

CRA Public File

Products and Services

Last updated: March 5, 2024



Products and Services

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Personal Checking

Home | Services & Products | Checking Accounts

Personal Banking Accounts

Money-saving checking with overdraft protection.

Compare your options.

| Features | United Checking | United Signature Checking | United Checking For \$1+ | United Checking For Students | United Essential Banking |
|----------------------------------|-----------------|---------------------------|--------------------------|------------------------------|--------------------------|
| Minimum opening deposit | \$0 | \$50 | \$0 | \$0 | \$1 |
| Free or low-cost ATM withdrawals | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited |
| Overdraft protection | Yes | Yes | Yes | Yes | Yes |
| Direct deposits | Yes | Yes | Yes | Yes | Yes |
| Mobile check deposit | Yes | Yes | Yes | Yes | Yes |
| High-yield savings | Yes | Yes | Yes | Yes | Yes |
| Financial education | Yes | Yes | Yes | Yes | Yes |

Enjoy these benefits with every account.

- Stop Payments
- Online Banking
- Debit Cards
- Overdraft Protection Services
- Direct Deposits

Introducing Greenlight!

Watch your money grow.

Take control of your card.

Learning Resources

Banking & Finance 101

Protecting Yourself from Identity Theft

Help about United Community Mortgage Corporation (UCM) and its products



Personal Savings

Home | Retirement | Personal Savings

Savings Accounts

Save for the future. Save for your dreams.

Whether you're saving for retirement, building a nest egg for the future, or making an investment for a child's education, we offer the right savings account for you.

| Linked Savings | Linked Money Market | Certificate of Deposit | United Student Savings |
|---|---|---|---|
| <ul style="list-style-type: none"> • Earn 4.00% APY on up to \$5,000 in savings • No annual fees • No withdrawal limits • No restrictions on when you can withdraw your money | <ul style="list-style-type: none"> • Earn 4.00% APY on up to \$5,000 in savings • No annual fees • No withdrawal limits • No restrictions on when you can withdraw your money | <ul style="list-style-type: none"> • Earn 4.00% APY on up to \$5,000 in savings • No annual fees • No withdrawal limits • No restrictions on when you can withdraw your money | <ul style="list-style-type: none"> • Earn 4.00% APY on up to \$5,000 in savings • No annual fees • No withdrawal limits • No restrictions on when you can withdraw your money |

Enjoy these benefits with every account.

Online Banking

Access your account, pay bills, transfer funds, manage your account, and more from the comfort of your home with the help of our experienced advisors.

[Learn More](#)

eStatements

View your statements and get notified by email when they're ready. You can also view your statements online at any time. You can also request a paper statement if you prefer.

[Learn More](#)

Direct Deposits

Have your paycheck deposited directly into your savings account. It's convenient and secure.

[Learn More](#)

Mobile Deposits

Use our mobile app to deposit checks. It's fast and easy.

[Learn More](#)

An HSA to save the day.

Health Savings Accounts (HSAs) are a great way to save for your future. They offer tax advantages and can be used for a variety of expenses.

[Learn More](#)





Watch your money grow.

Investing in a 529 plan is a great way to save for your child's education. It offers tax advantages and can be used for a variety of expenses.

[Learn More](#)

Get the Right IRA That Pays

Discover how our 529 College Savings Plan can help you reach your savings goal for your child's education. It offers tax advantages and can be used for a variety of expenses.

[Learn More](#)



Savings Goal Calculator

What's your savings goal?

Target date:

Starting amount:

Monthly contribution:

Estimated annual return:

Estimated ending amount:

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

[View a Sample Report](#) [Learn More](#)



Learning Center

Best Ways to Invest Your Money

Discover the best ways to invest your money for long-term growth. We offer a variety of investment options to help you reach your goals.

[Learn More](#)

Protecting Yourself from Tax-Withholding Errors

Learn how to avoid common tax withholding mistakes and ensure you're getting the most out of your savings.

[Learn More](#)

Help about United Community Mortgage's Contribution to Permanent and Sustainable Affordability Loan Products

Discover how our mortgage products can help you achieve your dream home. We offer a variety of loan options to help you reach your goals.

[Learn More](#)



Health Savings Account (HSA)

The screenshot shows the United Community website's "Health Savings Accounts" page. The header includes the United Community logo and navigation links for Personal Banking, Business Banking, and Health & Investments. The main content area features a hero image of a doctor and a patient, followed by a section titled "Health Savings Accounts for peace of mind." Below this, there is a "What's a Health Savings Account?" section with a sub-section "Why should I open an HSA?" and an "Easy HSA Enrollment" section with three steps: 1. Enroll, 2. Participate, and 3. Contact Us. The page also includes a "The Benefits of Saving with United" section with a list of benefits and a "Learn More" button.

The screenshot shows the United Community website's "Your HSA Portal" page. The page features a "Your HSA Portal" section with a "View Your HSA" button. Below this is an "HSA Contributions" section with a table showing contribution limits for Individual/Single Coverage, Family Coverage (2+ Lives), and Catch-up Contributions. The "Learning Resources" section includes three articles: "Financial Goals for the New Year", "4 Ways to Manage Financial Stress", and "What to Watch About Debt Levels". The page also includes a "View All" button and a footer with legal disclaimers.



Business Savings

Home | Savings Accounts | Business Accounts

Savings Accounts

We have your back.

New content is coming that will help you better understand the various options for saving. Stay tuned and then open your business savings account today. We'll be sure to help you get started.

Business Savings

Save your business's extra deposits with these smart tools. A savings account that helps you manage your money and allows for a variety of uses.

- High interest rate on your money
- Flexible withdrawal options
- No quarterly service charge
- No quarterly maintenance fee
- No fee on business withdrawal

Open an Account

Check out Agreements

Business Money Market

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

- Flexible withdrawal options
- Maintain a minimum balance of \$500 to avoid a \$5 monthly service charge
- No fee on business withdrawal
- No fee on business withdrawal

Open an Account

Check out Agreements

Business CDs

Get a guaranteed return on your investment. As your money grows steadily and safely.

- High interest rate on your money
- Flexible withdrawal options
- No fee on business withdrawal
- No fee on business withdrawal

Open an Account

Check out Agreements



Limited-Time CD Offer

Open your account with these competitive rates and flexible features!

| | |
|--|--|
| 7-month CD | 9-month CD |
| 4.75% APY | 4.45% APY |
| Low minimum opening deposit of \$5,000 | Low minimum opening deposit of \$5,000 |

Open an Account

Savings Goal Calculator

This simple goal calculator will help you determine how much you need to save each month to reach your goal. Whether you're saving for a vacation, a car, or a home, we'll help you get there.

What's your savings goal?

Savings goal: \$10,000

Current savings: \$0

How long do you plan to save? 12 months

How much interest will you earn? 4.75%

You may reach your savings goal if you save \$811 each month.

Open a Savings Account

Learn More



Learning Center



What's the best PPS system for your business?

Choosing a PPS system can be overwhelming. You have to take into account everything from your business's needs to the system's features. We'll help you choose the best PPS system for your business.

Read More



What to Know About Remittance

Remittance is a key part of your business's financial operations. It's the process of sending money from one country to another. We'll help you understand the different types of remittance and how to choose the best one for your business.

Read More



Protect Your Small Business Account

Protecting your small business account is essential to your business's success. We'll help you understand the different types of fraud and how to prevent them. We'll also help you choose the best security measures for your business.

Read More

View All Tools

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Home Loans & Mortgages

Home Loans and Mortgages

Home Loans and Mortgages

Pick Your Home Loan Journey:

- First Time Homebuyer
- Buying a Home
- Refinancing Options
- Home Construction Loans

Why choose United for your home mortgage?

United offers a variety of home loan products to meet your needs. Our experienced mortgage professionals are here to help you choose the right loan for your situation. We offer competitive rates and flexible terms to help you achieve your home ownership goals.



United's Mortgage Interest Rates

United's mortgage interest rates are competitive and can be adjusted based on your credit score and the type of loan you choose. We offer fixed-rate mortgages and adjustable-rate mortgages (ARMs) to give you options that fit your budget and financial goals.

Specific Loan Options

- Fixed and Adjustable Rate Mortgages**
- ARM Loans**
- VA Mortgage Loan**
- PMTH Loans**
- Physician Mortgage**
- Down Payment Assistance**

Find your local mortgage lender

Meet our local mortgage lenders:

- Frank Miller
- Bob Miller
- Heather Miller
- John Miller
- David Miller
- Emily Miller
- Michael Miller
- Sarah Miller
- James Miller
- Alice Miller
- Chris Miller
- David Miller
- John Miller
- Robert Miller
- Stephanie Miller
- Thomas Miller
- Victoria Miller
- William Miller
- Xavier Miller
- Yvonne Miller
- Zoe Miller

Connect with a local lender.

Fill out the form below or call 1-800-822-6777 to get in touch with a mortgage professional.

Name (Phone optional)

Email Home Address ZIP Code

Preferred Contact Method
 Email Phone

Search Location

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 a lead I'm not a lead

Frequently Asked Questions

- How can I qualify for a mortgage?
- What amount can I qualify for?
- What's a mortgage pre-qualification?
- Does 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?
- What do I look for in an interest rate?
- What's a jumbo loan?

Helpful Mortgage Resources

- How can I take advantage of my home's equity?
- Make Buying a Home More Affordable
- Info about United Community Mortgage's Construction-Only Loan Product



First-Time Homebuyer

Buying Your First Home

Mortgage: An Overview

What's a mortgage?

Resources to Get You Started

- Overview of Buying a Home
- Monthly Mortgage Payment
- The Down Payment
- Homeowners Insurance

Why United for First-Time Homebuyers?



Preparing to Apply for your Mortgage

Prepare Your Finances

United's Mortgage Interest Rates

The Mortgage Application Process

- Form 90-2
- Paystubs
- Government-issued ID
- Bank Statements

Apply for a Mortgage Now

Finance Prepared? What's Next?

Start your Home Search

Steps to Buying a Home



Welcome Home!

Connect with a local lender

Frequently Asked Questions

Find Your Local Lender



Helpful Resources



Buying a Home

Ready to make the next move?

Your Next Home

Vacation Home

Investment Property

Apply for a Mortgage Now

Specific Loan Options

- Conventional Loans**
- Homestyle® Renovation**
- USDA, Rural Housing Loan**
- SBA Loans**
- VA Mortgage Loan**
- Physician Mortgage**

Frequently Asked Questions

- Does 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)?
- Why do I contact if I have questions about my personal loan?

Connect with a local lender.

Find Your Local Lender

Homebuying Resources

- How can I take advantage of my lender's equity?**
- Make Buying a Home More Affordable**
- Find about United Community Mortgage's Construction-to-Permanent and Construction-Only Loan Products**



Fixed and ARM



Home > Home Loans > Fixed-rate mortgages > Variable-rate mortgages

Fixed- and Adjustable-Rate Mortgages

Fixed-rate

When you get a fixed-rate mortgage, you're locking in a rate for the entire term of the loan. The rate won't change. This rate is a mortgage rate and you may also see it listed as the rate. This means you'll consistently pay the same monthly mortgage for as long as you have your mortgage. This option is the most popular if you're not sure if you'll be in the same home long.

Options include 15-year fixed-rate mortgages and 30-year fixed-rate mortgages.

Adjustable-rate

Choosing an adjustable-rate mortgage (ARM) means you'll start with a rate that's lower than a fixed-rate mortgage. However, the rate can change over time. The rate can go up or down depending on market rates. You'll have a fixed rate period (usually 1, 3 or 5 years) before you can change the interest rate. After that, the rate can rise or fall, depending on the market. You'll have to pay attention to the market and how it affects your mortgage rate. You'll also have to pay attention to the market and how it affects your mortgage rate.

Apply Now

Begin your online application

Apply Now

Connect with a local lender.

For more information, call 1-800-800-8000 or get in touch with the mortgage department.

Name Phone (Optional)

Email Postal Address (ZIP Code)

Preferred Contact Method
 Email Phone

Account Ownership?
 Yes No

How Long Do You Plan To Stay?

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

Webmaster 

Submit

Find a Mortgage Lender in Your Area

Select a State Select a City

| | | |
|--|--|---|
|  Jill Ann Mortgage Consultant 100-000-0000 5000 |  Ali Zahir Mortgage Consultant 100-000-0000 5000 |  Renee Bally Mortgage Consultant 100-000-0000 5000 |
|  Caroline Swanson Mortgage Consultant 100-000-0000 5000 |  Clark Jones Mortgage Consultant 100-000-0000 5000 |  Catherine Johnson Mortgage Consultant 100-000-0000 5000 |
|  David Lyle Mortgage Consultant 100-000-0000 5000 |  David Turner Mortgage Consultant 100-000-0000 5000 |  Gloria Robinson Mortgage Consultant 100-000-0000 5000 |
|  David Schenckel Mortgage Consultant 100-000-0000 5000 |  Beverly Eckhardt Mortgage Consultant 100-000-0000 5000 |  Susan Lutz Mortgage Consultant 100-000-0000 5000 |

View All Results

Looking for another option?

Jumbo Loans

Are you looking for a mortgage loan that's more than \$1 million? Our jumbo loans are designed for high-net-worth individuals and are subject to more stringent underwriting requirements. Contact us today to learn more about our jumbo loan options.

Learn More

VA Mortgage Loans

Are you a veteran or active service member? You may be eligible for a VA mortgage loan, which offers a 0% down payment and no private mortgage insurance (PMI). Contact us today to learn more about our VA loan options.

