

Welcome to **United Community Bank**

Important information about the transition
of your accounts from Reliant Bank

Effective April 23, 2022



We are United

Since 1950, United Community Bank's team has provided best-in-class service to every customer, which is why we're ranked #1 in Customer Satisfaction in Consumer Banking in the Southeast by J.D. Power, seven out of the last eight years. And now that we've joined forces with Reliant Bank, we're honored to deliver that same service to you—along with everything else you loved about Reliant Bank—through a larger network of locations, resources, and expertise.

The helpful, dedicated, focused, and friendly service you have come to know at Reliant Bank is waiting for you at United Community Bank.

Within this guide, you will find important information related to the transition of your accounts and the new services available to you. As we make this transition, there are a few items that require your attention. You will find detailed instructions for each, as well as key dates and other resources enclosed.

Our first priority is to make you comfortable in your new financial home and make this transition as seamless as possible for you. If you have questions, please contact your banker, call us at 1-800-UCBANK1 or visit ucbi.com/Reliant.

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



Welcome

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

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

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We're Here to Help.

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



Key Dates



Key Dates: What to Expect and When

Online and Mobile Banking Including Bill Pay

Friday, April 22

Access to Bill Pay will be temporarily inaccessible from 8:00am CST on Friday, April 22, until Monday, April 25 at 7:00am CST. Your Bill Pay payees and scheduled payments will be automatically transferred and processed, so there is no need for you to reenter the information.

External transfers will not be available after Friday, April 22 at 8:00am CST. External transfers scheduled with an effective date of Monday, April 25 and earlier will be processed as normal. External accounts and transactions with an effective date after Monday, April 25 will need to be reestablished in the new United Online and Mobile Banking system before any external transfers can be processed.

Popmoney will no longer be available after Friday, April 22 at 8:00am CST. Any future-dated or recurring Popmoney transfers will not process after this time.

Access to Reliant's Mobile App will be turned off at 3:00pm CST on Friday, April 22, while we transition to a new and improved system. Mobile deposit will be unavailable after 1:00pm CST. The Reliant Mobile App should be deleted from all tablets and mobile devices after Friday, April 22.

Access to Online Banking service will be temporarily inaccessible from 4:00pm CST on Friday, April 22, until Monday, April 25 at 7:00am CST.

Recurring and future-dated internal transfers will be converted, however, they will not be viewable on United Community Bank's Online and Mobile Banking system to edit or delete. They will be viewable in your account transaction history upon processing. Beginning Monday, April 25, please call 1-800-UCBANK1 and select Option 2 if you need to make any edits or deletions to previously established transfers.

Newly established internal transfers can be initiated and managed within Online and Mobile Banking beginning Monday, April 25 at 7:00am CST.

Monday, April 25

Beginning Monday, April 25, at 7:00am CST, visit ucbi.com to access the new United Online and Mobile Banking system. Instructions are provided beginning on page 12 of this booklet. Live support will be available to provide assistance by dialing 1-800-UCBANK1 and selecting Option 2 from the menu.

Download the United Mobile App from the Apple or Google Play stores to access Mobile Banking.

If you use Online Banking Alerts, you will need to recreate them once you've signed in to the new Online Banking system.

If you use Reliant's mobile banking app to manage your Reliant Bank debit card, you will transition to United's Card Controls app to maintain this functionality. Card Controls allows you to turn your card off and on again, set up alerts, set spending limits, and more. Once you download the United Mobile App and log in, choose the Card Controls option to download the Card Controls app. Additional information about Card Controls can be found at ucbi.com/card-controls.

Debit Cards

Please continue to use your current Reliant Bank debit card as you do today.

You will receive a new United Community Bank Mastercard® debit card to replace your current card between May and September 2022. You will receive additional communication prior to receiving your new card. Until you receive your new United Community Bank Mastercard® debit card, continue using your Reliant Bank debit card.

