



June 17, 2025

## TREASURY MANAGEMENT SERVICES TRANSITION GUIDE

Dear American National Bank Cash Management Client,

In 2025, American National Bank (“ANB”) and United Community (“United” or the “Bank”) joined forces.

Together, we are committed to delivering the same personalized care you enjoy today, now with the added benefit of expanded services to support your needs, goals, and aspirations. You will continue to receive the same convenient service from the ANB professionals you know and trust—at the same location.

The ANB operating systems will be fully integrated into United Community’s systems during the weekend of July 11–13, 2025. As a result, your accounts and services with ANB will undergo some changes.

This integration—referred to as the conversion—will include all services related to Cash Management, hereafter referred to as Treasury Management. All relevant details regarding the transition of your Treasury Services during the conversion weekend (July 11–13, 2025) are outlined below.

### ACTION ITEMS

Please review and consider following our recommendations to ensure a smooth transition.

**Before Friday, July 11, 2025 – 5:00 PM ET**

**Download Records:**

- Save or print any necessary bank statements, check images, or documents from the ANB online portal. Access to ANB online portal will be permanently shut down on July 11, 2025, at 5:00 p.m. EST

**Wire Transactions:**

- Share the updated Incoming Wire Transactions with all relevant originators to avoid disruptions in domestic or international wire transfers.
- Recurring and Future Dated Wire Transactions will not be processed after July 11, 2025
- Submit and approve all Wire transactions before July 11, 2025 at 5:00pm ET.
- Download all Wire Recipients and Templates for backup.

**ACH Transactions:**

- Download all ACH Recipients and Templates for backup.
- Recurring and Future Dated ACH Transactions will not be processed after July 11, 2025.
- Submit and approve all ACH transactions before July 11, 2025, at 5:00pm ET.



### ACH Origination through Bill Pay:

Customers utilizing ACH origination through Bill Pay will be contacted in June to add this feature through online banking. Please contact your local branch if you were not contacted to avoid service interruption.

### Positive Pay Users:

Ensure your Check File is mapped to the new Positive Pay system July 11, 2025.

### RDC Scanner Users:

Benchmark Technologies will email you on June 5 to schedule a scanner driver installation. Please respond promptly to secure your appointment between June 16 and July 11.

Starting, Monday, July 14, 2025

### New Online Banking Access and First-Time logging in:

Begin using United's new system for ACH origination and other services. For ACH and Wire transfer customers, download the VIP access app (referred to as the sift token) as seen on page 9.

### Wire Transfers:

Provide originators with the new wire Instructions to ensure proper crediting.

### IntraFi Accounts:

United will open a new ICS Checking account known as a "shadow account" for easier balance viewing and access to funds.

### ACH Transactions:

NACHA files for outgoing ACH transactions must have the updated File Header and information as seen on page 13 onto your accounting system

## Terms and Conditions

Effective July 14, 2025, the enclosed Treasury Management Master Agreement will apply to all your accounts and services ("Treasury Management Services"). By using (or continuing the use of) Treasury Management Services, you acknowledge receipt of and agree to be bound by the terms and provisions of the Treasury Management Master Agreement, any applicable Enrollment Form, Operating Instructions, Service Applications, including any and all schedules thereto. To the extent you do not agree to the Treasury Management Master Agreement, you should not use any Treasury Management Services after July 11, 2025, and should contact the bank immediately.

## Quick Contact Guide

Who to Contact	Product or Service
TM Support Contact Center (1-866-270-6100)	Treasury Management Services
	Quicken/QuickBooks
	General Password Resets or Login ID Issues
	Mobile Deposit Issues or Limit Change Requests
	Bill Pay



# WHAT IS TREASURY MANAGEMENT?

We understand that a lot is changing during this transition. One of the first things you may have noticed is that your Cash Management services are now referred to as Treasury Management. At United, we use the term Treasury Management to encompass all the products and services designed to help your business streamline cash flow and enhance operational efficiency. This means you'll continue to enjoy the same great services you use today—plus even more!

Below are some of the Treasury Management options available to you at United Community. If you're interested in exploring new services, your local Regional Treasury Solutions Officer will be happy to help you find the right fit for your business needs. Just call **1-866-270-6100** or email [treasurymgmt@ucbi.com](mailto:treasurymgmt@ucbi.com).

## Accounts Receivable

Services to streamline your collections and receive payments quickly and securely

- ACH Collections
- Merchant Services
- Remote Deposit Capture
- Lockbox Services
- SmartSafe Cash Vault

## Accounts Payable

Take control of your payments process with convenient and efficient payment options

- ACH Payments
- Online Wire Transfers
- Commercial Card
- Payroll Services
- Integrated Payables

## Fraud Prevention

Protect your business from fraud with easy to use services that stop fraud before it happens

- Check Positive Pay
- ACH Positive Pay
- Check Block
- ACH Debit Block

## Account Management

Monitor activity across accounts and let your money work for you without the hassle

- Zero Balance Accounts
- Insured Cash Sweeps
- BAI and EDI Reporting
- Account Reconciliation



## Meet Rocio Centurion – Regional Treasury Solutions Officer

At United, your Treasury Management relationship is always managed by a local representative. We are proud to have Rocio Centurion representing the Central Florida region. Rocio brings over two decades of experience in banking and customer relations, with a background spanning several industries.