Learn More

Cash-Out Refinance

Are you looking to cash out your home equity? Our cash-out refinance loans allow you to take cash out of your home while refinancing your mortgage. Contact us today to learn more about our cash-out refinance options.

Learn More

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Jumbo Loans

Jumbo Loans

When you partner with United Community to finance your home, you have access to a wide variety of jumbo products.¹

Primary Home | **Second Home**

| Down Payment | Maximum Amount | Down Payment | Maximum Amount |
|--------------|----------------|--------------|----------------|
| 3% | \$1,000,000 | 3% | \$1,000,000 |
| 10% | \$1,500,000 | 10% | \$1,500,000 |

Added Benefits²

- Flexible closing dates
- Ability to finance up to 100% of the purchase price
- Ability to finance up to 100% of the purchase price
- Ability to finance up to 100% of the purchase price
- Ability to finance up to 100% of the purchase price

Apply Now

Connect with a local lender.

Name: _____ Phone (optional): _____
 Email: _____ Home Address (if home): _____
 Preferred Contact Method: _____
 How can we help you? _____

Find a Mortgage Lender in Your Area

| | | |
|--|---|--|
| David Mortgage Consultant 916.424.4200 Loan | Michelle Mortgage Consultant 916.424.4200 Loan | Steph Mortgage Consultant 916.424.4200 Loan |
| Carly Mortgage Consultant 916.424.4200 Loan | David Mortgage Consultant 916.424.4200 Loan | Carly Mortgage Consultant 916.424.4200 Loan |
| David Mortgage Consultant 916.424.4200 Loan | David Mortgage Consultant 916.424.4200 Loan | David Mortgage Consultant 916.424.4200 Loan |
| David Mortgage Consultant 916.424.4200 Loan | David Mortgage Consultant 916.424.4200 Loan | David Mortgage Consultant 916.424.4200 Loan |

Looking for another option?

- Down Payment Assistance**
- VA Mortgage Loans**
- Cash-Out Refinance**



VA Mortgage

VA Mortgage Loan

For service members, veterans, and eligible spouses.¹

Advantages

- Fixed rate mortgage
- No down payment or closing cost at the closing (see note)
- No mortgage insurance
- Interest rate resettable option

Details

- Payable in arrears
- 15-year term
- Maximum VA loan limit for non-occupancy loans

Apply Now

Begin your online application

Connect with a local lender.

Fill out the form below or call 1-800-828-6222 to get in touch with the Mortgage Service team.

Name Phone (Optional)

Street Home Address ZIP Code

Preferred Contact Method
 Email Phone

Consent to Contact
 Yes No

How Can We Help You?

Anything else you want to tell us? (3 years allowed for a particular loan product. Include that information here.)

Yes No

Find your Local Mortgage Lender

Select a State Select a City

| | | |
|--|---|--|
|  Ethan Mortgage Specialist 800.828.6222 - 800 |  Alli Finkler VA Mortgage Specialist 800.828.6222 - 800 |  Melissa Kelly Mortgage Specialist 800.828.6222 - 800 |
|  Lynette Swanson VA Mortgage Specialist 800.828.6222 - 800 |  Christa Davis VA Mortgage Specialist 800.828.6222 - 800 |  Courtney Johnson VA Mortgage Specialist 800.828.6222 - 800 |
|  David Kelly Mortgage Specialist 800.828.6222 - 800 |  David James VA Mortgage Specialist 800.828.6222 - 800 |  Danna Robertson VA Mortgage Specialist 800.828.6222 - 800 |
|  Dawn Schwaninger VA Mortgage Specialist 800.828.6222 - 800 |  Doreen Farkenton Mortgage Specialist 800.828.6222 - 800 |  Kerri Lattin VA Mortgage Specialist 800.828.6222 - 800 |

View All Results

Looking for another option?

Jumbo Loans

We offer higher than conventional loan limit options for those borrowing \$500,000 or more. Borrowing more than \$500,000 may affect your credit score. All loans are subject to our underwriting standards and VA loan officer review.

[Learn More](#)

Physician Mortgage

We currently offer a unique option for medical professionals seeking programs with flexible down payment and closing cost options for licensed physicians, dentists, podiatrists and veterinarians. This program is available for physicians or dentists with at least 2 years' experience and 1000+ hours of work and will require only 3 months mortgage history.

[Learn More](#)

Cash-Out Refinance

When you refinance a cash-out refinance you replace your current mortgage with a new mortgage. The loan term can be set up to your preference. It allows you to access the difference in cash. The type of refinancing offers depends on your credit score and other qualifying factors. We will help you understand your options for various financial needs or investments.

[Learn More](#)



PATH Loans



[Home](#) / [Financial Services](#) / [Mortgage Lending Solutions](#) / [PATH Loans](#)

PATH Loans

Home financing, built for our community.

Small Community PATH Loans are a new way to finance your home. You may qualify for a PATH Loan if you are a member of a Small Community. It's a new way to finance your home that offers a more flexible approach to home financing. For more information, visit [smallcommunity.com](#).

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

PATH Loan Overview:

- PATH Loans are available for:
- 15-year fixed rate mortgages
- 30-year fixed rate mortgages
- 15-year fixed rate mortgages with a 30-year term
- 15-year fixed rate mortgages with a 30-year term and a 15-year term
- 15-year fixed rate mortgages with a 30-year term and a 15-year term
- 15-year fixed rate mortgages with a 30-year term and a 15-year term



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

Ready to get started?

Begin your secure application now.

[Start Your Application](#)

Connect with a local lender.

We can help you find a local lender to get in contact with for mortgage services.

Name Phone (Optional)

Email Home Address ZIP Code

Preferred Contact Method:
 Email Phone

Preferred Lender:
 Yes No

How Can We Help You?

[Remember Me](#) [Log In](#)

[Submit](#)

Learning Resources



How can I take advantage of my loan's equity?

When you buy a home, you own the property. This means you can use the equity in your home to help pay for other expenses, such as a second home or a vacation home. For more information, visit [smallcommunity.com](#).

[Read More >](#)



Make Buying a Home More Affordable

When you buy a home, you own the property. This means you can use the equity in your home to help pay for other expenses, such as a second home or a vacation home. For more information, visit [smallcommunity.com](#).

[Read More >](#)



PATH about Small Community Mortgage's Construction-to-Permanent and Construction-Only Loan Products

When you buy a home, you own the property. This means you can use the equity in your home to help pay for other expenses, such as a second home or a vacation home. For more information, visit [smallcommunity.com](#).

[Read More >](#)

[View All](#)

Small Community PATH Loans are a new way to finance your home. You may qualify for a PATH Loan if you are a member of a Small Community. It's a new way to finance your home that offers a more flexible approach to home financing. For more information, visit [smallcommunity.com](#).



Down Payment Assistance



Home | Product Services | Home Loans and Mortgages | Down-Payment Assistance

Down-Payment Assistance Options

Down-Payment Assistance Options to Get You Home¹

Down payment assistance programs help offset the costs of buying a home. We offer 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.

Local offers or 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. The specific down payment programs may require you to buy a home in a specific location or build a certain number of units. If you're interested in learning whether one of the options below matches a fit for you, [contact your local realtor, lender or broker](#).



- Illinois Home Community Partners²**
 - Up to \$10,000 in down payment, closing cost, including an identification assistance fee (must be direct deposit to a bank)
 - Available to first-time homebuyers, military and other first responders, veterans and active-duty members of the military or their surviving spouse, and nonmember workers who are purchasing a home.
- Illinois Home First-Time Homebuyer²**
 - Up to \$10,000 in down payment, closing cost, including an identification assistance fee (must be direct deposit to a bank)
 - Available to first-time homebuyers.
- Illinois Home Success**
 - Atlanta Housing
 - South Georgia Communities
 - Atlanta Housing 2015/16
 - DeKalb County Housing Commission
 - City of Cleveland, OH
 - City of East Cleveland, OH
 - Florida Housing
 - MI Housing
 - NY Housing
 - Tennessee Housing Development Agency

Connect with a local lender.

Fill out the form below or call 1-888-855-8229 to get in contact with the Mortgage Services team.

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.

Create a lead 

¹ Restrictions apply. See disclosures and qualify. This is not a commitment to lend.
² Homebuyers must be first-time homebuyers and cannot have owned a home in the last 3 years. Loans are subject to credit review and other requirements apply. *Phone and Email Assistance available Mon-Fri 9am-5pm EST. For more information, visit [www.illinois.gov/housing](#) or call 1-888-855-8229.



Refinancing



Mortgage Refinance Options

Rethink your monthly mortgage payment.

Find your fit below.

- Cash-Out Refinance**
When you refinance to cash out, you're taking out a new loan for more than you owe on your current mortgage. The extra cash is given to you at closing. It's like a home equity loan, but you're refinancing your entire mortgage. You'll have a new mortgage rate and term, and you'll have cash on hand for other needs.
- Rate Term Refinance**
When you refinance to a shorter-term mortgage, you'll have a lower interest rate and a shorter term. This means you'll pay less in interest over the life of the loan, and you'll own your home longer.
- Fixed and Adjustable Rate Mortgages**
You can choose between a fixed rate mortgage, which has a constant interest rate, and an adjustable rate mortgage, which has a rate that can change over time. Fixed rates provide predictability, while adjustable rates offer the potential for lower payments.
- Renovation Loan**
If you want to renovate your home, a renovation loan lets you finance the improvements along with your mortgage. This means you can get everything done at once and pay for it all with one loan.
- Jumbo Loans**
If you're buying a high-end home, you may need a jumbo loan. These loans are for mortgage amounts that exceed the conforming loan limits set by Fannie Mae and Freddie Mac.
- VA Mortgage Loan**
If you're a veteran or active-duty service member, you may be eligible for a VA mortgage loan. These loans offer special benefits, including no down payment and no private mortgage insurance (PMI).
- Physician Mortgage**
If you're a physician, you may be eligible for a physician mortgage. These loans are designed for doctors and offer features like no down payment and no PMI.

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?
- Why do I contact if I have questions about my personal loan?

Find Your Local Lender

Select a state: Select a city:

| | | |
|--|--|---|
|  Jenise Brown Mortgage Lender Mortgage Lender |  Bob Johnson Mortgage Lender Mortgage Lender |  Jennifer Parker Mortgage Lender Mortgage Lender |
|  Susan Smith Mortgage Lender Mortgage Lender |  Kevin Brown Mortgage Lender Mortgage Lender |  Chris Ward Mortgage Lender Mortgage Lender |
|  James Wilson Mortgage Lender Mortgage Lender |  Nancy Garcia Mortgage Lender Mortgage Lender |  David Miller Mortgage Lender Mortgage Lender |
|  Frank Adams Mortgage Lender Mortgage Lender |  |  Paul Davis Mortgage Lender Mortgage Lender |

Not Ready to Refinance?
By Lowering Your Home's Equity

Learning Resources





How can I take advantage of my home's equity?
Why are my rates so high?
How do I know if I should refinance?
What's the best time to refinance?
How do I choose a lender?



Cash Out Refinance

[Home](#) | [Finance Basics](#) | [Home Loans and Mortgages](#) | [Refinancing Loans](#) | [Cash-Out Refinance](#)

Cash-Out Refinance

[Apply Now](#)

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. In doing, you receive the difference in cash.

For example, if your home is valued at \$400,000 and you currently have a mortgage of \$200,000, you could refinance for \$300,000 to receive \$100,000 in cash. The cash can be used for anything you want.

It is important to understand that a new mortgage will come with closing costs and you will still have your monthly mortgage payment. There may also be tax implications for the cash you receive from the refinance.

Apply to Refinance Now

Begin your online application

[Apply Now](#)

Get pre-qualified in 15 minutes. No credit check. No fees. No obligation. [Learn More](#)

Connect with a local lender.

Fill out the form below or call 1-800-854-8888 to get in contact with the mortgage professionals.

Name Phone (Optional)

Email Home Address, ZIP Code

Preferred Contact Method
 Email Phone

Consent to Contact?
 Yes No

How Can We Help You?

[View Lender](#) [Apply Now](#)

Find Your Local Mortgage Lender

Select a State Select a City

| | | |
|---|--|---|
| Eli Lurie Mortgage Professional 954.326.4342 Email | Alli Fletcher Mortgage Loan Officer 954.326.4342 Email | Suzanne Kelly Mortgage Professional 954.326.4342 Email |
| Caroline Swanson Mortgage Professional 954.326.4342 Email | Cindy Stone Mortgage Professional 954.326.4342 Email | Cassandra Johnson Mortgage Loan Officer 954.326.4342 Email |
| David Jolly Mortgage Professional 954.326.4342 Email | David Taylor Mortgage Professional 954.326.4342 Email | Diana Rodriguez Mortgage Loan Officer 954.326.4342 Email |
| David Schwabacher Mortgage Professional 954.326.4342 Email | Doreen Fuchsberger Mortgage Professional 954.326.4342 Email | Deanna Lattimer Mortgage Professional 954.326.4342 Email |

[View All Results](#)

Not Ready to Refinance?

Try Leveraging Your Home's Equity

Homeowners can tap into the equity in their homes. They have used all their home's value and are looking for a different way to use it. A home equity loan is a great way to get the cash you need. It gives you the money you need to use for anything you want.

[Learn More](#) [Contact a Lender](#)



Rate Term Refinance



Home / [Rate Term Refinance](#) / [Home Loans and Refinance](#) / [Refinance Options](#) / [Rate Term Refinance](#)

Rate Term Refinance

[Apply Now](#)

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

This is an option with all the same considerations when mortgage interest rates appear to trend both during the pandemic. When you refinance, you're lowering your interest rate and changing the term of your original loan. This could lower your monthly mortgage payment.

