list-style-type: none"> <li>This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate.</li> </ul>	<ul style="list-style-type: none"> <li>There is a \$12 monthly service charge.</li> <li>Avoid the monthly service charge by maintaining \$1,500 minimum daily balance.</li> </ul>
Regular Savings Fellowship Savings	United Savings	<ul style="list-style-type: none"> <li>This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate.</li> </ul>	<ul style="list-style-type: none"> <li>There is a \$5 quarterly service charge.</li> <li>Avoid the quarterly service charge by maintaining \$100 minimum daily balance.</li> </ul>
Youth Savings	United Student Savings	<ul style="list-style-type: none"> <li>This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate.</li> </ul>	<ul style="list-style-type: none"> <li>There is no monthly or quarterly service charge.</li> <li>This account is for customers age 22 and younger.</li> </ul>
Twiglet Savings	United Treasure Chest Savings	<ul style="list-style-type: none"> <li>This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate.</li> </ul>	<ul style="list-style-type: none"> <li>There is no monthly or quarterly service charge.</li> <li>This account is for customers age 12 and younger.</li> </ul>
Certificate of Deposit and Individual Retirement Account	Certificate of Deposit and Individual Retirement Account	<ul style="list-style-type: none"> <li>The terms of your existing Certificate of Deposit (CD) and Individual Retirement Account (IRA) will remain unchanged until maturity, except as referenced in the enclosed Terms and Conditions.</li> </ul>	









# **Business Banking**

# Business Banking

## Business Deposit Account Details

Your FNBSM business deposit accounts will undergo a few changes as we integrate FNBSM’s operating system into United’s. They will transition to a new account type with similar benefits and features, the details of which are outlined on the following pages.

Beginning October 23, 2023, the enclosed Terms and Conditions for United Community will amend and replace your current account agreement. These new terms, conditions, and fees will be applicable to your account, including the new fee schedule, which is part of the Terms and Conditions.

As a courtesy, there will be no monthly maintenance fees assessed on your checking or money market account(s) during the first two statement cycles following conversion or your savings account(s) during the first quarterly statement cycle following conversion.

	If your current account is:	Then your new account will be:	On October 23, 2023, the following change in terms will be made to your account. Please reference the enclosed Terms and Conditions for full details.
SAVINGS	Money Market Commercial Private Premium Commercial Special MMA Commercial Premium Commercial MMA Premium Business Savings	Business Money Market	<ul style="list-style-type: none"> <li>• This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate.</li> <li>• There is a \$12 monthly service charge.</li> <li>• Avoid the monthly service charge by maintaining \$2,500 minimum daily balance.</li> </ul>
	Business Savings Account Commercial Foreign Investors	Business Savings	<ul style="list-style-type: none"> <li>• This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate.</li> <li>• There is a \$5 quarterly service charge.</li> <li>• Avoid the quarterly service charge by maintaining \$300 minimum daily balance.</li> </ul>
	Certificate of Deposit	Certificate of Deposit	<ul style="list-style-type: none"> <li>• The terms of your existing Certificate of Deposit (CD) will remain unchanged until maturity, except as referenced in the enclosed Terms and Conditions.</li> </ul>