She takes pride in building strong relationships and understanding each client's unique needs to tailor solutions that help them achieve their financial goals. Rocio also values a healthy work-life balance and enjoys activities such as running and boating.



# TABLE OF CONTENTS

The remainder of this guide is dedicated to explaining the conversion process and answering questions related to Treasury Management products. Required and recommended actions will be highlighted throughout the guide to help ensure a smooth transition for your business.

If you have additional questions beyond what is covered here, please contact Treasury Management at **1-866-270-6100** or **treasurymgmt@ucbi.com**.

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# GENERAL BANKING INFORMATION

## Cutoff Times

The table below lists the new daily cutoff times that will be in place starting July 14, 2025.

Product	Cutoff Time
ACH	6:00pm ET
ACH same day*	2:00pm ET
Internal Transfer same day	6:00pm ET
Wire – Domestic and International	6:00pm ET
RDC	6:00pm ET
Mobile RDC	5:45pm ET
Positive Pay Exception Decisions	1:30pm ET
ACH Positive Pay Exception Decisions	1:30pm ET

\*Additional fees may apply

## Internal Transfers

Recurring and future-dated internal transfers will continue to be processed through United's internal operating system. To cancel or modify an existing transfer, please contact the branch. New transfers can be created and managed online. New internal transfers can be initiated and managed within Online and Mobile Banking beginning July 14, 2025, at 8:00 a.m. ET. After the conversion weekend, you'll be able to easily adjust account-level internal recurring transfers and transfer permissions to suit your preferences.

## Product Pricing and Fees

As a courtesy, Treasury Management billing will be delayed for twelve months—from July 2025 through July 2026—to ensure that all products and services are functioning as needed. If you are currently not being charged any fees, please note that waivers and exception pricing are reviewed annually with your local relationship team. Any changes in pricing will be communicated in advance.

Billing for Treasury Management customers occurs on the 10th of each month for the previous month's activity. Pricing will be reviewed prior to any future charges. If you have further questions, please contact your Regional Treasury Solutions Officer.

## Statements and eStatements

There will be a temporary delay in accessing current or previous online eStatements following the transition to United Community on Monday, July 14, 2025. If you need statements for accounting or tax-related purposes, please follow the recommended actions provided in this guide.

For the month of July, you will receive two bank statements:

1. A mailed interim July statement from ANB, covering balance and transaction information through July 11, 2025.
2. A second mailed July statement from United Community, covering activity from July 12 through month-end, following the regular United statement cycle.

Up to 24 months of eStatements and transaction history will be available within the new United Community Online and Mobile Banking system.

### RECOMMENDED ACTION

Important Action Before Friday, July 11. Please print or save any existing bank statements, account history, check images, or documents you may need for future reference prior to Friday, July 11. Access to the ANB online portal will be permanently shut down on Friday, July 11, at 5:00 p.m. ET.



## Routing Number Changes

### United Community Routing Numbers

ABA Routing Number	061112843
Domestic Wire Routing Number	061112843
International BIC or SWIFT code	UCOUES33

### Incoming Wire Transactions

Effective Monday, July 14, 2025, incoming wire transfers using the ANB routing number will no longer be accepted by United Community. To ensure successful processing and crediting to your United Community bank account, wire instructions must be updated to reflect United Community's routing information.

#### **ACTION REQUIRED**

Update Incoming Wire Instructions to ensure that incoming domestic and international wire transfers are properly credited to your bank account, please send each originator the updated wire instructions provided below. Failure to send the new instructions puts you at risk of not receiving wire transfers.

Financial Institution Name	United Community Bank
Bank Routing Number	<b>Required for Monday, July 14</b>
Domestic Routing Number	061112843
International Bank Identifier Code	UCOUES33
Address	125 Highway 515 East, Blairsville, GA 30512
Your Information as it appears on your account	Your Name Your Account Number

### Incoming ACH Transactions

No changes are required for incoming ACH transactions. These transactions will continue to be processed as they are today, even after the conversion weekend.

### Outgoing Wire Transactions

No changes are required for outgoing domestic or international wire transfers. All online wire transfers will be sent using your new United Community routing number.

For businesses, online international Foreign Exchange (FX) wires are also available, allowing you to send funds in the recipient's local currency.

Please note: Emailed or faxed outgoing wire instructions will no longer be accepted at the branch. Businesses must begin processing outgoing wire transfers online.

To add online wire transfer access, please contact your Regional Treasury Solutions Officer.

### Outgoing ACH Transactions

For outgoing single-batch ACH transactions initiated through Online Banking, no changes are required. These transactions will automatically originate using your new United Community routing number.



**ACTION REQUIRED**

For outgoing ACH transactions originated using a NACHA file, please update the File Header within your accounting system starting Monday, July 14, 2025, using the updated information provided below. If you need assistance, please contact Treasury Management Support at 1-866-270-6100.