Always read the fine print on a mortgage. For example, it may include a prepayment penalty that could be applied to the loan if you pay off the mortgage before the term ends.

Apply to Refinance Now

Begin your online application.

[Apply Now](#)

Not quite ready to apply? Call 1-800-451-2222 or give us a call at 1-800-451-2222.

Connect with a local lender.

We can help you connect with a local lender. Call 1-800-451-2222 or get in touch with the Mortgage Services team.

Name Phone (Optional)

Email Home Address ZIP Code

Preferred Contact Method
 Text Phone

Send Message? Yes No

How Can We Help You?

[View Details](#) [Share](#)

[Submit](#)

Find a Mortgage Lender in Your Area

Search a State Select a City

| | | |
|---|---|---|
|  St. Luke Mortgage Originator 888.525.8548 5242 |  Al Fletcher Mortgage Loan Originator 888.525.8548 5242 |  Betsy Kelly Mortgage Producer 128.92.1242 5242 |
|  Carolyn Bennett Mortgage Originator 888.525.8548 5242 |  Emily Stone Mortgage Originator 128.92.1242 5242 |  Courtney Johnson Mortgage Loan Originator 888.525.8548 5242 |
|  David Jaffe Mortgage Originator 888.525.8548 5242 |  David Turner Mortgage Originator 888.525.8548 5242 |  Diana Anderson Mortgage Loan Originator 128.92.1242 5242 |
|  Dawn Schramm Mortgage Originator 888.525.8548 5242 |  Dwight Farnsworth Mortgage Originator 888.525.8548 5242 |  Dawn Lanning Mortgage Originator 888.525.8548 5242 |

[View All Results](#)

Not Ready to Refinance?

Try Leveraging Your Women's Equity

Discover how you can use your equity to refinance your home. You'll have a new rate and term and you'll be able to use your equity to refinance your home. Choose a Home Equity Line of Credit (HELOC) or a Home Equity Loan. It might be the best option for you.

[Learn More](#) [Contact a Lender](#)



Home Construction

Home Construction & Renovation Loans

The home you're dreaming of starts here.

We make it so easy to get a home construction or renovation loan.

Learn More About Us

- Construction and Renovation**
Get a home construction or renovation loan to help you build or remodel your home. Our loans are designed to help you cover the cost of materials, labor, and other expenses.
- Remodel/Renovation**
Get a home renovation loan to help you remodel or renovate your home. Our loans are designed to help you cover the cost of materials, labor, and other expenses.
- Manage Your Build**
Get a home construction or renovation loan to help you manage your build. Our loans are designed to help you cover the cost of materials, labor, and other expenses.
- Quick Reference Guide**
Get a home construction or renovation loan to help you manage your build. Our loans are designed to help you cover the cost of materials, labor, and other expenses.

Frequently Asked Questions

- What are the benefits of a home construction or renovation loan?
- What is the best way to get a home construction or renovation loan?
- Why do I need to take a home construction or renovation loan?

Connect with a local lender

Find Your Local Lender

Learning Resources



Personal Loans and LOC

Loans and Lines of Credit

Support for your next big dream.

Loans and Lines of Credit

- Personal Loans
- Auto Loans
- Home Equity Loans
- Home Loans & Mortgages

Auto Loans

Home Equity Loans

Home Loans & Mortgages

Get in touch with a loan expert.

Name Select a Team of Loan Experts

City Select a State

Email Select a Branch Location

Phone (Optional)

Preferred Contact Method Email Phone

How can we help?

Anything else you want to tell us?

No thanks Yes, please

Get in touch

Learning Resources

- Make Buying a Home More Affordable**
- Protecting Yourself from Two Pricing Scams: A Guide to Subpending and Flipping**
- Help about United Community Mortgage's Construction-Only Loan Products**

Get in touch



Home Equity & HELOC

Home Equity Loans and Lines of Credit

Your home's equity could be working harder for you.

Home Equity Loan

Get a fixed-rate loan to finance a home improvement project, pay for college, or cover other expenses. You'll receive a lump sum of money at once, and you'll pay it back over time with a fixed interest rate.

- Get a fixed interest rate that stays the same over the life of the loan.
- Use the money for any purpose you choose.
- Pay it back over time with a fixed interest rate.

Home Equity Line of Credit (HELOC)

Get a flexible line of credit that you can use as you need it. You'll have a credit limit, and you can borrow up to that limit as often as you like. You'll pay interest only on the amount you borrow.

- Use the money for any purpose you choose.
- Pay interest only on the amount you borrow.
- Get a variable interest rate that can change over time.

HELoan vs. HELOC

| Features | Home Equity Loan ¹ | Home Equity Line of Credit ² |
|---|-------------------------------|---|
| Interest rate | Fixed | Variable |
| Draw money as needed | No | Yes |
| Pay interest only on the money you borrow | No | Yes |
| Repayment term | 5-30 years | 5-30 years |
| Loan-to-value ratio | 80% | 80% |
| Repayment | Monthly | Monthly |

How You Can Use Your Equity

- Home Renovations
- Consolidate Debt
- Fund Education
- Support Your Family
- Make Large Purchases
- Cover Unexpected Expenses

Connect with a lending specialist to get started.

Name: _____ Phone: _____

Email: _____ Select a State: _____

Select a Branch Location: _____

Estimated Home Value: _____ Estimated equity in home: _____

How much do you want to borrow? _____

Anything else you want to tell us? _____

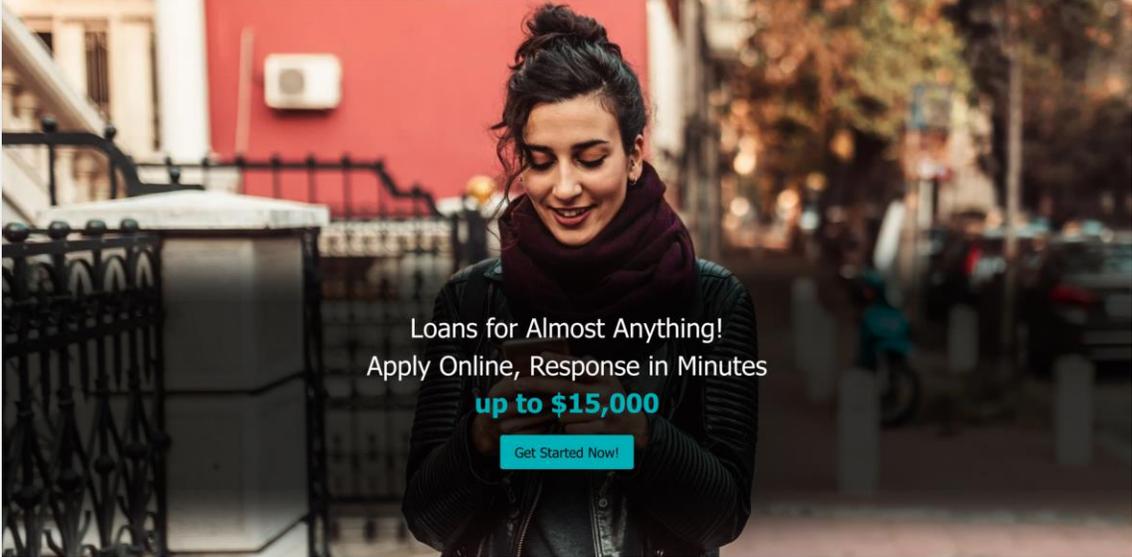
Resources to Help

- How can I take advantage of my home's equity?
- Help about United Community Mortgage's Construction My Loan Products
- How to Get a Loan of Credit on Loan



MinuteLender

Minute Lender Chat is Online 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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[Branch Login](#)



Personal Credit Cards

Why United | Our Communities | Careers | Learn | Locations | Find a Banker | Contact | How can we help?

United Community | Personal Banking | Business Banking | Wealth & Investments | [Open an Account](#) | [Login](#)

Credit Cards

[Apply Now](#)

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! 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

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 >](#)

Debit, Credit, or Both?
If you're looking for a card, but don't know which type is right for you, look no further. Here's a quick guide on the benefits of debit cards and credit cards that can help you determine which works best for your needs.
[Read Article >](#)

[View All Posts](#)

¹ 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.

United Community
[in](#) [f](#) [v](#) [t](#) [p](#)

Inside United
Why United
Investor Relations
News and Press Releases
Careers
Corporate Impact
Our Communities
Customer Stories

Support
Help
Find a Location
Report Lost/Stolen Card
Reorder Checks
Make a Loan Payment
Properties for Sale
Military Resources
Fraud Prevention Tips
Contact Us

Legal
Accessibility
Compliance
Deposit Account Agreement
Privacy Policy

Member FDIC
LENDER

© 2024 United Community Bank | NMLS ID # 428841 | ABA Routing # 08112843
2 West Washington Street, Suite 700, Greenville, SC 29601 | 1-800-822-2651

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Business Lending



Business Loans and Lines of Credit

From a Business Lender Who Believes in Your Community

We've always got your back.

Working Capital Line of Credit

Real Estate Lending

Apply for a Business Loan in Minutes

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

[View our lending options](#)

Connect with a business lending specialist to get started.

Name Select a Type of Loan

City Select a State

Email Phone (optional)

Relationship Status New Existing

Business Type?

Anything else you want to tell us?

I need advice I want to apply

[Get started](#)

Find Your Local Business Relationship Manager

Select a State Select a City

| | | |
|---|---|--|
|  Thomas Johnson VP Relationship Manager 800.850.0000 - 24hr |  Vicki Roberts-Armit Business Relationship Manager 800.850.0000 - 24hr |  Steve Bink Business Relationship Manager 800.850.0000 - 24hr |
|  Brenda Anderson Business Relationship Manager 800.850.0000 - 24hr |  Dan Beckwith VP Relationship Manager 800.850.0000 - 24hr |  Mark Smith Business Relationship Manager 800.850.0000 - 24hr |
|  Melissa Becker Business Relationship Manager 800.850.0000 - 24hr |  Raei Bradford Business Relationship Manager 800.850.0000 - 24hr |  Chris Brinkley Business Relationship Manager 800.850.0000 - 24hr |
|  Joni Burt Business Relationship Manager 800.850.0000 - 24hr |  Sara Butler Business Relationship Manager 800.850.0000 - 24hr |  Jeff Cavallaro Business Relationship Manager 800.850.0000 - 24hr |

[View all results](#)

Our commitment to you and your business

At Citicredit, you don't just get a loan. You get a partner who understands your business and your needs. Our business lending specialists are here to help you understand your options, answer your questions, and guide you through the application process. We'll work with you to find the right solution for your business. Our commitment to you and your business is what sets us apart from the rest.

- Relationship Matters:** Our business lending specialists are here to help you understand your options, answer your questions, and guide you through the application process.
- Bank your Business Smarter:** Our business lending specialists are here to help you understand your options, answer your questions, and guide you through the application process.
- Application/Financing Assistance:** Our business lending specialists are here to help you understand your options, answer your questions, and guide you through the application process.
- Bank in your language:** Our business lending specialists are here to help you understand your options, answer your questions, and guide you through the application process.

Helpful Business Resources

| | | |
|---|---|---|
|  What's the best POS system for your business? Choosing the right POS system for your business can be a challenge. We've compiled a list of the top POS systems to help you make the right choice for your business. Read more |  What to know about Resonance Resonance is a powerful tool for your business. Here's what you need to know about its features and how it can help you grow your business. Read more |  Protect Your Small Business Account Protecting your small business account is essential for your financial security. Here are some tips to help you keep your account safe and secure. Read more |
|---|---|---|



Business Minute Lender

Business Minute Lender Chat is Online FAQs Register Login



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.

[Get Started Now!](#)

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Working Capital LOC

[Home](#) [Business Services](#) [Business Credit and Lending Center](#) [Working Capital Line of Credit](#)

Working Capital Line of Credit

Working capital optimization

A working capital line of credit allows the flexibility to access funds as you need them, giving you the freedom to manage cash flow effectively and seize growth opportunities. Request your line of credit application today. Our experienced specialists work closely with you to determine your needs and a working capital line of credit that offers 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 seasonal gaps or a revolving credit facility for ongoing working capital needs, our line of credit solutions provide the financial flexibility your business requires.



We've always got your back.

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

A revolving credit facility is one of the most flexible and working solutions. It's a revolving line of credit, which means you can borrow, repay, and borrow again. It's a flexible solution that meets your business needs.

[Why Choose Us?](#)

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?

[Send a Link](#)

Helpful Resources



What's the best P/B/E system for your business?

Choosing a business tool for identifying your best way to grow is a complex task. It's important to understand the pros and cons of each system and to choose the one that best fits your business.

[Read More](#)



What to Know About Receivables

The way you handle your receivables can have a big impact on your business. It's important to understand the pros and cons of each system and to choose the one that best fits your business.

[Read More](#)



Protect Your Small Business Account

Protecting your small business account is a top priority for every business owner. It's important to understand the pros and cons of each system and to choose the one that best fits your business.

[Read More](#)

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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, finance 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 improve your real estate investments.

Contact our Commercial Real Estate Lending Experts.



Lisa Sheinoff
Commercial Real Estate Division
Manager
954.222.1992 | Email



Timothy Szwed
Senior Vice President |
Commercial Real Estate
Refinancing Manager
954.222.4221 | Email



Alla Wills
SVP Commercial Relationship
Manager
215.224.2400 | Email



Nancy Hinderknecht
Commercial Real Estate
Refinancing Manager
215.224.2400 | Email



Jennifer Abate
Portfolio Manager
954.222.1992 | 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 Citibank, our diverse team of industry expert services will work to understand your business to assess 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 total decisionmaking, with deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunities when it comes. Because why? You deserve to work with the best professional 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.
- **Swift 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 join the power of Citibank's business banking expertise and resources with our exceptional customer service, you gain a lending partner that can help you drive growth at every step in your business's journey.