	<b>If your current account is:</b>	<b>Then your new account will be:</b>	<b>On October 23, 2023, the following change in terms will be made to your account. Please reference the enclosed Terms and Conditions for full details.</b>
<b>CHECKING</b>	Basic Commercial Checking Business Solutions Service Club Account	Business Freedom Checking	<ul style="list-style-type: none"> <li>• No monthly service charge; no minimum balance requirement.</li> <li>• Monthly allowance of 250 combined items. If you exceed this allowance, items will be processed at \$0.40 per item. Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).</li> <li>• eStatements are free. Otherwise, \$3 monthly fee for paper statements.</li> <li>• First \$10,000 per month of cash deposited is complimentary; \$0.15 per \$100 after that.</li> </ul>
	Commercial Foreign Investment	Business Select Checking	<ul style="list-style-type: none"> <li>• There is a \$12.50 monthly service charge.</li> <li>• Avoid monthly service charge by maintaining \$2,500 minimum daily balance. You may also avoid the monthly service charge if you maintain \$10,000 in combined deposit balance(s) or maintain \$50,000 in combined outstanding principal balances in business loan accounts owned and serviced by United Community.</li> <li>• Monthly allowance of 500 combined items. If you exceed this allowance, items will be processed at \$0.40 per item. Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).</li> <li>• Cash deposited is complimentary.</li> </ul>
	PB Premium Business Checking Premium with Interest Business Checking Commercial NOW	Business Interest Checking	<ul style="list-style-type: none"> <li>• This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate.</li> <li>• There is a \$15 monthly service charge.</li> <li>• Avoid monthly service charge by maintaining \$2,500 minimum daily balance.</li> <li>• Monthly allowance of 250 combined items. If you exceed this allowance, items will be processed at \$0.35 per item. Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).</li> </ul>
	SM Now Public Funds NOW Public Funds	Public Funds Interest Checking	<ul style="list-style-type: none"> <li>• First \$10,000 per month of cash deposited is complimentary; \$0.15 per \$100 of cash deposited after that.</li> </ul>
	Reg Commercial Checking	Business Analysis Checking	<ul style="list-style-type: none"> <li>• \$25 monthly service charge.</li> <li>• Earnings Credit is based on average daily collected balance.</li> <li>• Per transaction and cash deposited fees apply, which can be offset by earnings credit. Transaction fees are as follows: <ul style="list-style-type: none"> <li>• Deposits: \$0.85</li> <li>• Checks: \$0.20</li> <li>• Deposited Items: \$0.12</li> <li>• Electronic Items: \$0.25</li> <li>• Coin and Currency Deposited: \$0.15 per \$100 deposited</li> </ul> </li> </ul>
	IOTA Checking	IOTA Checking	<ul style="list-style-type: none"> <li>• United Community is a certified Interest on Trust Account (IOTA) provider for attorneys. An IOTA moves potential interest income from an attorney's general client trust account to the State Bar to help fund community-based programs.</li> </ul>





**FAQs**

# Frequently Asked Questions (FAQs)

Below are some of the most frequently asked questions concerning the transition of your accounts. You may receive separate, additional notices from us that provide more detailed information on upcoming changes. Please take a moment to review this information and, if necessary, act upon these changes per the instructions provided.

As always, your banker is available to support you through this transition.

## General

### **Q: Why are changes being made to my accounts, debit card, and online banking system?**

A: FNBSM and United Community will be joining forces in order to deliver the same personalized care you enjoy today, with the added benefit of expanded services to meet your needs, goals, and aspirations. You will continue to enjoy the same convenience and service from the team of bankers you know and trust, at the same locations.

FNBSM's operating system will be fully integrated into United's the weekend of October 21. As a result, the accounts and services you have with FNBSM will undergo some changes. Effective October 23, all of your accounts and services will be subject to the Terms and Conditions enclosed within this booklet.

More than anything, we are working to ensure these changes are as seamless as possible.

### **Q: Will the name remain First National Bank of South Miami?**

A: First National Bank of South Miami will begin operating under the United Community name, with a full transition on October 23. The United and FNBSM teams will work diligently in the background to make this transition as seamless as possible for you.

## **Q: Who is United Community?**

A: United Community is a top 100 US financial institution with \$26.1 billion in assets as of June 30, 2023, that, through its subsidiaries, provides a full range of banking, wealth management, and mortgage services. United Community Banks, Inc. (NASDAQ: UCBI) is the financial holding company for United Community, which has 212 offices across Alabama, Florida, Georgia, North Carolina, South Carolina, and Tennessee, as well as a national SBA lending franchise and a national equipment financing subsidiary.

Since 1950, United Community has been dedicated to providing best-in-class service to our customers as the foundation of every relationship. We are committed to improving the lives of residents in the communities we serve through the philosophy of delivering an exceptional banking service. We strive to provide valuable, convenient, and innovative products and services with the attentive customer service you deserve.

We're honored to have received the following awards over the past several years:

- *#1 in Customer Satisfaction with Consumer Banking in the Southeast (J.D. Power)*
  - *9-time winner*
- *America's Most Trustworthy Companies, 2023 (Newsweek)*
  - *#2 in banking industry category*
- *Greenwich Excellence Awards, 2022 (Coalition Greenwich)*
  - *Awards include Small Business Banking-Likelihood to Recommend (South) and Overall Satisfaction (South)*
- *World's Best Banks, 2023 (Forbes)*
  - *Four of the last five years*
- *America's Best Banks, 2023 (Forbes)*
  - *Tenth consecutive year*
- *Top 50 Public Banks, 2022 (S&P Global Market Intelligence)*



- *Best Banks to Work For, 2022 (American Banker)*
  - *Marks six years in a row based on employee satisfaction*

We are proud of this success, but we're even more proud of the tradition upon which our company was built—treating customers the way we want to be treated. We are committed to helping individuals, families, businesses, and communities grow strong and prosperous. Additional information about United can be found at [ucbi.com](http://ucbi.com).