Field	Data Element Name	Contents	Length
1	Record Type Code	'1'	1
2	Priority Code	'01'	2
3	Immediate Destination	'B061000146' (B represents a blank space)	10
4	Immediate Origin	Your Tax Identification Number preceded by a predetermined number (normally a 1)	10
5	File Creation Date	YYMMDD	6
6	File Creation Time	HHMM	4
7	File ID Modifier	'A'	1
8	Record Size	'094'	3
9	Blocking Factor	'10'	2
10	Format Code	'1'	1
11	Immediate Destination Name	'United Community Bank'	23
12	Immediate Origin Name	Your Company Name	23
13	Reference Code	Blank (space fill to 94 character length)	8



# ONLINE BANKING

## Online Banking Access

Your new United Community Online Banking and Mobile Banking apps will be temporarily unavailable starting at 5:00 p.m. ET on Friday, July 11. Access will remain unavailable until 8:00 a.m. ET on Monday, July 14, while we transition to a new and improved system.

## Preparing Your Online Banking

### ACTION REQUIRED

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

- 1. Update your Internet browser.** An updated browser is the gateway to a better and more secure online financial experience. It's vital to use the most current version of your preferred browser.
- 2. Update your contact information including your email address, telephone number, and mobile number within your current ANB Online Banking system.** It is important we have this information current as soon as possible so that we can communicate with you about the planned upgrade to the United Community Online Banking system.
- 3. Update financial software.** If you utilize financial software such as Quicken®, QuickBooks™, or another accounting software, there will be additional steps to take to ensure you are able to continue to successfully download transactions from the new Online Banking system. Visit [ucbi.com/ANB](https://ucbi.com/ANB) for further details and instructions.
- 4. For Mobile Banking Users: Delete your ANB Mobile App from all devices after Friday, July 11.** You may download the "United Community Mobile" app from the Apple or Android app store.

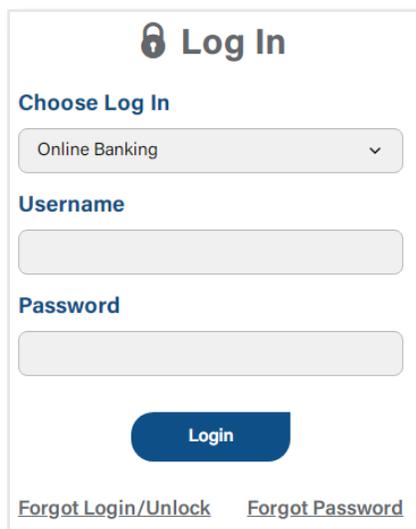
## How to Login for the First Time

You'll enjoy a new and enhanced Online and Mobile Banking experience, allowing you to view and manage your accounts from your desktop, tablet, or smartphone. You may begin using the United Community Online and Mobile Banking system starting Monday, July 14, 2025, at 8:00 a.m. ET by visiting [ucbi.com](https://ucbi.com) or downloading the United Community mobile app. For more information and helpful resources, please visit [ucbi.com/ANB](https://ucbi.com/ANB).

### Step 1:

Beginning on Monday, July 14, at 8:00am ET, go to [ucbi.com](https://ucbi.com)

Click Login in the top right corner and enter your login ID, which will be your current ANB Online Banking username. Then enter your ANB password when prompted and click **Login**.



The screenshot shows a login interface with the following elements:

- Header: A padlock icon followed by the text "Log In".
- Dropdown menu: Labeled "Choose Log In" with "Online Banking" selected and a downward arrow.
- Username field: A text input box labeled "Username".
- Password field: A text input box labeled "Password".
- Login button: A blue button with the text "Login".
- Footer: Two links, "Forgot Login/Unlock" and "Forgot Password".



## Step 2: ACH and Wire Customers Only – First Time Login Setting up your Token Credential ID

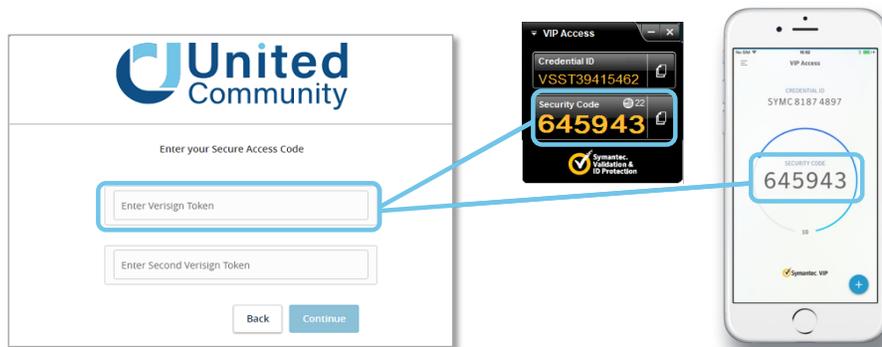
If your company uses ACH Origination or Wire Transfer, all users will be required to use a token when approving payments. Users who do not initiate or approve payments will instead use a Secure Access Code (SAC), as outlined in Step 3 of the login procedure.