Helpful Resources



What's the best POS system for your business?

Choosing a business can be demanding — you have to stay on top of tracking inventory, handling transactions, taking orders and everything in between. Luckily, there are plenty of easy (POS) systems that can save you 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 for the public unless they're paid. Understanding how it works is the first step to avoiding it.

[Read Article >](#)



Protect Your Small Business Account

Corporate account behavior is a type of fraud where thieves gain access to a business's finances to make unauthorized transactions, creating and adding new false employees to payroll, and stealing sensitive customer information. Follow these tips to keep your small business safe.

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Industry & Specialized Lending



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Industry Specialized Loans

Our industry specialized lending services offer tailored financial solutions and expertise for businesses operating in specific markets, 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
- Mobile Market Banking
- Senior Care Lending

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

Consent Statement:
 Yes No

Anything else you want to tell us?

Privacy Policy 

Helpful Resources

- 

What's the Best POS System for your business?

Starting a business can be overwhelming – you have to deal on top of finding financing, equipment, real estate, taking orders and managing it all. Luckily, there are point-of-sale (POS) systems that can ease the heart of the matter for you.

[Read Article >](#)
- 

What to Know About Remeasure

You may have heard of remeasure in the news. Remeasure can reposition for sale control of a company's private data and may threaten to release it to the public, unless they're good. Understanding how it works is the first step to avoiding it.

[Read Article >](#)
- 

Protect Your Small Business Account

Corporate account takeover is a type of fraud where someone gains access to a business's financial to make unauthorized transactions, creating and selling new fake employees for payroll, and stealing sensitive customer information. Follow these tips to keep your small business safe.

[Read Article >](#)

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SBA Lending

The screenshot displays the SBA Lending website interface. At the top, there is a navigation bar with the text "Home", "Business Basics", "SBA Lending", and "SBA Small Business Lending". Below this, the main heading is "SBA Lending" with sub-links for "Business", "SBA Lending", and "Lending Options".

The main content area is titled "SBA loans for your small business." and includes a sub-heading "Getting your business on track. Supporting the start-up or the day-to-day. Welcoming to your own business." Below this, there is a "Learn More" button.

The page features seven loan categories, each with an icon, a title, a brief description, and a "Learn More" button:

- Dental SBA Lending:** "If you're a dentist or you're starting a dental practice, you'll need a loan to help you get started. SBA Lending offers a variety of loan options for your dental business." Button: "Dental SBA Lending"
- Medical SBA Lending:** "A lot of hard work goes into making sure your patients are happy and healthy. SBA Lending offers a variety of loan options for your medical business." Button: "Medical SBA Lending"
- Pharmacy SBA Lending:** "Start a new pharmacy or you're already an established pharmacy. SBA Lending offers a variety of loan options for your pharmacy business." Button: "Pharmacy SBA Lending"
- Veterinary SBA Lending:** "Whether you operate a small pet practice or a large multi-species practice, SBA Lending offers a variety of loan options for your veterinary business." Button: "Veterinary SBA Lending"
- Franchise SBA Lending:** "The Franchise Development Loan is designed to help you get started in your franchise business. SBA Lending offers a variety of loan options for your franchise business." Button: "Franchise SBA Lending"
- 504 SBA Lending:** "Have a long-term real estate investment? SBA Lending offers a variety of loan options for your 504 SBA program." Button: "504 SBA Lending"
- General SBA Lending:** "Don't see your industry listed? We've got you covered. SBA Lending offers a variety of loan options for your general SBA program." Button: "General SBA Lending"

Below the loan categories is a section titled "Frequently Asked Questions for SBA Lending" with a list of questions:

- What is a Small Business Administration Loan?
- What does it mean to be a SBA preferred lender (PLFL)?
- 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?

At the bottom of the page, there is a call to action: "Connect with the right SBA lending partner for your small business. Call 1-888-862-8884 to get started." Below this is a form titled "Connect with a SBA lending specialist to get started." with the following fields:

- 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?:
- I need a loan
- I need a referral
-



General SBA Lending

The screenshot displays the SBA Lending website interface. At the top, there is a navigation bar with links for Home, Funding Options, SBA-backed Business, SBA-backed Business Lending, and SBA-backed Financing. Below this is a blue header with the text "General SBA Loans".

The main content area begins with the headline "The right financial solution for your business." followed by a sub-headline and a paragraph of text. Below this are four columns of benefits: "Personalized Support", "Fast Approvals", "Tailored Expertise", and "Competitive Rates".

The next section is titled "Find a SBA Lender by State" and includes a dropdown menu for "Select a State". Below the dropdown are several cards for SBA Lending Specialists, each featuring a profile picture, name, title, and phone number. The specialists listed include Jason Stewart, Chad Williams, Brian Hill, Jennifer Daniels, and others.

Below the specialist directory is a section titled "Connect with a SBA lending specialist to get started." which contains a contact form. The form includes fields for Name, City, Email, and Phone (Optional). It also has a "Preferred Contact Method" section with radio buttons for "Email" and "Phone", and a "Business Comments" section with a text area and a "Send" button. There is also a checkbox for "Send to me" and a "Submit" button.

The final section is titled "Frequently Asked Questions for SBA Lending" and lists several questions such as "What is a Small Business Administration Loan?", "What does it mean to be a SBA preferred lender (PLP)?", and "What are the advantages of using a SBA preferred lender?".



Dental SBA Lending

Home | Business Loans | SBA Lending | Dental Practice Financing | Dental SBA Lending

Dental Practice Financing

Dental loans worth smiling about.

Contact the Dental Practice Financing team

Jessica Mendez
SBA Business Development Officer
800.455.4552 | Email

Sam Zambrano
SBA Business Development Officer
800.455.4552 | Email

Michelle Bennett
SBA Business Development Officer
800.455.4552 | Email

Chris Reilly
SBA Business Development Officer
800.455.4552 | 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

Business Category?
 Yes No

Anything else you want to tell us?

I am interested

Frequently Asked Questions for SBA Lending

- What is a Small Business Administration (SBA)?
- 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?



Medical SBA Lending

Home / Business Services / Industry Development Services / SBA and SBA Lending / Medical SBA Lending

Medical Practice Financing

Medical Business Loans: Powering your vision for patient care

The medical industry has its own unique set of challenges. The decision to become a business owner in the medical field is a significant one that can help you achieve your goals for your practice. Whether you're looking to enhance, expand, or improve an existing practice, 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's through our personalized approach to lending. Our SBA lending experts will get to know you and your practice needs, then work with you to find your perfect financial fit.

Janet Morris
SBA Lending Manager
(800) 855-0500 | Email

John Sanchez
SBA Business Development Officer
(800) 855-0500 | Email

Adam Khouri
Business Development Officer
(800) 855-0500 | Email

Michelle Barnett
SBA Business Development Officer
(800) 855-0500 | Email

Chris Evers
SBA Business Development Officer
(800) 855-0500 | 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

Consent to Contact:
 Yes No

Anything else you want to tell us?

Send us info 

Send

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?

Pharmacy SBA Lending



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Pharmacy Financing

Home / Pharmacy

Pharmacy Loans to Keep You Financially Healthy

You also can't let an emergency prevent you from the care of your customers or financial partner, which is why we offer the additional capital that can help you without your cash for your business. Whether you're looking to enhance, remodel, expand and update, or build your pharmacy from the ground up, our team of industry experts is ready to support you with the financing you need to succeed.

All loans are underwritten based on your financials and the terms, and it takes through our pre-approval process 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



Jackie Baratta
SBA Lending Manager
855.333.3333 Email



Anne Thomas
Business Development Officer
855.333.3333 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

Wanted Treatment?
 Yes No

Anything else you want to tell us?

Newsletter 

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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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- How do I know if my business qualifies?
- How do I get started?



Franchise SBA Lending

Home / Business Services / SBA Lending / SBA Franchise Loans / Franchise SBA Lending

SBA Franchise Loans

Franchise Lending for Your Next Location

As a successful franchise owner, we provide SBA 7(a), SBA 504 and 504(c) financing and assistance with all the unique financing needs of your franchised business. We work with you, franchisees and franchisees so that we can assist all aspects of the lending process.

Frank told you about it, so you're on the way, we know what it takes to be a successful franchise. Get those you through the steps to get there, and we'll make the rest of the process as simple as possible.

We offer loans of \$20,000 and above, equipment and inventory financing, and we make loan terms up to 25 years. In addition, we offer an SBA preferred lender status we offer to go to the SBA for additional support, which means you'll get your loan faster.

Contact the Franchise Lending team

| | | |
|---|---|--|
|  <p>Juan Duffy Vice President - Business Development Office 703.235.2496 Loan</p> |  <p>Christopher Chan Vice President - Business Development Office 703.235.2496 Loan</p> |  <p>Jeremy Hart SBA Business Development Manager 703.235.2496 Loan</p> |
|  <p>Sarah Buckler VP - SBA Business Development Office 703.235.2496 Loan</p> | | |

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

Equipment Financing:
 Yes No

Anything else you need to tell us?

Send us info 

Send

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?
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- How do I get started?



504 SBA Lending

504 SBA Lending

Our Loan Offerings

At SBA, we combine experienced financial advisors who operate across the country with our online tools. Our advisors have all the knowledge and experience to guide you through the 504 application and SBA approval process 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 to buy and build buildings, leasehold improvements, tenant improvements, parking lots and other improvements, design-related projects, and more
- Maximum loan amount is 50% of the eligible property's remaining building and 80% of the eligible property for new construction
- 30- and 60-year amortization terms

Machinery and Equipment

Purchase and lease the heavy-duty fleet machinery and equipment you need to help your business thrive.

- Up to 90% financing at fixed, competitive interest rates
- Can be used to purchase, lease or finance your fleet
- 10-year amortization terms or even less for the equipment

Debt Refinancing

Reduce costs of your debt or ease your monthly payments by taking advantage of 504 debt refinancing with a 504 loan advance.

- Up to 90% financing at fixed, competitive interest rates
- Proceeds can be used to refinance qualified debt or eligible business operating expenses with a 504 loan advance
- 80% of your original loan must have been used to acquire, construct, or improve fixed assets in equity

Green Loan Program

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

- Up to 90% financing at fixed, competitive interest rates
- Up to \$1 million on the SBA 7(a) loan program can be shared
- Proceeds can be used for energy, education projects or other equipment, and provide financing for renewable energy financing

Contact the SBA 504 Loan Program Team

 **Steve Butler**
SBA Program Director
878.724.2868 | [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
 Text Phone

Repeat Information?
 Yes No

Anything else you want to tell us?

Remember Me 

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 loan offers for the down payment?
- How do I know if my business qualifies?
- How do I get started?



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.

[Learn More](#)



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.



Erayne Bentley
SBA Regional Executive
(609) 214-2603 | [Email](#)



Clayton Summers
Renewable Energy Finance Team Lead
(202) 228-6220 | [Email](#)



USDA Business & Industry Loans



Home | Business Services | Industry-Specific Services | USDA Lending Programs | Business & Industry Guaranteed Loan Program (B&I)

USDA Business and Industry Loans (B&I)

USDA Business Loans

As 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 investment, 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 programs 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 promoting 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 levels.

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 that they are typically given better commercial loans. The loans must be fully amortized, without calls to sell equipment or structures. Larger loans can include 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 for 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 expansion, 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 prohibitions 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
- Gift services or gift services infrastructure
- Recreation or gambling facilities
- Churches or church-controlled organizations
- Political 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 as 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

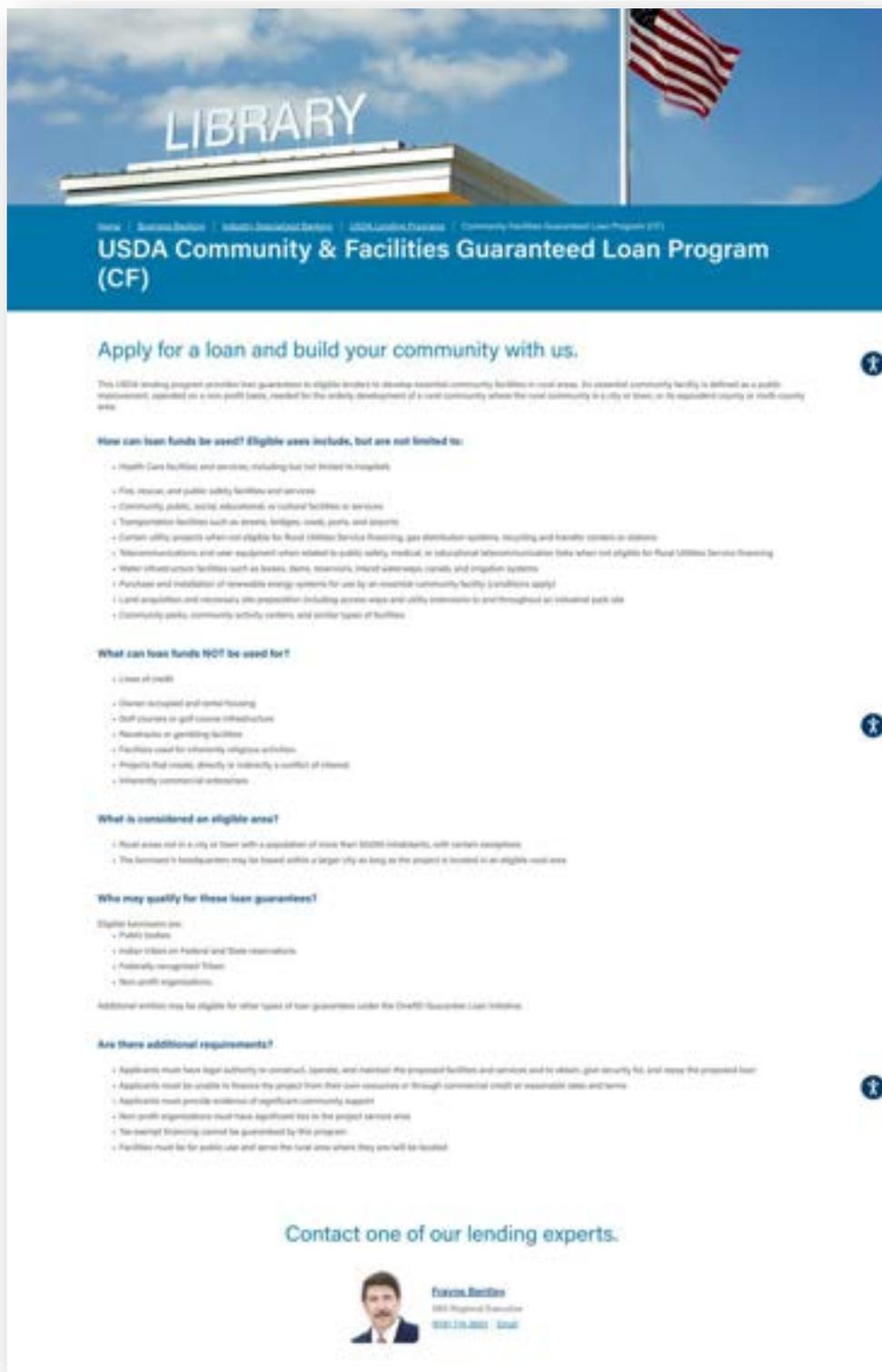
Contact one of our USDA B&I Loan experts.