**Q: Will I continue to work with my same bankers?**

A: Yes, the bankers you know and trust are committed to assisting you through this system integration, and will continue to do so after this transition. Your banker is backed by a team of professionals that have a high commitment to customer service and local relationships.

**Q: Will my local banking office remain open?**

A: Yes, you will continue to enjoy the same convenience and service from the team of professionals you know and trust, at the same locations you use today.

**Q: Will I have access to United Community's network of branches and ATMs?**

A: Yes, beginning Monday, October 23, you may conduct transactions at all of United's branch, ATM, and Interactive Teller Machine (ITM) locations throughout Alabama, Florida, Georgia, North Carolina, South Carolina, and Tennessee. Plus, United Community is a member of the Publix Presto! ATM network where customers can enjoy free access to over 1,260ATMs all across the Southeast. Visit [ucbi.com/locations](http://ucbi.com/locations) for a complete list of United's locations.

**Q: What is an ITM?**

A: An Interactive Teller Machine, or ITM for short, combines the convenience of an ATM with the award-winning service delivered by friendly, knowledgeable United employees. Physically, the machine looks similar to an ATM,

but it has video capabilities that allow you to interact with a teller. Interactive Tellers can help you conduct more transactions than basic ATMs and can answer different questions you might have about your finances or a particular transaction. All this without having to wait in line at the branch.

United ITMs still offer the functionality of an ATM, where customers can simply withdraw cash, view account balances, and perform other basic ATM transactions.

**Q: What changes are being made to any checking, money market, or savings account(s)?**

A: All checking, savings, and/or money market accounts will automatically transition to a new product during the conversion in October. This notice highlights changes to your account terms. Beginning October 23, the enclosed Terms and Conditions will amend and replace your current account agreement with FNBSM.

- An interim paper statement will be mailed on Friday, October 20. This statement will include activity on your account up to final processing.
- As a courtesy, there will be no monthly maintenance fees assessed on your checking or money market account(s) during the first two statement cycles following conversion or your savings account(s) during the first quarterly statement cycle following conversion.

If you have any questions regarding your account type or the fees associated with your new account, please contact your banker or call us at 1-800-UCBANK1.

**Q: What if I want a different product?**

A: Your banker will be happy to discuss a solution that best fits your financial needs.

**Q: Will there be any changes to my Certificate of Deposit (CD) or Individual Retirement Account (IRA)?**

A: If you have a CD or a fixed IRA, the interest rate will not change until it matures. Please refer to the enclosed Terms and Conditions for additional information regarding these accounts.

**Q: Will I need new checks or deposit slips for my checking accounts?**

A: Please continue using your current checks and checking deposit slips until your supply is gone. When it is time for you to reorder, please contact United Community to ensure that you receive new checks with the correct routing number. The new routing number is 061112843.

**Q: Will I need savings deposit or withdrawal slips for my savings account?**

A: Yes, savings deposit and withdrawal slips issued by FNBSM should be discarded after Friday, October 20. Please call 1-800-UCBANK1 or visit a branch office to request a complimentary replacement order.

**Q: Will direct deposits and automatic payments continue to process as normal?**

A: Yes, your direct deposits and automatic payments will continue to be processed in the same manner as they are now. There is no action you need to take.

If any merchants are currently using your FNBSM debit card as a payment method for recurring bills, please provide your new United Community debit card number beginning Monday, October 23.

**Q: Will I have access to 24-Hour Telephone Banking?**

A: Yes, you will have access to 24-Hour Telephone Banking beginning Monday, October 23, at 8:00am ET by dialing 1-800-UCBANK1. You will be able to check your account balance, review your transactions, transfer funds, make a payment, report lost or stolen cards, and more.

The last four digits of your tax identification number will serve as your temporary PIN until you designate the PIN of your choice. Please note that your 24-Hour Telephone Banking PIN will be reset to the last four digits of your tax identification number even if you have a previously established PIN.

**Q: Will there be any changes to my safe deposit box?**

A: Please refer to the Terms and Conditions insert included in the back of this guide for details regarding safe deposit box rental fees.