If you do not currently use a Token for approving transactions, please follow these steps:

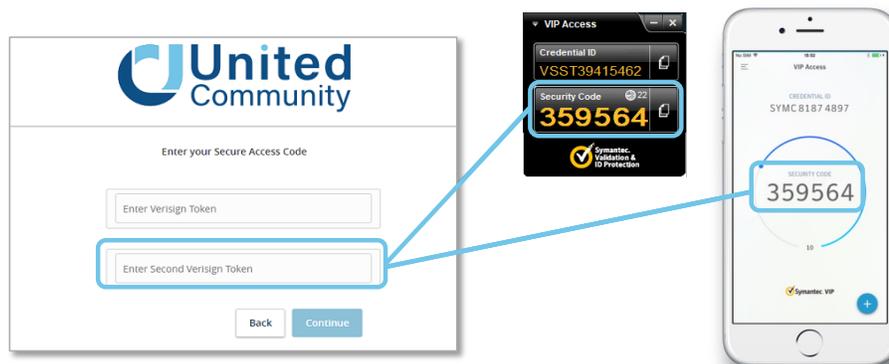
1. **Download the VIP Access App.** Instructions for Computer, iPhone, and Android installation can be found on [ucbi.com/ANB-Treasury](http://ucbi.com/ANB-Treasury)
2. After installation, email United at [ANBTokens@UCBI.com](mailto:ANBTokens@UCBI.com) with the following information:
  - Company name
  - Your full name
  - Username
  - Contact information
  - Credential ID (located at the top of the screen within the VIP Access App)

This will ensure your access is properly configured for secure transaction approvals.

When signing in for the first time with a Token Credential ID, you will be asked to enter your Verisign Token code from the VIP Access app twice as seen below.



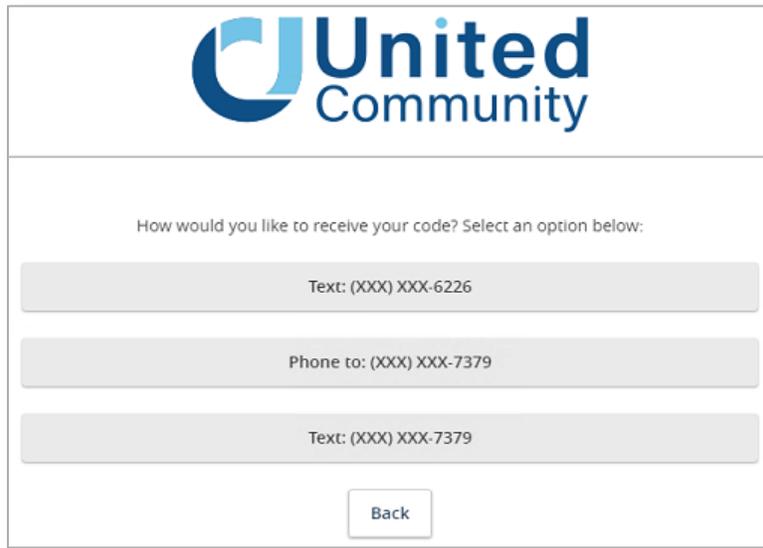
Wait 30 seconds for the Symantec VIP Access app to generate a new security code



*After logging in for the first time with a token, you will be asked to register your device. Doing so will enable you to use your username and password exclusively to log in going forward. Subsequent login attempts will then not require you to enter the token code. After your first time logging in, the token code will only be needed to approve a wire or ACH transaction.*

**Step 3:** For non-token users as described above  
Select your Secure Access Code delivery method

A SAC is a temporary, one-time code used as a security measure to prevent unauthorized access to your account. When logging in to Online Banking or the Mobile Banking App for the first time from an unrecognized computer or mobile device, you will be asked to select a delivery method (text message or phone call, depending on the contact information we have on file for you) to receive your SAC. This code will allow you to log in and register your computer or mobile device. Please note that the SAC is only valid for 15 minutes.



The screenshot shows the United Community logo at the top. Below it, the text reads: "How would you like to receive your code? Select an option below:". There are three selection options, each in a grey button: "Text: (XXX) XXX-6226", "Phone to: (XXX) XXX-7379", and "Text: (XXX) XXX-7379". At the bottom, there is a "Back" button.

**Step 4:**  
Enter your SAC

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



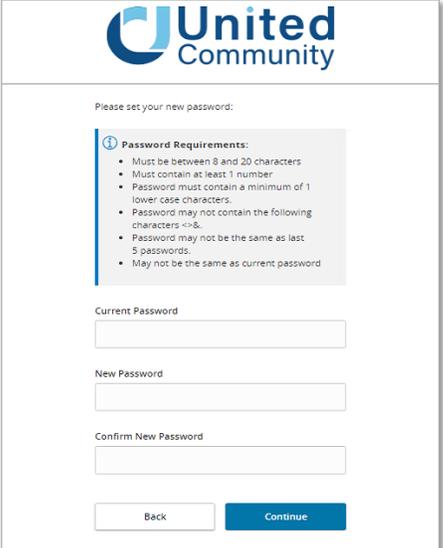
## Step 5: Set your new password

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

If you register your device after logging in for the first time, you will not be asked to enter your SAC code again. Instead, you will only need your username and password for subsequent login attempts.

## Step 6: Review and Accept the Treasury Management and Online Banking and Mobile Banking Terms and Conditions

Review and agree to the Online Banking and Mobile Banking terms and conditions associated with these services.