Travis Bentley
B&I Regional Executive
979-294-2802 | Email



USDA Community & Facilities Loans



LIBRARY

Home | Business Decision | Incentive/Disincentive Services | USDA Lending Programs | Community Facilities Guaranteed Loan Program (CF)

USDA Community & Facilities Guaranteed Loan Program (CF)

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, parks, and airports
- Certain utility projects when not eligible for Rural Utilities Service financing, gas distribution systems, recycling and transfer centers or stations
- Telecommunications and other 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 easements to go throughout an unincorporated 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
- Club houses or golf course infrastructure
- Resort/recreation 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 located 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
- Other Cities or Federal and State instrumentalities
- Federally managed Tribes
- Non-profit organizations

Additional entities may be eligible for other types of loan guarantees under the (CF) Guaranteed 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 or reasonable sales and leases
- Applicants must provide evidence of significant community support
- Non-profit organizations must have significant ties to the project service area
- Non-credit financing cannot be guaranteed by the program
- Facilities must be for public use and serve the rural area where they are/ will be located

Contact one of our lending experts.

 **Travis Smith**
Rural Program Executive
800.225.4800 | Local



USDA Food Supply Chain Loans



Home / Business Services / Industry Development Services / USDA Lending Programs / Food Supply Chain Guaranteed Loan Program (FSC)

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 8th of 2021 in response to the exposed vulnerabilities in America's food supply chain during the COVID-19 pandemic. 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 liquidity 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
- Nurseries or gardening facilities
- Churches or church-controlled organizations
- Federal organizations
- Lending, investment, and insurance companies
- Agricultural production
- Distribution or payment to a beneficiary of the loan, 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 borrower's 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 new working jobs for rural U.S. residents

Contact one of our USDA Loan Guarantee experts.



Franck Bertelme
USDA Regional Executive
(823) 274-2622 | Email



USDA Rural Energy Loans



Improve your energy efficiency with a REAP grant or loan.

The REAP program provides guaranteed loan financing and grant funding for 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, feedstock and ethanol, anaerobic digesters, and solid fuels)
- Geothermal for electric generation or direct use
- Hydrogen (below 33 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 reconstruction 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 irrigation systems
- 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 Onward 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
Renewable Energy Finance Team
Lead
USDA | REAP



Franchise Lending



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Franchise Loans & Financing

[Why Contact?](#) [Contact Us](#)

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 franchisees, 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, refinancing loans, partner buyouts, real estate loans, equity recapitalizations, and development loans of funds, which include new store development, re-imaging, remodeling, and acquisition.

[Contact Us](#)



Contact our franchise loan expert.

 **Mike O'Leary**
SVP - Franchise Division
Manager
952.442.2888 | Email

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

[Contact the SBA Team Today](#)

Learning Resources



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 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.

[Read Article >](#)



Protect Your Small Business Account
Corporate account takeover is a type of fraud where thieves gain access to a business's accounts to make unauthorized transactions, mislead and add new fake employees to payroll, and steal sensitive customer information. Follow these tips to keep your small business safe.

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Utility-Scale and Distributed Renewable Energy Project Financing

Finance your renewable energy project with United Community Bank.

United Community Bank is proud to provide utility-scale and distributed-renewable energy project financing. These solutions, 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.

Utility-scale financing provides equipment financing, accounts receivable credit facilities, construction financing, permanent financing through both conventional and USDA guaranteed loans, and tax equity investments for utility-scale and distributed renewable energy and battery storage projects. We focus on differentiating ourselves by evaluating client 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 contact our utility-scale specialist for more details.

 **Clayton Summers**
Renewable Energy Finance Team Lead
1204.99.8321 - Lead

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.](#)

[Healstone 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.](#)

[SulRiver 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?



Equipment Lending

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Equipment Lending

Equipment financing to support your business growth.

Whether you're looking for a new piece of equipment or need to replace an old one, we can help you get it. Our equipment financing solutions are designed to help you get the equipment you need to grow your business. We offer flexible financing options to help you get the equipment you need to grow your business. We offer flexible financing options to help you get the equipment you need to grow your business.

Apply for Equipment Financing Online Now

Apply for equipment financing online now. Get the equipment you need to grow your business. Apply for equipment financing online now. Get the equipment you need to grow your business.

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

Meet our equipment lending expert.

Michelle Carroll
Senior Equipment Lending Specialist
800-828-8282

Our commitment to you and your business

- Flexible Terms:** We offer flexible financing terms to help you get the equipment you need to grow your business. We offer flexible financing terms to help you get the equipment you need to grow your business.
- Quick and Easy Application:** Our online application process is quick and easy. We offer flexible financing terms to help you get the equipment you need to grow your business.
- Personalized Financing Solutions:** Our equipment financing solutions are designed to help you get the equipment you need to grow your business. We offer flexible financing terms to help you get the equipment you need to grow your business.
- Fast and Easy Approval:** We offer fast and easy approval for our equipment financing solutions. We offer flexible financing terms to help you get the equipment you need to grow your business.

Learning Resources

- What's the best PPE system for your business?**
Protect your workers and your business with the best PPE system. Learn more about the best PPE system for your business.
- What to Know About Terminals**
Learn more about the different types of terminals and how they can help you grow your business.
- Protect Your Small Business Account**
Learn more about how to protect your small business account from fraud and other risks.

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Loan Calculator

Use our loan calculator to determine the impact of your loan. Enter the loan amount, interest rate, and term to see how much you'll need to pay back.

Loan Information

Loan Amount: \$10,000
Interest Rate: 5.00%
Term: 36 months

You will need to pay back \$51,004, with a monthly payment of \$10,201 over the next 3 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 increase your borrowing capacity, allowing your business to access the capital it requires while maintaining 100% of limited liability. We take a consultative approach to help you leverage the value of your assets, positioning your company for long-term success. Our Asset Based Lending solutions that allow you to maximize your liquidity and strengthen your business financial position and set you up for success in times of growth, change and uncertainty.



Asset-Based Lending and Structured Finance

We don't believe in one size fits all financing solutions. We tailor our flexible and highly personalized equipment financing solutions to accommodate all your financing requirements while providing the flexibility your business needs for these. Our customers that provide greater value with our robust lending and backing options receive your business needs and our today and also your tomorrow when the times grow.

Business with our help to help them use structured finance techniques can help with reduced financing risk, improved risk management, access to highly collateral capital resources, efficient working, improved liquidity, asset revaluation, and financing innovation.

[Contact Us](#)

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



Caleb McFadden
Asset Based Lending Director
Manager
800.444.4444 | Email



Julia Gomez
SVP Structured Financing
U.S. & Int. Markets
800.444.4444 | Email



David Reuter
Senior Business Development
Officer
800.444.4444 | Email

Our commitment to you and your business

We want your business to thrive when it comes to business financing success. When you work with JCB, our shared goal of reducing capital costs will lead to understand your business and provide a unique and priority solution for your business financing needs, all while providing the exceptional customer service you deserve. From competitive rates and flexible terms to rapid disbursement, and strong industry expertise, we are committed to providing the support and resources you require along your growth and vision opportunity when it comes. Because we're committed. And we're all about your business's success.

- Competitive Rates:** We offer competitive rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on our rates and terms.
- Flexible Terms:** We provide flexible repayment terms that suit your business cash flow needs. Contact us for more information on our 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:** Our flexible financing options allow your business to access the capital it needs to grow. We tailor our financing solutions to meet your specific needs, ensuring you have the resources to expand your operations and increase your growth.
- Open to All Sectors:** When you partner with JCB, our business financing experts and resources will help you understand your business and provide a financing solution that can help you drive growth at every step in your business's journey.

Helpful Resources



What's the best PPS system for your business?
Working a business can be demanding – you have to deal with a lot of tasks, including managing employees, taking orders and managing finances. Luckily, there are great all-in-one PPS systems that can take all the stress off your shoulders for you.

[Read more >](#)



What to Know About Remittance
The top level level of remittance in the world. There are many reasons to use remittance in the world of company's growth and they should be aware of the public unless they are not understanding how it works in the first step of getting it.

[Read more >](#)



Protect Your Small Business Account
Credit card account is a type of financial tool that allows you to get a business's financial health and financial transactions, making sure you're getting the most out of your account. And, it's important to understand the information, so you can take care of your small business, too.

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Construction Financing



Home | Business Services | Industry-Specialized Services | Builder Finance

Construction Financing

Contact Us

Building loans for commercial projects

All listed, 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's Guthrie
President, Builder Finance
763.267.6282 | 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 Citibank, 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 relationship-building, and their industry experience, we are committed to providing the support and resources you need to drive growth and build successfully when it comes to construction financing. Your builder finance team will work closely with you to structure building loans that align with your unique requirements and project timelines.

- **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 intricacies of a streamlined lending process. We will guide you through the application process and ensure 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.
- **Real-in-Place Service:** When you join the power of Citibank'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



- What's the best POS system for your business?**
Getting a business can be demanding – you need 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 all much of the tedious work for you.
[Read Article >](#)
- What to Know About Remittance**
You may have heard of remittance in the news. Nations are concerned 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.
[Read Article >](#)
- Protect Your Small Business Account**
Credit card account takeover is a type of fraud where thieves gain access to a business's finances to make unauthorized transactions, creating and adding new fake employees to payroll, and stealing sensitive customer information. Follow these tips to keep your small business safe.
[Read Article >](#)

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Non-Profit Financing

[Home](#) [Business Banking](#) [Individual Banking](#) [Non-Profit Banking](#)

Non-Profit Banking

Non-profit Lending Solutions

To help you address your financial needs, we offer specialized lending programs designed specifically for non-profit organizations. Our commitment to non-profit organizations and our experience with diverse financing options, allowing you to find an effective solution - lending, leasing, capital.

501(c)(3) Lending
 When your business starts with a mission or cause, there's a good chance you'll need financing to help you get started. We offer a variety of financing options to help you get started.

Municipal Financing
 Whether it's for a day of life or an emergency in your community, we have the financing options to help you get started. We offer a variety of financing options to help you get started.

New Market Tax Credits
 We offer a variety of financing options to help you get started. We offer a variety of financing options to help you get started.

Contact a Non-Profit Lending Expert Today

Steve Peltier
 Senior Account Relationship Manager (Small Business)
 214.261.0000 | Steve

Bill Zurell
 Chief - Small Business Relationship Manager
 972.228.0000 | Bill

Justin Miller
 Senior Account Relationship Manager
 972.228.0000 | Justin

Our commitment to you and your business

- Customer First** - We offer personalized service, ensuring the ability to help you achieve your business goals.
- Flexible Terms** - We offer flexible repayment terms that will give you the most control over your business.
- Small and Seasonal Financing** - Our debt solutions are designed to meet the needs of a seasonal business.
- Operational Financing Solutions** - Our solutions are designed to help you manage your business's day-to-day needs.
- Banking Solutions** - We offer a variety of banking solutions to help you manage your business's day-to-day needs.
- Small Business Advice** - We offer a variety of banking solutions to help you manage your business's day-to-day needs.

Loan Calculator

Use the loan calculator to determine the monthly payment, total amount paid, and total interest paid on a loan.

Loan Information

Loan Amount:

Term:

Interest Rate:

You will need to pay back \$251,004, with a monthly payment of \$50,201 over the next 5 months.

Helpful Resources

What's the best PDS system for your business?
 Finding a business partner is a critical step in the success of your business. We offer a variety of financing options to help you get started.

What to Know About Remittance
 The most common type of remittance is the check. However, we offer a variety of financing options to help you get started.

Protect Your Small Business Account
 We offer a variety of financing options to help you get started. We offer a variety of financing options to help you get started.