**Q: What will I need to do to continue receiving incoming domestic and international wire transfers to my account?**

A: To be certain that incoming domestic and international wire transfers are properly credited to your account, you will need to inform the originator of the wire transfer of the following information to begin using on October 23:

1. Financial Institution Name: **United Community**
2. **Domestic:** Bank Routing Number (also called ABA Number): **061112843**  
**International:** Bank Identifier Code (also called BIC): **UCOUUS33**
3. Address: **125 Highway 515 East**  
**Blairsville, GA 30512**
4. Your name and account number

Incoming wire transfers intended for loan payments or loan payoffs should use the following format to avoid delay or return:

Wire funds to: **United Community**  
**125 Highway 515 East**  
**Blairsville, GA 30512**

ABA: **#061112843**

Credit Account Name: **United Community Loan Operations**

Credit Account Number: **1203-009-001**

OBI/Special Instructions: **FFC: Input Borrower Name and Loan Account Number**  
ATTN: **Loan Operations**  
RE: *Input any additional information here*

**Q: Will I be able to use the night depository as I have in the past?**

A: Yes, you will be able to use any United Community night depository, where available. Contact your banker for more information about this convenient service.

**Q: I received multiple copies of the same mailing. Is this a mistake?**

A: Through the course of the conversion process, you may receive multiple copies of the same mailing. Please understand that this is not a mistake. If there are multiple primary account holders within one household, multiple copies of a mailing may be sent.

**Q: Whom will my year-end tax information come from?**

A: Your 2023 year-end tax information will be issued under United Community and will be postmarked by the required date of January 31, 2024.

## **Debit Cards**

**Q: What are the daily cash withdrawal and transaction limits with my new United Community Mastercard® debit card?**

A: You may withdraw no more than \$500 in cash per day, and you may not exceed \$3,500 in transactions per day using your debit card. Additional details may be found in the Electronic Fund Disclosure section of the Terms and Conditions insert.

## Credit Cards

### **Q: Will there be any changes with my FNBSM credit card?**

A: There will be no changes to your FNBSM credit card account. Following the transition to United Community, continue using your FNBSM credit card as you normally would. You will receive a new United Community credit card prior to your current card expiring. Until you receive your new United Community credit card, continue using your existing credit card.

## Statements

### **Q: Will I receive check images with my statements?**

A: Check images are included with all eStatements (also known as paperless statements). Business clients receiving paper statements will also continue to receive check images at no cost. However, check images will not be included with personal deposit account paper statements. You may request to have check images added to your paper statements for an additional monthly fee.

### **Q: I am currently receiving eStatements. How will I receive my statement going forward?**

A: If you already receive eStatements, a notification will be sent to the email address we have in our records when your statement is ready to be accessed through Online and Mobile Banking. You must be enrolled in online banking in order to access your eStatements.

### **Q: Will I continue to have access to my FNBSM account eStatements through online banking?**

A: Yes, up to 24 months of eStatements will be available within Online and Mobile Banking. However, there may be a delay accessing eStatements following the conversion. Prior to Friday, October 20, you may find it beneficial to print or save existing documents that you may need to access at a later time.

**Q: If I have lost a statement or I need information on transactions that occurred on or before October 20, whom should I contact?**

A: You may call or stop by any United Community location, and we will be happy to assist you in acquiring the information you need.

## Online and Mobile Banking

**Q: Will United Community's new Online and Mobile Banking system offer new features and functionality?**

A: Yes, you'll enjoy an enhanced online and mobile banking experience that includes:

**Extra security.** Benefit from added fraud prevention and security features including the use of Secure Access Codes and browser registration.

**Mobile optimization.** View and manage all of your bank accounts from your desktop, tablet, or smartphone. All of the features available within online banking are also available within the mobile banking app.

**My Money Manager.** Manage and review cash flow, spending trends, assets, debt, and budgets with a single login. My Money Manager makes it easy to track your cash with charts and graphs, see your spending history, categorize transactions, create budgets, and plan for your financial future.

**Q: Will there be any disruption in the Online and Mobile Banking service during the conversion?**

A: FNBSM's online and mobile banking service will be turned off at 5:00pm ET on Friday, October 20, while we transition to a new and improved system.

You may begin using the United Online and Mobile Banking system on Monday, October 23, at 8:00am ET by visiting [ucbi.com](http://ucbi.com).