## Download the United Mobile App

To continue accessing Mobile Banking, you will need to download the United Community Mobile App from either the Apple App Store or Google Play Store. With the United Mobile App, you can conveniently bank from your iOS® or Android™ device. For more information about downloading the app, visit [ucbi.com/digital](http://ucbi.com/digital) and select the Mobile Banking App category.



## Alerts

If you use Online Banking Alerts for high balance, low balance, or cleared checks, those alerts will carry over as they are currently set up. For all other Online Banking Alerts, you will need to recreate them after signing in to Online or Mobile Banking.

## Bill Pay

The Bill Pay service will be temporarily unavailable from Friday, July 14 at 4:00 AM ET until Monday, July 17 at 8:00 AM ET as we transition to a new Bill Pay system. Any payments scheduled for delivery during this time will still be sent. All payees and scheduled payments will be automatically transferred to the new Bill Pay service, so there is no need for you to re-enter any information.

### **ACTION REQUIRED**

Initiating an ACH transaction for payments or payroll will not be available after conversion weekend. To avoid any service interruptions, you will need to add ACH Origination through Online Banking. United will contact you separately in June with additional information if you are identified as a customer who requires ACH Origination.

## Mobile Deposit

Beginning Friday, July 11 at 5:00 PM ET, the Mobile Deposit feature will be temporarily unavailable. Access to the new Mobile Deposit will be restored on Monday, July 14 at 8:00 AM ET, your mobile deposit limit will be set to the standard daily limit of \$10,000. If you believe this limit will not be sufficient, please contact your Regional Treasury Solutions Officer.

## Security

The following security features will be available to you on Monday, July 14, 2025, in Online Banking:

- Dual control for processing and approving transactions
- Token (hard or soft)
- IP Whitelisting
- Time and geographic restrictions for transactions.

We highly recommend you use all of the above security features. Please speak with your Treasury Management contact for more information.



# AUTOMATED CLEARING HOUSE (ACH) ORIGINATION

## Final Origination Date

### **ACTION REQUIRED**

Online Banking, including ACH Origination, will be taken offline permanently on Friday, July 11, 2025, at 5:00pm ET. All ACH transactions will need to be submitted and approved prior to this date and time. Recurring or scheduled transaction beyond Friday, July 11 will not be processed. You can begin originating ACH transactions on United's online banking system immediately on Monday, July 14 after conversion weekend.

## ACH Limits

Company and user limits will be converted as closely as possible to your current configuration to your new profile(s) in Online Banking on conversion weekend (July 11-13, 2025). Company Administrators can modify user limits and other settings in your Online Banking after Monday, July 14.

## Dual Control

Dual Control will be required. This is a security measure commonly used in banking to ensure that wire transfers involve the actions of two authorized users. Under this system, no single employee can both initiate and approve the same transaction. This approach helps prevent fraud, errors, and unauthorized access by ensuring that one individual cannot approve their own transaction. We will work closely with you to create or modify any additional settings you may need immediately following the conversion.

## Approving Transactions

Approving an ACH transaction in Online Banking will require a security code from your VIP Access app. This is the same Symantec VIP Access app you are currently using with ANB. Approvals can be completed either online or on your mobile device.

## ACH Recipients and Templates

### **RECOMMENDED ACTION**

If applicable, please be sure to download all ACH templates and recipients for your records or for uploading after conversion weekend.

All ACH templates and the recipients within each template will be loaded based on batches used in the past twelve months. However, only the most recently used version of each template will be transferred. You can add or remove recipients at your convenience.

Additionally, all ACH users will have access to ACH recipients and templates following the conversion weekend. To create or edit user-level template and/or recipient permissions, please contact Treasury Management Support for assistance immediately after the conversion.

## Recurring and Future Dated ACH Transactions

### **ACTION REQUIRED**

Recurring and future dated ACH transactions will need to be re-established in the Online Banking system after conversion on July 14, 2025. We apologize for this inconvenience.

Please make sure to keep a separate record of existing recurring and future dated ACH transactions that currently exist in your online banking profile at ANB before conversion weekend (July 11-13, 2025). Newly established ACH transfers can be initiated and managed within Online and Mobile Banking beginning Monday, July 14.



## Uploaded Files

### ACTION REQUIRED

If you upload a multi-batch NACHA file, you will need to change the File Header with the information indicated below beginning July 14, 2025.

Field	Data Element Name	Contents	Length
1	Record Type Code	'1'	1
2	Priority Code	'01'	2
3	Immediate Destination	'B061000146' (B represents a blank space)	10
4	Immediate Origin	Your Tax Identification Number preceded by a predetermined number (normally a 1)	10
5	File Creation Date	YYMMDD	6
6	File Creation Time	HHMM	4
7	File ID Modifier	'A'	1
8	Record Size	'094'	3
9	Blocking Factor	'10'	2
10	Format Code	'1'	1
11	Immediate Destination Name	'United Community Bank'	23
12	Immediate Origin Name	Your Company Name	23
13	Reference Code	Blank (space fill to 94 character length)	8

## Same Day ACH

Same Day ACH capabilities will not be readily available after conversion weekend. Please contact your Regional Treasury Solutions Officer if you have any questions.