[View All Tools](#)



Syndicated Financing



Home / Business Solutions / Capital & Financial Services / Loan Solutions

Syndicated Financing

Raise More Financial Capital with Our Network of Trusted Lenders

If you're seeking to accelerate sales, boost strategic growth, or expand an existing business operation, our syndicated financing program offers an unparalleled solution. Our network of trusted lenders offers a variety of financing options that align with your company's specific requirements and goals. With our deep industry knowledge and expertise, we are committed to leading, inspiring, empowering, and helping you reach your next level of success.

Find Your Local Commercial Relationship Manager

Select a State: Select a City:

| | | |
|--|---|---|
|  David Mahood Manager of Commercial Finance 903.251.8525 Email |  Kelli Hunter Commercial Relationship Manager 903.251.8525 Email |  Leana Chiles SVP, Commercial Relationship Manager 903.251.8525 Email |
|  Beth Leitch Commercial Relationship Manager 903.251.8525 Email |  Mike Smith Commercial Relationship Manager 903.251.8525 Email |  Adam Sato Commercial Relationship Manager 903.251.8525 Email |
|  Julia Hill Commercial Relationship Manager 903.251.8525 Email |  Steve Powell Commercial Relationship Manager 903.251.8525 Email |  Eric Heiblum Commercial Relationship Manager 903.251.8525 Email |
|  Melissa O'Grady Commercial Relationship Manager 903.251.8525 Email |  Bret White Commercial Relationship Manager 903.251.8525 Email |  Steve Atax Commercial Relationship Manager 903.251.8525 Email |

[View All Results](#)

Our commitment to you and your business

We know you have many options when it comes to business financing solutions. When you work with us, you'll benefit from a dedicated team of experts who will work to understand your business and 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 your personalizing, and deep industry expertise, we are committed to providing the support and resources you need to drive growth and create opportunities when it comes to financing your business with us. Here are some of the ways we do this:

- 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 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 business specialists in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- Real-time online tracking:** When you use the power of technology, tracking reporting and financial data, our exceptional customer service, you gain a complete picture that can help you drive growth in every aspect of your business's success.

Learning Resources



What's the best POS system for your business?
Choosing a business can be overwhelming – you have to take all of the factors into account, including your budget, the type of business you're running, and the features you need. Here are some of the best POS systems that can help you make the right choice for your business.

[Read More >](#)



What to Know About Remittance
The way you handle remittance is a key factor in your business's success. It's important to understand the different types of remittance and how they can affect your business. Here are some of the key things to know about remittance.

[Read More >](#)



Protect Your Small Business Account
Protecting your business account is a top priority for small business owners. There are several ways to do this, including using secure payment methods, monitoring your account activity, and using fraud protection services. Here are some of the best ways to protect your small business account.

[Read More >](#)

[View All Posts](#)



Middle Market Banking

The screenshot displays a professional website for Middle Market Banking. At the top, a blue header contains the title "Middle Market Banking" and a "Home" button. The main content area is white and features several sections: 1. A headline "Flexible banking solutions for your unique business." followed by a grid of eight circular icons representing services like Merchant Services, Online Banking, and Credit Cards. 2. A section titled "We've always got your back." with a photo of two smiling business professionals and a "Learn More" button. 3. A "Treasury Management Services" section with a photo of a woman at a desk and a "Learn More" button. 4. A "We can't wait to connect with you" section featuring a grid of 12 employee headshots with their names and titles. 5. A "Connect with a business lending specialist to get started" section containing a contact form with fields for Name, Title, Email, and Phone, along with a "Send Message" button. 6. A bottom section with three columns of text and images, each with a "Learn More" button. The right edge of the page has a vertical navigation bar with circular icons.



Senior Living Financing

[Home](#) / [Business Loans](#) / [Senior Housing Finance](#) / [Senior Living Loans](#)

Senior Housing Finance

Your partner in loans for senior care facilities

Whether you are looking to expand your senior care facility, address new markets, or build a new operation, our Senior Housing Finance team can help you achieve your goals. With our deep industry expertise, competitive rates, and flexible terms, we can help you secure the financing you need to grow your business. From construction loans to working capital loans, we have the financing solutions you need to succeed.

We work with providers of independent living, assisted living, memory care, skilled nursing, and more senior care services.

Contact our Senior Housing Finance experts today!



Derrick Bostick
Senior Living Loan Specialist
303.201.2000 ext. 2000



Teresa Gilkison
Senior Living Loan Specialist
303.201.2000 ext. 2000



Caroline Moore
Senior Living Loan Specialist
303.201.2000 ext. 2000



Rob Assel
Senior Living Loan Specialist
303.201.2000 ext. 2000



Beth Rowley
Senior Living Loan Specialist
303.201.2000 ext. 2000

Our commitment to you and your business

- 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 and financial needs. Contact us for more information on rates and terms.
- Swift and Streamlined Process:** Our dedicated team understands the requirements of a successful lending process. We will guide you through the application process and ensure a smooth loan experience for you.
- Customer-Focused Service:** Each transaction is unique. Our business specialists are providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and sustained growth.
- Real-time Service:** When you get the green light on your financing, we'll work with you to ensure a smooth transition to your new financing partner that you can rely on for growth and success in your business journey.

Loan Calculator

Use this loan calculator to determine the interest of your loan. It allows you to see how your loan will change based on a variety of factors.

Loan Information

Loan Amount:

Term:

Interest Rate:

You will need to pay back \$151,004, with a monthly payment of \$20,201 over the next 60 months.





What's the best PMS system for your business?

Choosing a PMS system can be overwhelming. Learn how to choose the right PMS system for your business by comparing different options and understanding the features and benefits of each.

[Read More >](#)



What to Know About Retirement

As you plan for retirement, it's important to understand the different options available to you. Learn about the pros and cons of each option and how to choose the right one for your needs.

[Read More >](#)



Reduce Your Small Business Account

Reducing your small business account can help you save money and improve your cash flow. Learn about the different ways to reduce your account and how to choose the right one for your business.

[Read More >](#)



Online & Mobile Banking

Online and Mobile Banking

Digital Banking and Mobile Banking App

Digital Banking

Mobile Banking App

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

Online Banking "How-To" Guides

Get the most out of your digital banking

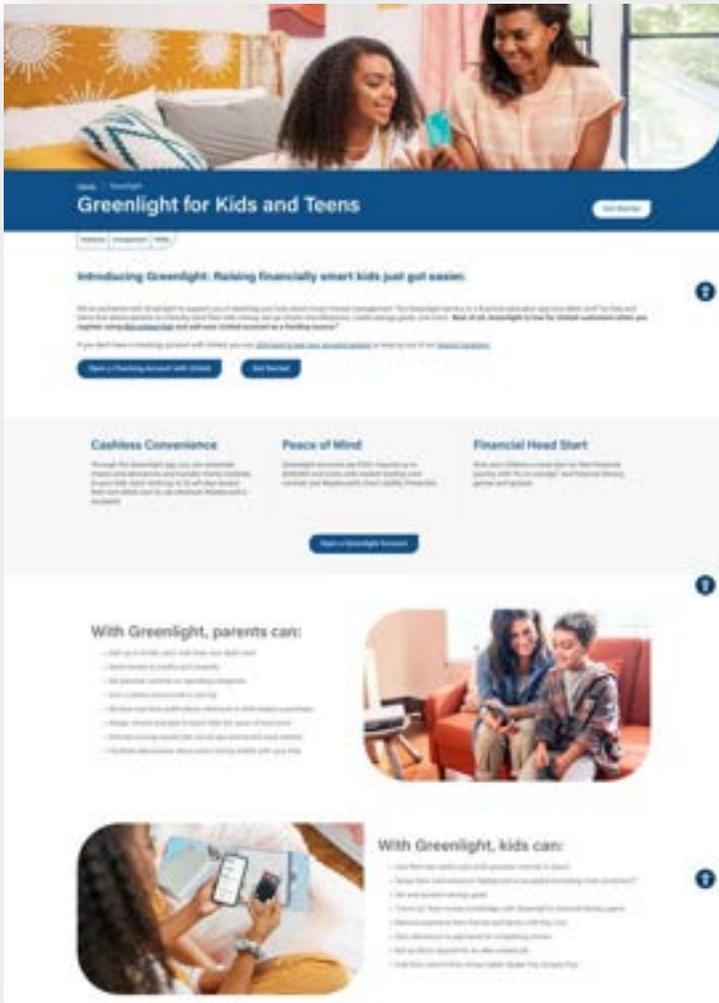
- My Money Manager**
- Card Controls**
- Alerts and Notifications**
- Mobile Deposits**
- Bill Pay**
- eStatements**
- Tech Banking Support**

Learning Center

56



Greenlight



Greenlight for Kids and Teens

Introducing Greenlight. Raising financially smart kids just got easier.

Cashless Convenience
 Spend the Greenlight app, not your cash. Parents can approve and track their child's spending. No cash, no checks, no ATM fees. No need to carry cash or checks. No need to worry about lost or stolen cash.

Peace of Mind
 Greenlight comes with 24/7 monitoring and alerts so you can track your child's spending. No need to worry about lost or stolen cash. No need to worry about your child's spending.

Financial Head Start
 Give your child a head start on financial literacy. Greenlight comes with 24/7 monitoring and alerts so you can track your child's spending. No need to worry about lost or stolen cash. No need to worry about your child's spending.

With Greenlight, parents can:

- Set up a Greenlight card for their child
- Approve and track their child's spending
- Set spending limits and restrictions
- Receive alerts when their child's card is used
- Monitor their child's spending habits
- Give their child a head start on financial literacy

With Greenlight, kids can:

- Shop online and in-store
- Get cash back on purchases
- Earn rewards on purchases
- Use their card at any merchant that accepts Visa
- Get alerts when their card is used
- Track their spending habits

Frequently Asked Questions about Greenlight

I signed up through the linked link, but I was just charged a monthly fee.
 Please contact Greenlight customer support at 1-800-800-8000 or visit our website at www.greenlight.com for more information. We will be happy to help you resolve this issue as quickly as possible.

Can I send money to my child's Greenlight card from the linked app or website?
 Yes, you can send money to your child's Greenlight card from the Greenlight app or website. Please visit www.greenlight.com for more information.

Is there a minimum age to have a Greenlight card?
 The minimum age to have a Greenlight card is 13 years old. Please visit www.greenlight.com for more information.

Is there an age for kids?
 The minimum age for kids to have a Greenlight card is 13 years old. Please visit www.greenlight.com for more information.

Is Greenlight cash?
 Greenlight is a cashless payment method. It is not cash, but it can be used to purchase goods and services. Please visit www.greenlight.com for more information.

Can Greenlight cards be used internationally?
 Yes, Greenlight cards can be used internationally. Please visit www.greenlight.com for more information.

How long does it take for my debit card to work?
 It typically takes 3-5 business days for your Greenlight card to be activated. Please visit www.greenlight.com for more information.

How do I verify my banking source?
 To verify your banking source, please visit www.greenlight.com and follow the instructions. Please visit www.greenlight.com for more information.

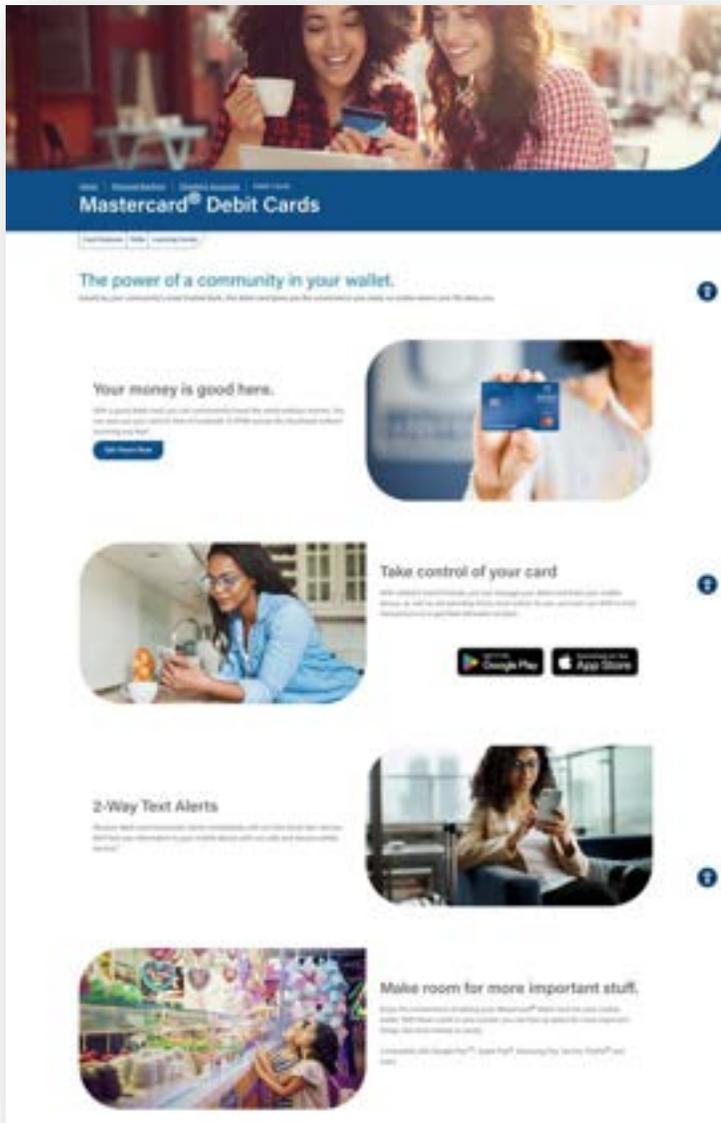
How do I activate my child's Greenlight card?
 To activate your child's Greenlight card, please visit www.greenlight.com and follow the instructions. Please visit www.greenlight.com for more information.