**Q: Will there be any disruption in the Bill Pay service during the conversion?**

A: The Bill Pay service will be temporarily unavailable beginning at 5:00pm ET on Thursday, October 19, until Monday, October 23, at 8:00am ET as we transition to a new Bill Pay system. Any payments scheduled to be delivered will be sent as all payees and scheduled payments will be automatically updated in the new Bill Pay service, so there is no need for you to re-enter the information.

## **Cash Management**

**Q: My business has Cash Management Services. How will these transition?**

A: United Community will continue to offer comprehensive and cost-effective solutions to better help you manage cash flow and streamline business processes through our Treasury Management department. You will continue to enjoy all of your existing services while gaining access to new tools to improve your financial management. We will work directly with you to ensure a smooth transition.

These services include ACH Origination, Wire Transfers, Positive Pay, Remote Deposit Capture, Information Reporting, and Cash Sweep Services. Additional information about the transition of your existing Treasury Management Services will be shared in the coming weeks.

**Q: If I have questions about my Treasury Management services or want to enroll in new Treasury Management Services who can I call?**

A: You can continue to work with your FNBSM Cash Management team by contacting them at 305-278-5750 or support@fnbsm.com until October 23, after which you can speak to a Treasury Management specialist at 866-270-6100 or by contacting treasurygmt@ucbi.com.



**Q: Will there be any disruption to my Treasury Management services?**

A: There will be a period of transition during conversion weekend, October 21-22, in which you will not be able to access your Treasury Management services for a period of time. Additional information including specific product's dates and cutoff times will be communicated in the coming weeks.

## **Merchant Services**

**Q: My business uses Merchant Services. How will these transition?**

A: United Community provides cutting-edge, competitive merchant service solutions that enable your business to offer flexible payment options seamlessly. Additional information will be shared in the coming weeks to ensure a smooth transition.

## **Loans and Lines of Credit**

**Q: Will my loan account number change?**

A: In most cases, your loan account number will not change. However, there are some that will be changing as they are not currently compatible with United's operating system. In those cases, additional information about your new loan account number will be provided in a separate mailing.

**Q: What if I have my loan payments automatically drafted or issued from a different financial institution or Bill Pay service? Do I need to do anything?**

A: Yes, please contact your financial institution or Bill Pay service provider and provide the following information to begin using on Monday, October 23:

**United Community**  
**P.O. Box 249**  
**Blairsville, Georgia 30514**  
**ABA #061112843**

Loan payments automatically drafted from an account at United Community (formerly FNBSM) will be automatically updated and no action is required, unless your draft is not compatible with United Community's operating system. If this occurs, you will receive a call or communication from your loan officer providing more details.

**Q: What are other ways I can make a loan payment?**

A: Beginning Monday, October 23, you can make your payment at any United Community location, online at [ucbi.com/make-a-loan-payment](http://ucbi.com/make-a-loan-payment), or by mail to:

**United Community**  
**P.O. Box 249**  
**Blairsville, GA 30514**

**Q: Will I continue to receive a payment statement for my business loan or business line of credit?**

A: Yes, accounts with active balances will continue to receive a payment statement, but it may look slightly different than your current statement. If your payment was automatically debited from your deposit account, you will receive a courtesy payment statement. If your business line of credit reflects an interest balance less than \$10, you will not receive a payment statement.

Beginning Monday, October 23, you can make your payment at any United Community location, post it online at [ucbi.com](http://ucbi.com), or mail it to:

**United Community**  
**P.O. Box 249**  
**Blairsville, GA 30514**

**Q: When should I notify my insurance carrier where to send my insurance policy covering the collateral that secures my loan?**

A: On or after Monday, October 23, please notify your insurance carrier to update the Loss Payee Clause or Mortgagee Clause on all collateral securing your loan(s) to:

**United Community  
ISAOA ATIMA  
P.O. Box 7092  
Troy, MI 418007-7092**

You will receive a letter shortly after October 23 which will provide further detail to update the Loss Payee/Mortgagee clause on your loans.

**Q: Will I continue to receive a payment statement for my installment loan, Home Equity Line of Credit (HELOC), or mortgage loan?**

A: Yes, accounts with active balances will continue to receive a payment statement, but it may look slightly different than your current statement. If your payment was automatically debited from your deposit account, you will receive a courtesy payment statement. If your HELOC account reflects a zero balance, you will not receive a monthly statement; however, a regulatory annual statement will be generated. If your HELOC account or personal line of credit reflects an interest balance less than \$10, it will not generate a payment statement.