## ACH Returns

**Your ACH return information and notices will be available in Online Banking.**

After logging in, simply navigate to:

**Commercial Functions > Positive Pay > ACH Reporting Files**

If the Positive Pay option is not available online after Monday, July 14, please contact Treasury Management Support for assistance.

## EDI Information

If you are set up to receive EDI reporting, you will have access to EDI information beginning July 14 via Online Banking by navigating to **Statements/Notices**.

# DOMESTIC AND INTERNATIONAL ONLINE WIRES

## Final Origination Date

### ACTION REQUIRED

Online Banking, including the ability to initiate Domestic and International Wire Transfers, will be permanently taken offline on Friday, July 11, 2025, at 5:00 PM ET.

All wire transfers must be submitted and approved before this date and time. Recurring or scheduled transactions beyond Friday, July 11 will not be processed.

You may begin sending Domestic Wires, International Wires, and International FX Wire Transfers through Online Banking starting Monday, July 14.



## Recurring and Future Dated Wire Transactions

Recurring and future dated wire transactions will need to be re-established in the Online Banking system after conversion on July 14, 2025.

## Wire Limits

Company and user limits will be converted as closely as possible to your current configuration during the conversion weekend (July 11–13, 2025). Company Administrators will be able to modify user limits and other settings in Online Banking beginning Monday, July 14..

## Dual Control

Dual Control will be required. This is a security measure commonly used in banking to ensure that wire transfers involve the actions of two authorized users. Under this system, no single employee can both initiate and approve the same transaction. This approach helps prevent fraud, errors, and unauthorized access by ensuring that one individual cannot approve their own transaction. We will work closely with you to create or modify any additional settings you may need immediately following the conversion.

## Approving Transactions

Approving a Wire Transfer in Online Banking will require a security code from your VIP Access app. This is the same Symantec VIP Access app you are currently using with ANB. Approvals can be completed either online or on your mobile device.

## Wire Recipients and Templates

### RECOMMENDED ACTION

If applicable, please be sure to download all wire templates and recipients for your records, or for re-entry after the conversion weekend.

Wire templates and their recipients within each template will be loaded based on wires sent in the past twelve months. However, only the most recently used version of each template will be transferred. You can add or remove recipients at your convenience.

Additionally, all wire transfer users will have access to wire templates and recipients following the conversion weekend. Please contact Treasury Management Support for assistance in creating or editing user-level template and/or recipient permissions immediately after the conversion.

## Incoming Wire Transfers

### ACTION REQUIRED

Beginning Monday, July 14, 2025, you will need to inform the originator of the wire transfer of the following information to be certain that incoming domestic and international wire transfers are properly credited to your account.

Financial Institution Name	United Community Bank
Bank Routing Number	
Domestic Routing Number	061112843
International Bank Identifier Code	UCOUUS33
Address	125 Highway 515 East, Blairsville, GA 30512
Your Information as it appears on your account	Your Name Your Account Number

## International Wires

You can continue to send international wires through Online Banking after the conversion. As previously mentioned, please be sure to download and save all of your wire templates prior to the conversion weekend to ensure the information is retained for future use.



## F/X Wires

United Community's Online Banking platform offers the ability to send FX wires (i.e., wires in a foreign currency). Beginning Monday, July 14, 2025, please contact your Regional Treasury Solutions Officer, or email [treasurygmt@ucbi.com](mailto:treasurygmt@ucbi.com) if you are interested in adding FX wire capabilities.

## Personal Wires

United Community does not allow personal accounts to initiate wire transfers through Online Banking. If you currently have a personal account set up for online wires, it will be removed from the service at the time of conversion. To send a wire transfer from a personal account beginning July 14, 2025, please contact your Relationship Manager or Branch Manager.

# REMOTE DEPOSIT CAPTURE (RDC)

## Conversion Process

To convert your Remote Deposit Capture (RDC) scanner, new drivers need to be installed on your device. Our trusted partner, **Benchmark Technologies**, will be working with you to install these new drivers.

**ACTION REQUIRED** Benchmark Technologies will email the RDC users at your company on June 5 to set up a phone-based, scanner conversion appointment for the weeks starting June 16 through conversion weekend July 11-13. You will need to respond to the Benchmark Technologies email by signing up for a scanner driver installation appointment.

Please ensure that your IT department and/or system administrators will be available for the appointment who are responsible for scanner conversion on your network or have the capability to download and install new drivers.

## Replacement Scanners

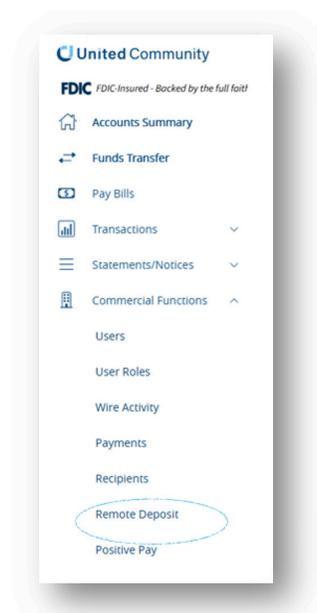
Beginning on Monday, July 14, you'll be able to make deposits through your online banking portal at [UCBI.com](https://ucbi.com) using your general online banking username and password.