How can I check my child's spending history?
 You can check your child's spending history through the Greenlight app or website. Please visit www.greenlight.com for more information.

How do I contact Greenlight customer support?
 You can contact Greenlight customer support at 1-800-800-8000 or visit our website at www.greenlight.com for more information.



Mastercard Debit Card



Mastercard® Debit Cards

The power of a community in your wallet.

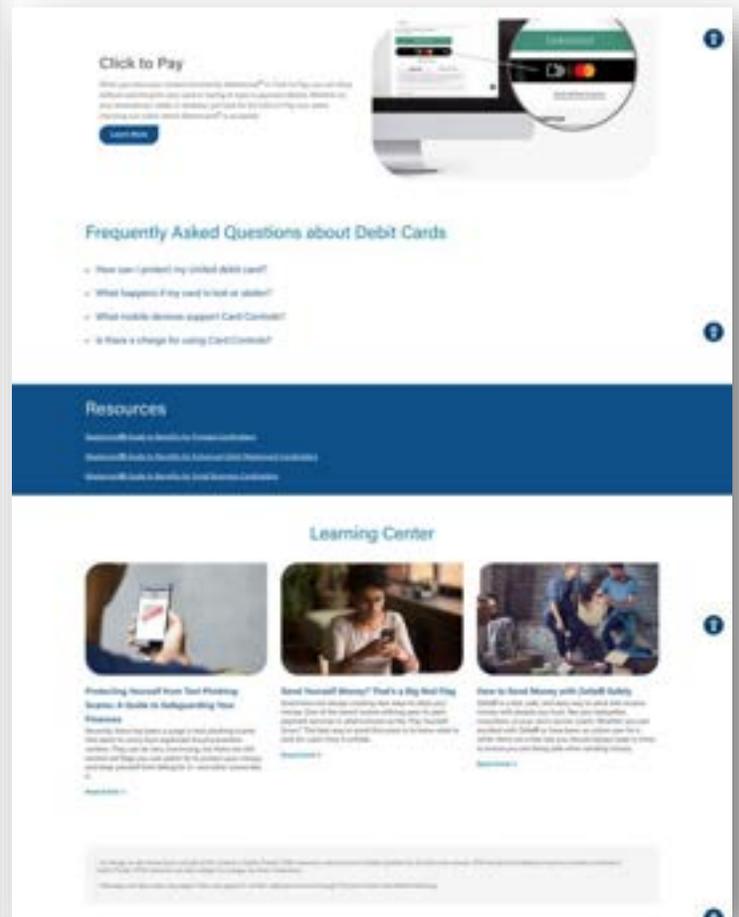
Your money is good here.

Take control of your card

2-Way Text Alerts

Make room for more important stuff.

This landing page features a top navigation bar with links for Home, Rewards & Cashback, Cardholder Services, and Card Control. The main content is organized into five sections, each with a large image and a title. The first section, 'Your money is good here,' includes a 'Get More Info' button. The second section, 'Take control of your card,' features a 'Download on the App Store' and 'GET IT ON Google Play' button. The third section, '2-Way Text Alerts,' includes a 'Learn More' button. The fourth section, 'Make room for more important stuff,' includes a 'Learn More' button. The page is decorated with blue circular icons containing the number 1.



Click to Pay

Frequently Asked Questions about Debit Cards

- How can I protect my linked debit card?
- What happens if my card is lost or stolen?
- What mobile devices support Click to Pay?
- Is there a charge for using Click to Pay?

Resources

Learn More about Debit Cards

Learn More about Debit Cards

Learn More about Debit Cards

Learning Center

Protecting Yourself from Text Phishing Scams & Quizzes to Help Improve Your Phishing Skills

Send Yourself Money? That's a Big Deal! How to Send Money with Cash App

How to Send Money with Cash App

This page features a top navigation bar with links for Home, Rewards & Cashback, Cardholder Services, and Card Control. The main content is organized into three sections. The first section, 'Click to Pay,' includes a 'Learn More' button. The second section, 'Frequently Asked Questions about Debit Cards,' includes a list of four questions. The third section, 'Resources,' includes three links. The fourth section, 'Learning Center,' includes three articles. The page is decorated with blue circular icons containing the number 1.



Click-to-Pay

See How Click To Pay Works For You

No more reaching for your card.

No more forgotten passwords.

Check out online with peace of mind.

- Encrypted payment information.**
- Sophisticated bot detection.**
- Protection against fraud.**

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

Step 1

Step 2

Step 3

Business to Business



Overdraft Protection



[Home](#) | [Personal Banking](#) | [Checking Accounts](#) | [Overdraft Protection Services](#)

Overdraft Protection Services

Contact Us

Features

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 | Courtesy Overdraft with ATM and Debit Card Coverage | Overdraft Protection Transfer |
|--|--|---|
| <p>Coverage comes standard for eligible United Community personal checking accounts¹.</p> <ul style="list-style-type: none"> Each occurrence is \$36 per item². Your daily overdraft charges are limited to a maximum of three (3) fees per day. Types of transactions covered <ul style="list-style-type: none"> Checks Other debit payments | <p>Optional coverage added to Courtesy Overdraft that covers overdrafts for everyday debit card transactions.³</p> <ul style="list-style-type: none"> Each occurrence is \$36 per item². Your daily overdraft charges are limited to a maximum of three (3) fees per day. Types of transactions covered <ul style="list-style-type: none"> Checks Other debit payments ATM withdrawals Everyday debit card transactions <p>Enroll Now</p> | <p>Optional coverage that allows you to link your account to another United Community savings⁴ or checking account, money market or a line of credit⁵ that will be used to cover overdrafts.</p> <ul style="list-style-type: none"> Overdraft Protection Transfer: \$750 per occurrence. Standard overdraft fees apply for overdraft payments beyond your available balance. Types of transactions covered <ul style="list-style-type: none"> Checks Other debit payments ATM withdrawals Everyday debit card transactions |



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

² 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.

³ You are required to pay a \$36 overdraft fee for each overdraft transaction that is paid by the bank. There is a limit of \$100 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 fees are generally not covered for accounts that are not in good standing, do not have regular deposits or those with excessive overdrafts.

⁴ Transaction restrictions may apply. See account agreement disclosures for details.

⁵ Subject to credit approval. Other restrictions may apply.



Overdraft Protection

United Community

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](#)

Member
FDIC

United Community

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](#)

[Back](#) [Make Selection](#) [Learn More](#) [Home](#)

Member
FDIC



Overdraft Protection



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](#)



[Opt-In Disclosure](#)

[Help Me Decide](#)

[Make Selection](#)

[Home](#)

Member
FDIC



Overdraft Protection



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

Next: List Accounts

Help Me Decide

Learn More

Home

Member
FDIC



Treasury Management



Account Management

Account Management

Stay in the know.

BAI and EDI Reporting

Account Reconciliation

Zero Balance Accounts

Insured Cash Sweeps

Online and Mobile Banking

Contact our Treasury Management Team

Learning Resources

- What's the best PDS system for your business?
- What to Know About Receivables
- Protect Your Small Business Account



Accounts Receivable

Accounts Receivable Services

No maydays on paydays.

ACH Origination Services

Merchant Services

Remote Deposit Capture

SmartSafe

Lockbox Services

Healthcare Reimburse

Create Invoices with AutoLocks

Contact our Treasury Management Team

Incoming Wire Transfer Instructions

Learning Resources



Accounts Payable



Home > Business Services > Treasury Management > Accounts Payable Services

Accounts Payable Services

A penny earned... and paid.

From investment advice to your money and back to you in the bank. When you establish your government relationship with us, you'll save time, money and headaches.

| | | | |
|---|---|--|---|
|  <p>ACH Origination Services</p> <p>Use ACH to submit payments from customers or vendors who hold business checking accounts.</p> <p>Learn More</p> |  <p>Business Debit Cards</p> <p>Control what your vendors can buy with Business Debit Cards that are perfect for your business purchases. Learn more about all the benefits and benefits.</p> <p>Learn More</p> |  <p>Direct Deposits</p> <p>Deposit your 1099 and authorize your payroll with direct deposit. Clearing, sorting, sorting customer or tax, each ready to be right-prior to their filing.</p> <p>Contact Us Today</p> |  <p>Payroll Services</p> <p>Get us started up with our best practices. We'll help you file the correct information to avoid costly mistakes. We'll get it all in a single payment.</p> <p>Contact Us Today</p> |
|  <p>Purchasing Card</p> <p>Take control of your business spending. Control costs on all business expenses and purchase orders. And manage your transactions with the available payment options.</p> <p>Contact Us Today</p> |  <p>Tax Payments</p> <p>We can't do anything about the rates that we can help you control your own and make an investment in the future and security.</p> <p>Contact Us Today</p> |  <p>Wire Transfers</p> <p>Send money from your bank to your business account in a safe, efficient way with our Wire Transfer service.</p> <p>Learn More</p> |  <p>Bill Pay</p> <p>Pay your bills and have the protection of all your bill payments on one place. Access to all your bills, including, utility, credit, phone, etc. and more.</p> <p>Learn More</p> |

Contact our Treasury Management Team

For more information call 1-800-233-8333 or email TreasuryManagement@usbank.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?

[Track Order](#)

[Submit](#)

Learning Resources

| | | |
|---|--|--|
|  <p>What's the best POC system for your business?</p> <p>Having a business card directory is not the only way of finding contacts. Automating and digitizing sales and marketing is becoming a must. Here are some of the best POC systems for your business. We'll help you find the right one.</p> <p>Read More</p> |  <p>What to Know About Remittance</p> <p>Remittance is the process of sending money from one account to another. It's a common term used in the public sector, but it's also used in the private sector. Understanding how it works is the first step to managing it.</p> <p>Read More</p> |  <p>Protect Your Small Business Account</p> <p>Protect your account from fraud. In a time of high interest rates, your account is a business's lifeline. It's important to have a strong security protocol in place, including strong passwords, multi-factor authentication, and strong security protocols. To learn more, check out our guide on how to protect your small business account.</p> <p>Read More</p> |
|---|--|--|

[View All Posts](#)



ACH Origination

ACH Origination

Streamline your cash flow with ACH Origination.

ACH Payments

- ACH Payments are a secure and efficient way to pay your vendors and employees.
- ACH Payments are a secure and efficient way to pay your vendors and employees.
- ACH Payments are a secure and efficient way to pay your vendors and employees.

ACH Collections

- ACH Collections are a secure and efficient way to collect your receivables.
- ACH Collections are a secure and efficient way to collect your receivables.
- ACH Collections are a secure and efficient way to collect your receivables.

Enhanced Security

ACH Origination provides enhanced security for your ACH transactions.

NACHA Rule Changes - 2023

More Details

Third Party Debit

Same Day ACH Debit Limit

Usage of ACH SEC Codes

Contact our Treasury Management Team

Learning Resources

- Why is ACH the #1 option for your business?**
- What is Same Day Payments?**
- Protect Your Small Business Account**



Fraud Prevention Tools

Fraud Prevention Services [Learn More](#)

Be safe. Stay safe.

Get help from the industry's leading experts for the most advanced prevention services to protect your business and your customers from fraud.

Positive Pay

ACH Positive Pay accounts are used for businesses that have a high volume of payments and need to ensure that their payments are not altered or stolen. Positive Pay is a service that allows you to verify the accuracy of your payments before they are processed.

- Prevents unauthorized payments from being processed
- Alerts you when a payment is not in your account
- Alerts you when a payment is not in your account
- Alerts you when a payment is not in your account



ACH Positive Pay

ACH Positive Pay is a service that allows you to verify the accuracy of your payments before they are processed. It is a service that allows you to verify the accuracy of your payments before they are processed.

[Learn More](#)

Check Block

Check Block is a service that allows you to prevent checks from being cashed or deposited. It is a service that allows you to prevent checks from being cashed or deposited.

[Learn More](#)

ACH Debit Block

ACH Debit Block is a service that allows you to prevent ACH debits from being processed. It is a service that allows you to prevent ACH debits from being processed.

[Learn More](#)

How to protect yourself from wire fraud.

Wire fraud is a type of fraud that involves the transfer of money electronically. It is a type of fraud that involves the transfer of money electronically.

[Read More](#)

Contact our Treasury Management Team

We are here to help. Call 1-800-233-8888 or email treasury@usbank.com to get in touch with the Treasury Management Team.

Name Select An Industry

City Select A State

Email Phone (Optional)

Preferred Contact Method
 Text Phone

Consent to Contact?
 Yes No

Anything else you need to tell us?

Download 

[Submit](#)

Learning Resources



What's the best POS system for your business?

Choosing a point-of-sale (POS) system is a critical decision for any business. It can help you manage your inventory, track sales, and improve customer service. Here are some factors to consider when choosing a POS system for your business.

[Read More](#)



What to Know About Returnware

Returnware is a type of software that is designed to be used for a short period of time. It is a type of software that is designed to be used for a short period of time.

[Read More](#)



Protect Your Small Business Account

Small business accounts are a great way to manage your business's finances. They offer a variety of features and services that can help you grow your business. Here are some tips for protecting your small business account.

[Read More](#)

[View All Tools](#)



Wire Transfers

[Home](#) [Business Banking](#) [Treasury Management](#) [Wire Transfers](#)

Wire Transfers

[Domestic Wire](#) [International Wire](#) [Wireless](#)

Move money to and from your account.

The information you provide to us will allow you to move money to and from your account(s) securely and quickly. This is a fast and secure payment method that is not subject to the same day ACH transfer to recipients.