Beginning Monday, October 23, you can make your payment at any United Community branch or mail it to:

**United Community  
P.O. Box 249  
Blairsville, GA 30514**

**Q: If I have questions regarding my escrow account, who can I call?**

A: Please call 1-800-UCBANK1 to speak to one of our mortgage servicing specialists.

**Q: Will I need new checks for my Home Equity Line of Credit (HELOC)?**

A: Yes, all customers with a HELOC will be issued new HELOC checks to begin using on Monday, October 23. Please discontinue use and safely discard any old HELOC checks as of this date.

**Q: If my mortgage loan currently has an escrow account, will the escrow balances be transferred to United Community?**

A: Yes, your existing loan escrow account balances will be transferred and serviced by United Community beginning October 23, 2023. On or after October 23, if you receive an insurance bill or tax bill that needs to be paid, take them to your local United Community location or send them directly to our Escrow Department by fax or mail.

**United Community  
Escrow Department  
125 East Broad Street  
Greenville, SC 29601  
Fax: 864-239-0896**

## Overdraft Management Options

### **Q: How are overdrafts covered?**

A: An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Effective Monday, October 23, United Community may cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with qualifying accounts.
2. We also offer overdraft protection plans available for qualifying accounts, such as a link to a checking account, savings account, or line of credit, which may be less expensive than our standard overdraft practices. Please call or visit any of our locations to learn more.

### **Q: What are the standard overdraft practices that come with qualifying accounts?**

A: Effective Monday, October 23, United Community may authorize and pay overdrafts for the following types of transactions for qualifying consumer accounts:

- Checks, ACH, and other transactions made using your checking account number
- Automatic bill payments

However, we will not authorize and pay overdrafts for the following types of transactions for qualifying consumer accounts unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

Additional details, including information about fees associated with standard overdraft practices, can be found in the enclosed Terms and Conditions.

**Q: Will United Community pay overdrafts on my ATM and everyday debit card transactions for qualifying consumer accounts?**

A: Yes, we may, at our discretion, authorize and pay overdrafts on your ATM and everyday debit card transactions if you authorize us to do so. You may opt in to Courtesy Overdraft with ATM and Debit Card Coverage beginning Monday, October 23, online at [ucbi.com/courtesy](http://ucbi.com/courtesy) or by contacting your banker, calling us at 1-800-UCBANK1, or visiting any United Community location.

**Q: Will automatic transfers continue from a linked United Community (formerly FNBSM) account for overdraft purposes?**

A: Yes, any automatic transfers from deposit accounts or lines of credit that are set up on your United Community accounts for overdraft purposes will continue. Please refer to the enclosed Terms and Conditions for additional information about overdraft options and fees.

## **Trust and Wealth Management**

**Q: Will there be any changes to my trust or wealth management services provided by FNBSM?**

A: There are no planned changes to your services or team you work with. Additional information will be shared in the coming weeks to ensure a smooth transition.

## FDIC Coverage

### **Q: Are my accounts still FDIC insured?**

A: Yes, you have a six-month grace period to restructure accounts. Under FDIC rules, for at least six months after the July 1, 2023 merger date, your FNBSM accounts are separately insured from any accounts you may already have at United Community. This grace period gives you the opportunity to restructure accounts, if necessary.

Following the initial six-month period, checking and savings accounts will be insured as United Community, but Certificates of Deposit may continue to be insured separately for a longer period as described below.

Certificates of Deposit will be insured separately until the first maturity date after the end of the six-month grace period. Separate coverage may be extended based on opening and renewal dates, maturity dates, and varying terms or amounts.

The basic FDIC insurance amount is \$250,000 for each depositor at each bank. If you have money in both banks, so long as your combined total (including accrued interest) is \$250,000 or less, all your money is fully protected.

Even if the merger results in you having more than \$250,000 in the combined deposits, you may still be fully insured. First, remember that deposits you hold in different “ownership categories”—such as joint, single, and retirement accounts—are separately insured up to \$250,000. That means, for example, that after the merger, you could have up to \$250,000 in single accounts and up to \$250,000 in your portion of joint accounts and still be fully insured.

If you have questions about your deposit insurance, please contact us, or you can call the FDIC at 1-877-ASK-FDIC and ask to speak to a deposit insurance specialist.