## New RDC Website

Beginning on Monday, July 14, making deposits will be available through your online banking portal at [ucbi.com](https://ucbi.com) using your general online banking username and password.

How to Access Remote Deposit:

1. Log in at [UCBI.com](https://ucbi.com)
2. On the main tab, click Commercial Function
3. Select Remote Deposit



## Multiple Locations

Beginning on Monday, July 14, you may assign Nicknames to your RDC accounts, and the Memo field can include an identifier you may find useful for reconciliation (i.e., store number).



# FRAUD MANAGEMENT (ACH AND CHECK POSITIVE PAY)

## Decision Exception Items

To approve or reject check or ACH items presented as exceptions, simply log in to your Online Banking profile at [ucbi.com](http://ucbi.com). From the menu, navigate to:

### **Commercial Functions > Positive Pay > Quick Exception Processing**

If you have an exception, a notification email will be sent to each Positive Pay user by 8:00 AM ET on each business day. If you would like to review your current list of Positive Pay users, please contact Treasury Management Support after the conversion weekend. We recommend always designating a backup user to cover vacations or holidays.

Beginning Monday, July 14, Positive Pay accounts will default to Return for check or ACH exceptions not decided by the cutoff time. This may differ from your current setup. When an account is set to return as the default decision, any item not acted upon by 1:30 PM ET will be automatically returned.

## Cutoff Times

Exceptions must be decided by 1:30 PM ET each business day. Any outstanding items that are not decided—either to pay or return—by the cutoff time will be automatically returned.

## Check Positive Pay

The record of outstanding checks you previously entered your Positive Pay system will be transferred to the new system.

If you manually enter each check into Online Banking for Positive Pay, you will be able to resume doing so on Monday, July 14.

### **ACTION REQUIRED**

For customers uploading a check file for Positive Pay, your file must be mapped to the new Positive Pay system prior to the conversion to ensure continued uploading after Monday, July 14.

Mapping a file involves our team configuring the Positive Pay system to recognize where each field is located in your file, allowing it to automatically extract the necessary information each time a new file is uploaded.

To begin the mapping process, please contact Treasury Management Support at 866-270-6100 or send a sample file to [treasurymgmt@ucbi.com](mailto:treasurymgmt@ucbi.com).

## ACH Positive Pay

ACH rules that you have previously entered for authorized companies will not be converted. You will need to manually add new rules beginning Monday, July 14 or automatically through positive pay as exceptions are generated.

### **RECOMMENDED ACTION**

We suggest saving a copy of your rules prior to conversion weekend that includes the Company ID, Name, and Authorized Amount. This will make creating rules easier in your new Online Banking and reduce the number of exceptions you receive.

## Notifications

After the conversion, notifications for Positive Pay and ACH Positive Pay will be sent to the email addresses previously used at ANB. These notifications will come from [treasurymgmt@ucbi.com](mailto:treasurymgmt@ucbi.com). If you believe your email address may be outdated or incorrect, please contact your Regional Treasury Solutions Officer as soon as possible.



# OTHER PRODUCTS AND SERVICES

## Account Recon

Standard reconciliation files will continue to be available in Online Banking (.XLS, BAI2). Please contact your Regional Treasury Solutions Officer with any additional requests.

## Insured Cash Sweep (ICS) and CDARS

United Community and ANB both offer the same Insured Cash Sweep (ICS) and CDARS products through the IntraFi Network. The transition will be seamless, as IntraFi will internally transfer any existing active accounts from ANB to United. However, there are differences in how each bank offers the product, so please follow the required actions carefully to avoid errors.

### ACTION REQUIRED

United offers a convenient way to access funds within IntraFi while maximizing earning potential and maintaining full FDIC coverage. United will link your existing ICS account to a new shadow account and apply a sweep function between the two accounts. The shadow account allows you to view your IntraFi balance without needing to contact the bank for balance information or to request a transfer.

On Monday, July 14, United will open a new ICS Checking account that will be your shadow account. We will also establish the sweep with your intended target balance. Please contact Treasury Management Support if you have any questions.

## Merchant Services

If you are interested in setting up new Merchant Services, converting existing services, or exploring flexible payment solutions for your business, please contact our Merchant Business Consultant or your Regional Treasury Solutions Officer using the contact information below.

<b>Jason Jones, Sales Director</b>	<b>Rocio Centurion, Regional Treasury Management officer</b>
706-621-9211	561-537-4048
Jason.jones@fiserv.com	Rocio_centurion@ucbi.com
Service/Support: 844-496-1313	Support: 866-270-6100

## Repo Sweeps

United Community **DOES NOT OFFER** Repurchase Sweeps at this time. For customers with existing Repurchase Sweeps (REPO Sweeps) we will be contacting you to discuss other options that may fit your business needs.