Domestic Wire Instructions

How to Receive a Domestic Wire Transfer

Please provide the originating financial institution with the following wire information:

- **Wire funds to:** United Community Bank
- **Routing number:** 031000024
- **Address:**
100 Highway 200 East
Barnstable, MA 02530
- **Pay To:** Bill for your name and account number

Also, attach the following information to each wire transfer: The destination bank's name and address.

How to Send a Domestic Wire Transfer

Please contact Community Bank with the following wire information:

- **Wire funds to:** The receiving financial institution name
- **Routing ABA number:** Routing and account number of receiving financial institution
- **Address:** Address of receiving financial institution
- **Pay To:** Bill for name, address and account number of receiving party

Domestic outgoing wires are sent to Business Center Banking at 800, 24 hours, 7 days a week.

International Wire Instructions

How to Receive an International Wire Transfer

Please provide the originating financial institution with the following wire information:

- **Wire funds to:**
United Community Bank
100 Highway 200 East
Barnstable, MA 02530
- **SWIFT BIC:** UCDBUS33
- **Pay To:** Bill for your name and account number

Allow up to 7 days for an international wire transfer to reach your account.

International incoming wires are in US Dollars. International transactions may vary by bank.

How to Send an International Wire Transfer

Please contact Community Bank with the following wire information:

- **Wire funds to:** The receiving financial institution name
- **SWIFT Code:** The SWIFT code (sometimes called BIC) used by the foreign financial institution
- **Pay To:** Bill for name, address and account number of receiving party

For international payments to foreign countries, some additional information may be required to send funds. Please contact your local branch for additional information.

The information regarding wire fees is here.

[Domestic Instructions](#)

Contact our Treasury Management Team

Fill out the form below and call (508) 553-6222 or email TreasuryManagement@ucdb.com to get in contact with the Treasury Management 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?

Send a link



International Services



[Home](#) [Business Banking](#) [Business Development](#) [International Services](#)

International Services

[View All](#)

We go where you go.

With over 100 years of experience, you have an advantage of confidence in your international services. With frequent payments, you can afford quality, risk-reduced and transparent and exchange services. This is what we do best. International & participating in reporting.

Documentary Collections Letter

Start your bank document collection, with help to help where only it is added and easy to be added. With our document collection service, we'll ensure the documentation process is smooth and your business needs being your response. Again, please to help support your business.

[Contact Us Today](#)

Letters of Credit

- The first bank you work with with Letters of Credit. Since the required documents are submitted, with strictly your order.
- Request Letters of Credit, make you to pay for your bank, after the required completion with your terms and conditions.
- Again, we support that part of the bank of your contract with a flexible Letter of Credit.

[Contact Us Today](#)

Wise Transfers

Ready when moving from your bank's account to a new location, we will use the Wise Transfer service.

[Learn More](#)

Contact our Treasury Management Team

Request our services at 1-800-225-2222 or email GlobalTreasury@wellsfargo.com to connect with the Treasury Management Services team.

Name Select An Industry

City Select a State

Email Phone (Optional)

Preferred Contact Method:
 Email Phone

Send Statement?
 Yes No

Anything else you want to tell us?

I'm a banker I'm not a banker

[Submit](#)

Learning Resources



What's the best FCG system for your business?

Starting a business can be daunting... you need to stay on top of everything, including accounting, sales, and your marketing strategy. Luckily, there are a variety of ways to help you manage your business. Here are a few of the best ways to do so.

[Read More >](#)



What to Know About Remittance

The way you handle remittance is the most critical one to get right. It's not just a company's general bank account, it's the way you handle it. Here are a few things you should know about remittance.

[Read More >](#)



Protect Your Small Business Account

Secure your account with a type of bank that offers you the ability to be a business partner to make your business more secure. It's not just about the account, it's about the ability to make your business more secure.

[Read More >](#)

[View All Posts](#)

[View All Posts](#)



Autobooks



Autobooks

Accounting
Send a professional invoice and get paid — all in the same place.

Customer invoice number tracking
 Track and manage your invoices from one central location. You can also track the status of your invoices and get notified when they are due.

Wide range of digital payment options
 Accept payments from your customers using a variety of digital payment methods, including credit cards, debit cards, and ACH transfers.

All payments deposited into one account
 All payments are deposited into a single bank account, making it easy to manage your cash flow.

Easy invoice extension and tracking
 Extend your invoice due dates and track the status of your invoices from one central location.

Send yourself an invoice
 Test your invoices by sending them to yourself. You can also track the status of your invoices and get notified when they are due.

Secure Payment Link
Share a secure payment link by text, or place it on a web page.

Secure payment from anywhere via a unique URL
 Send your customers a secure payment link that they can use to pay you from anywhere, at any time.

Multiple payment methods, flexible credit limits
 Accept payments from your customers using a variety of digital payment methods, including credit cards, debit cards, and ACH transfers.

Pay link language can be updated for recipients
 Update the language of your payment links to match the language of your customers.

All payments deposited into one account
 All payments are deposited into a single bank account, making it easy to manage your cash flow.

On-Spot Payments Available
Take customer payments on the spot or over the phone.

Payment Apps Available for on-Spot Payment
 Accept payments from your customers using a variety of digital payment methods, including credit cards, debit cards, and ACH transfers.

Wide range of digital payment options
 Accept payments from your customers using a variety of digital payment methods, including credit cards, debit cards, and ACH transfers.

Transparent processing fees to support your business
 We offer transparent processing fees to support your business. You can track the status of your invoices and get notified when they are due.

All payments deposited into one account
 All payments are deposited into a single bank account, making it easy to manage your cash flow.

Payment Available via QR Code
Display your unique QR code to make it easier for customers to pay.

Receive QR code in apps to simplify
 Receive a QR code in your mobile payment app to make it easier for your customers to pay.

Use for face-to-face
 Use your QR code to accept payments from your customers in person.

For paper and other invoices
 Use your QR code to accept payments from your customers on paper invoices and other documents.

Accounting & Reporting
Add on full financial management functionality when you're ready.

Real-time accounting built on the Autobooks
 Get real-time accounting built on the Autobooks platform. You can track the status of your invoices and get notified when they are due.

Automated reporting to help everything up to date
 Get automated reporting to help everything up to date. You can track the status of your invoices and get notified when they are due.

Start Your Management to Start Accounting and Reporting
 Start your management to start accounting and reporting. You can track the status of your invoices and get notified when they are due.

Autobooks All-in-One is the only solution that can do it all
 Autobooks All-in-One is the only solution that can do it all. You can track the status of your invoices and get notified when they are due.

Have a question?

Visit the Autobooks Support Site
 Visit the Autobooks Support Site for more information.

Submit a Support Ticket
 Submit a Support Ticket for more information.



Merchant Services



Bank POS: More payment options mean better business solutions.

Clover Solutions



Find your new Clover Bank POS system

| | |
|---|--|
| Clover Station Ideal for businesses that need a large screen and a cash drawer. | Clover Mini The smallest, most compact system with a built-in screen. |
| Clover Flex A portable system that fits in the palm of your hand. | Clover Duo The all-in-one solution for businesses that need a cash drawer. |

[View All](#)

Protect yourself and your customers.

Do it all with one system.

Get paid in so many ways.

Find your perfect fit.

Continue working offline.

Find out how a Clover POS system and Clover merchant partners can transform your business. Contact with a merchant business consultant today! Call (888) 222-8882 to get started.

Contact our Treasury Management Team

Name Select an Institution

City Select a State

Email Phone (Optional)

Preferred Contact Method
 Text Email

Account Information
Account Number

Routing Slip and ACH ID

Print Form PDF Form



Wealth & Investments



Home | Wealth & Investments

Wealth & Investments

Putting Your Future First

Life looks different for everyone. Wealth management should, too. Whatever your dreams are, and no matter what stage of investing or planning you find yourself in, our team is here to provide you with the services and personalized support you need.



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](#)



Financial Planning

United Community Advisors

Connect with Your Bank Financial Advisor

Financial Planning Services

- Retirement
- Investment
- Insurance
- College Savings

Investment Services

Insurance Coverage

Advisory Services for Business

Contact a Financial Advisor

| Advisor Name | Advisor Name | Advisor Name |
|--------------------|----------------------|--------------------|
| Chris Stevens, CFP | Chris Allen, CFP | Don Balboa |
| Ellen Bussell | Ann Beckett, CFP | Michael Corbett |
| John Dennis | Shelby Anderson, CFP | Jeff Cook |
| Kevin Sutton, CFP | Brandon Johnson, CFP | Mike Thompson, CFP |

Contact us via the form below:

Name: _____ Email: _____

Phone (optional): _____

City: _____

State: _____

Anything else you need to tell us? _____

No, just send me _____



Wealth Management



Home | Wealth Management | Investment Services

United Community Wealth

Home | Wealth Management | Investment Services

Investing in Your Future

Discover the power of your wealth and how it can help you reach your goals. We offer a variety of investment options to help you grow your wealth and secure your future.

Asset and Wealth Management

Our wealth management team provides personalized investment solutions for individuals and families. We work closely with you to understand your goals and risk tolerance, and we provide ongoing monitoring and reporting to help you stay on track.

- Comprehensive Investment Management
- Portfolio Planning
- Tax Planning
- Estate Planning
- Charitable Contribution Strategies
- Retirement Planning

[Contact a Wealth Professional](#)

Invest in Your Future

Our investment professionals are here to help you grow your wealth and secure your future. We offer a variety of investment options to help you reach your goals and secure your future.

[Contact a Wealth Professional](#)

Investment Services for Retirement

Our investment professionals are here to help you grow your wealth and secure your future. We offer a variety of investment options to help you reach your goals and secure your future.

[Contact a Wealth Professional](#)

Choose the Bank Trustee with Award-Winning Customer Service

Choose the management team you can rely on for award-winning service. Our award-winning customer service team is here to help you with everything you need to know about your wealth. We offer a variety of investment options to help you reach your goals and secure your future.

- Investment Management
- Portfolio Planning
- Tax Planning
- Estate Planning
- Charitable Contribution Strategies
- Retirement Planning

[Contact a Wealth Professional](#)



Contact a Wealth Management Professional

| | |
|--|---|
|  <p>Ben Johnson, CFP® Senior Wealth Management Advisor 800.452.4525 ben.johnson@ucw.com</p> |  <p>Sara Smith Senior Wealth Management Advisor 800.452.4525 sara.smith@ucw.com</p> |
|--|---|

Economic and Markets Update

Get the latest news and insights on the economy and markets. Sign up for our newsletter to receive the latest economic updates in your inbox.

Sign up for our newsletter to receive the latest economic updates in your inbox.

Name

Email

Yes, I'm interested No, thank you

[Sign Up](#)

United Community Wealth is an Equal Opportunity and Affirmative Action Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, or ancestry. This policy applies to all employees and applicants for employment. For more information, please contact our Human Resources Department at 800.452.4525.



Personal Misc Fees Schedule

2023 - Personal Miscellaneous Fees Schedule

Personal Miscellaneous Fees Schedule

Not Available (N/A)

Account Research

Research History (per inquiry) \$100

Research Production (per page) \$20

Automated Teller Machines (ATMs)

Card Replacement \$100/line

ATM Transaction (Outside Country) (Outside of United States & Puerto Rico) \$20

Checks

Official Check \$20

Check Copy (per check) (Maximum of 100 checks) \$20

Check Orders (per copy) \$20

Check Printing (per check) (Maximum of 10 checks for personal or business checks; unlimited for other business checks)

Collections

Domestic \$100

Foreign \$200

Wire Bank (Per Wire) \$20

Domestic Account

Changes, Additions, Debit Card, Statement (Maximum of 100) \$20 per month

North America (Maximum of 10) \$20 per month

Transfer of an existing or old account \$100 per month

Legal Orders

Link to Government (No Charge)

Subpoena Response (per copy) \$20

Subpoena Production (per page) \$20

Miscellaneous Services

Account Closure (After 90 Days of Inactivity) \$100

Account Photo (per page) \$10

Account Conversion (No Charge)

Phone Card \$20

Revised Statement (No Charge)

Revised Statement (with No Charge)

Spam Handling (per inquiry) \$20

Stop Payment (Check) (Maximum) \$20

Stop Payment (Check) (Banking Industry) \$20

Unauthorized Payment (Maximum) \$20

Withdrawal of Deposit \$20

Online and Mobile Banking

24/7 No Charge

Instant Transfer (per \$100) \$20

Wire Transfer (No Charge)

Overdraft Services¹

Overdraft (per item) \$20

Overdraft (per \$100) (No Charge)

Overdraft Line of Credit (Maximum Transfer per occurrence) \$20

Overdraft Protection Transfer from Savings Account (per occurrence) \$20

Safe Deposit Box Annual Rental

1 x 5 \$100

2 x 5 \$200

3 x 5 \$300

4 x 5 \$400

5 x 5 \$500

6 x 5 \$600

7 x 5 \$700

8 x 5 \$800

9 x 5 \$900

10 x 5 \$1,000

Locker \$200

Rent Fee (for 24 Hour) \$20

Statement Services

Statement (No Charge)

Paper Statement (No Check or Paper Statement) \$20

Paper Statement (Check or Paper Statement) \$20

Paper Statement (Print and Back Check) (Paper Statement) \$20

Statement Copy (Maximum of 100) \$20

Wire Transfer Services

Account Statement and International \$20

Stop Payment (Check) (Maximum) \$20

Stop Payment (Check) (Banking Industry) \$20

¹ This applies to overdrafts occurring after a notice of delinquency with delinquency is sent to the consumer. The amount charged will be based on the actual amount of the overdraft.

² Transfer services are not available to international banking.

³ International wire transfers are subject to an exchange rate.



