



Dear Valued Customer:

We're pleased to announce that beginning July 31, Seaside Bank and Trust will transition to become known as United Community. This change will bring Seaside clients under the United Community Bank brand and better express who we are and what we stand for—our commitment to providing exceptional banking service while caring deeply for the communities we serve.

You will see the new logo on our website, social media platforms, online banking, and signage starting July 31. As we move closer to this transition, we will provide further details and answers to your most frequently asked questions.

No material changes will be made to your accounts or banking relationships. We want you to know the banking expertise you have come to love at Seaside is here to stay. This change is solely to the name of our institution and not a system conversion.

Leading this transition is Sharon Thompson, who took the helm as Florida President this spring following the retirement of Gideon Haymaker.

Sharon brings an abundance of financial expertise, and she shares our passion for providing exceptional customer service and positively impacting our communities. Prior to joining United in 2019, she served as a Business Banking Manager for Wells Fargo, leading a team of top-performing bankers, credit analysts, and business development officers in Atlanta, Georgia. Her background also includes time spent in commercial banking and sales with BB&T.

Our top priority is to make this transition as seamless as possible. During this process, we understand that you may have questions about your banking services and what this means for you. Please don't hesitate to contact your client advisor or banker. Additional resources can also be found at seasidebank.com/United.

We look forward to serving you for many years to come!

Very sincerely,

Rich Bradshaw

President and Chief Banking Officer

Alu Budda

United Community

Sharon Thompson

State President, Florida United Community