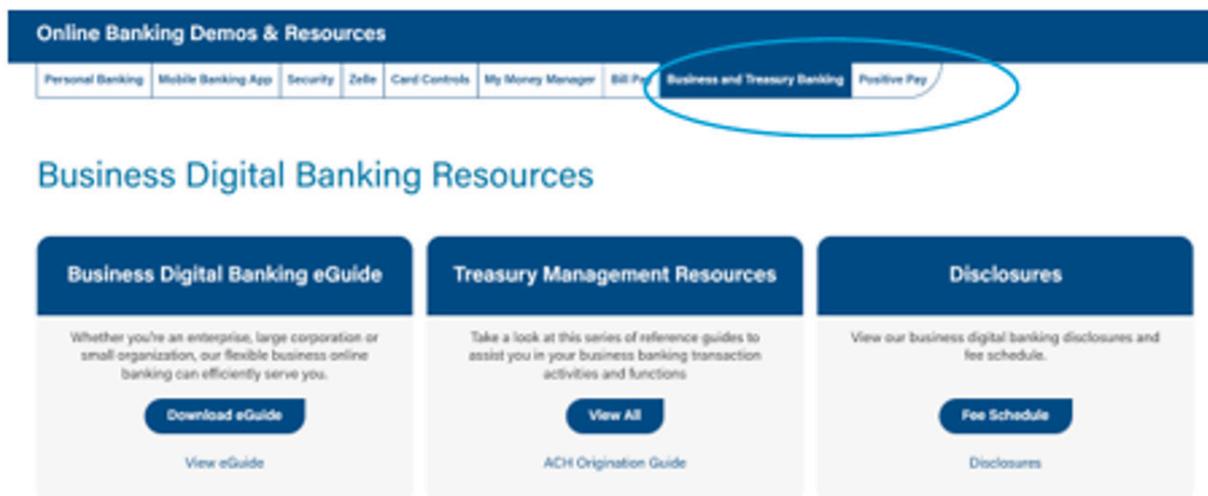


# TRAINING AND EDUCATION

You can access United Community interactive digital demos for Business and Treasury Banking, including Positive Pay, directly through their official demo and support page here:

[United Community Bank – Online Banking Demos & Resources](#)

Click the product tab at the top of the page and select the demo you're interested in



This page includes:

- Step-by-step digital demos for business and treasury banking tools.
- Guides for features like Positive Pay, business and treasury banking which includes ACH services, and account management.

They also offer:

- [eGuides for Conversion](#) – helpful for transitioning to their systems.
- [Treasury Management Information](#) - Includes best practices, product overviews, and setup guides.

## SUPPORT CONTACT INFORMATION

Please note that the current Cash Management phone number, 954-267-8101, will be redirected to United's general contact center. For assistance with Treasury Management, please contact one of the following:

Treasury Management Support	<b>Phone:</b> 1-866-270-6100 <b>Email:</b> <a href="mailto:treasurymgmt@ucbi.com">treasurymgmt@ucbi.com</a>
Additional Contact Information	<a href="http://www.ucbi.com/contact-us">www.ucbi.com/contact-us</a>
Conversion Information and Resources	<a href="http://www.ucbi.com/ANB">www.ucbi.com/ANB</a>
Rocio Centurion for inquiries on new Treasury Management Services	<b>Phone:</b> 561-537-4048 <b>Email:</b> <a href="mailto:rocio_centurion@ucbi.com">rocio_centurion@ucbi.com</a>



# ACTION ITEMS

Please review and consider following our recommendations to ensure a smooth transition.

## Before Friday, July 11, 2025 – 5:00 PM ET

### Download Records: ACTION ITEMS

Please review and consider following our recommendations to ensure a smooth transition.

- Save or print any necessary bank statements, check images, or documents from the ANB online portal. Access to ANB online portal will be permanently shut down on July 11, 2025, at 5:00 p.m. EST

### Wire Transactions:

- Share the updated Incoming Wire Transactions with all relevant originators to avoid disruptions in domestic or international wire transfers.
- Recurring and Future Dated Wire Transactions will not be processed after July 11, 2025
- Submit and approve all Wire transactions before July 11, 2025 at 5:00pm ET.
- Download all Wire Recipients and Templates for backup.

### ACH Transactions:

- Download all ACH Recipients and Templates for backup.
- Recurring and Future Dated ACH Transactions will not be processed after July 11, 2025.
- Submit and approve all ACH transactions before July 11, 2025, at 5:00pm ET.

### ACH Origination through Bill Pay:

Customers utilizing ACH origination through Bill Pay will be contacted in June to add this feature through online banking. Please contact your local branch if you were not contacted to avoid service interruption.

### Positive Pay Users:

Ensure your Check File is mapped to the new Positive Pay system July 11, 2025.

### RDC Scanner Users:

Benchmark Technologies will email you on June 5 to schedule a scanner driver installation. Please respond promptly to secure your appointment between June 16 and July 11.

## Starting, Monday, July 14, 2025

### New Online Banking Access and First-Time logging in:

Begin using United's new system for ACH origination and other services. For ACH and Wire transfer customers, download the VIP access app (referred to as the sift token) as seen on page 9.

### Wire Transfers:

Provide originators with the new wire Instructions to ensure proper crediting.

### IntraFi Accounts:

United will open a new ICS Checking account known as a "shadow account" for easier balance viewing and access to funds.

### ACH Transactions:

NACHA files for outgoing ACH transactions must have the updated File Header and information as seen on page 13 onto your accounting system