# **Assistance and Additional Resources**

# Assistance and Additional Resources

**Have questions?** We're here to help.

Contact your local banker or our Customer Contact Center at 1-800-UCBANK1 (1-800-822-2651) or visit [ucbi.com/fnbsm](https://ucbi.com/fnbsm).

## General Support

**24/7 Telephone Banking**

1-800-822-2651, Option 1

**Customer Contact Center**

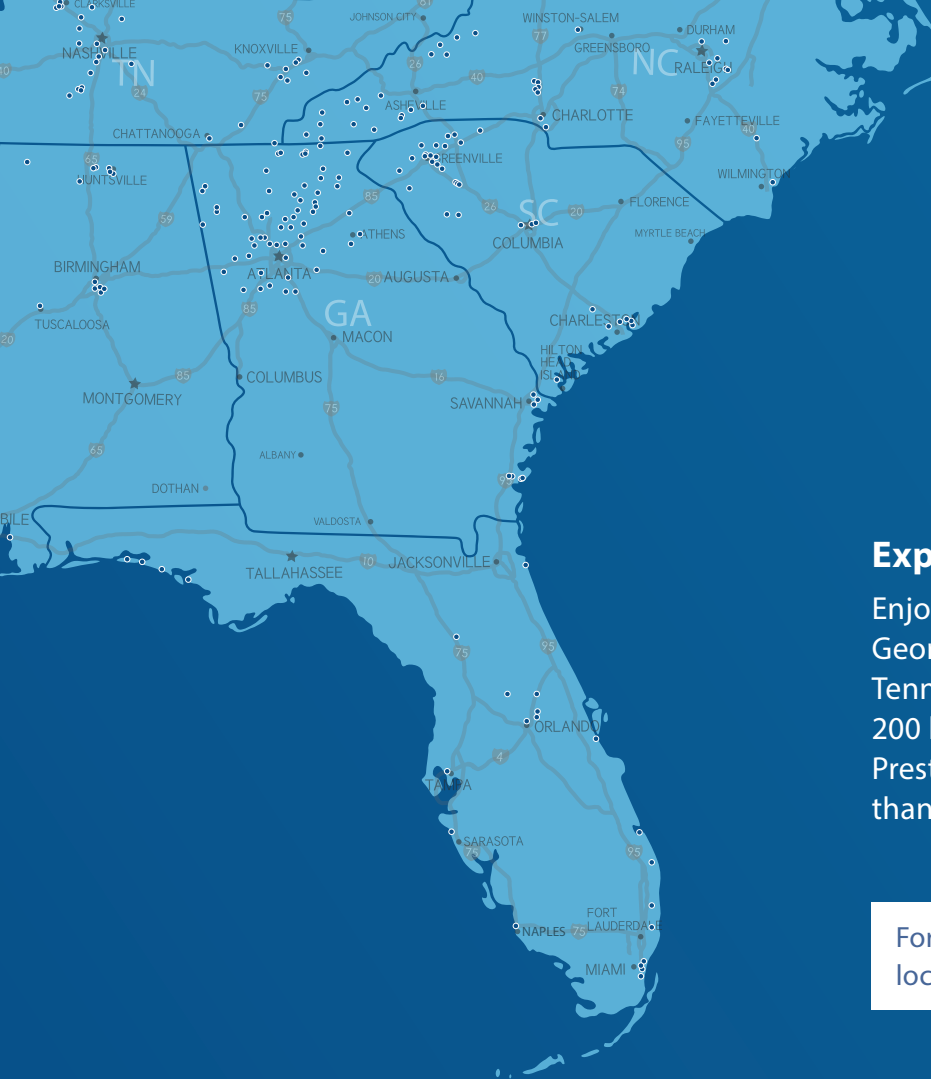
**Call**

1-800-822-2651, Option 2

**Chat**

Monday–Friday, 8:00am–6:00pm ET and Saturday, 9:00am–12:00pm ET

**Online Banking  
Secure Message**



## Expanded Access across the Southeast

Enjoy access to services in Alabama, Florida, Georgia, North Carolina, South Carolina, and Tennessee. In addition to our network of over 200 locations, United is a member of the Publix® Presto! network, which allows access to more than 1,260 ATMs nationwide with no fee.

For more information on United Community locations and hours, visit [ucbi.com/locations](https://ucbi.com/locations).



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