Monday, April 25

Beginning Monday, April 25, if you report your Reliant debit card lost, stolen or request a new card, you will automatically be issued a new United Community Bank Mastercard® debit card.

Your United Community Bank Mastercard® debit card will be a contactless card. Look for the  symbol on a retailer's card terminal and securely pay by tapping your card against the symbol or holding your card over the symbol—no need to insert or swipe your card.

You should also add your United Community Bank Mastercard® debit card to your digital wallet to make contactless payments using your mobile device. It's compatible with Google Pay™, Apple Pay®, Samsung Pay, Venmo, PayPal®, and more.

Statements and eStatements

Friday, April 22

You will be mailed an interim bank statement from Reliant Bank with balance and transaction information through April 22, 2022. After that date, we will resume regular statement cycle dates.

Up to 24 months of eStatements and transaction history will be available within the new United Online and Mobile Banking system. However, there may be a temporary delay accessing eStatements following the transition to the new system on Monday, April 25. Prior to Friday, April 22, you may find it beneficial to print or save existing documents that you may need to access at a later time.

24-Hour Telephone Banking

Friday, April 22

24-Hour Telephone Banking will be temporarily unavailable as of Friday, April 22, at 4:00pm CST and will remain unavailable Saturday and Sunday, April 23–24.

Monday, April 25

24-Hour Telephone Banking will be available as of 7:00am CST on Monday, April 25, by dialing 1-800-UCBANK1 and selecting Option 1. The last four digits of your SSN/TIN will serve as your temporary PIN until you designate the PIN of

your choice. You will be able to check your account balance, review your transactions, transfer funds, make a payment, report lost or stolen cards, and more.

In addition to 24-Hour Telephone Banking, the Customer Contact Center is available for live person calls beginning 7:00am–5:00pm CST Monday–Friday and 8:00am–11:00am CST on Saturday by dialing 1-800-UCBANK1, and selecting option 2. You may also connect with us through online chat when you log in to Online Banking or the mobile banking app.

Loan Account Number Change

Monday, April 25

Some loan or line of credit account numbers with Reliant Bank will be updated to ensure they remain compatible with United Community Bank's operating system. If you have a loan or line of credit that is impacted, a letter will be mailed on Friday, April 1 that includes your new account number information along with any steps you'll need to take. Otherwise, no action is required if your loan account number remains the same.

Payments automatically drafted from an account at United Community Bank (formerly Reliant Bank) will be automatically updated and no action is required. Beginning Monday, April 25, you can make your payment at any United Community Bank location or you can mail it to: United Community Bank, P.O. Box 249, Blairsville, GA 30514.

Your attention is required if your loan account number changes and your payment is being automatically drafted or issued from a different financial institution or Bill Pay service. To avoid possible delay in processing or return of your payment due to invalid account number, please contact your financial institution or Bill Pay service provider and provide your new loan account number(s) along with the following information to begin using on Monday, April 25:

United Community Bank

P.O. Box 249

Blairsville, GA 30514

ABA #: 061112843



Online and Mobile Banking

Online and Mobile Banking: How to Log In the First Time

You will enjoy a new Online and Mobile Banking experience where you can view and manage your bank accounts right from your desktop, tablet, or smartphone. You may begin using the United Online and Mobile Banking system beginning Monday, April 25, at 7:00am CST by visiting ucbi.com. Additional details on these services are available at ucbi.com/Reliant.

Step 1:

Getting ready

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

1. **Update your Internet browser.** 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. Visit ucbi.com/Reliant for additional information.
2. **Update your email address, telephone number, and mobile number within your current Reliant Online Banking system.** It's important we have this information so we can communicate with you about the planned upgrade, including sending your new Secure Access Code (SAC) so you can sign in to the United Online Banking system. Note: Secure Access Codes will be distributed by United Community Bank.
3. **Update financial software.** If you utilize financial software such as Quicken® or QuickBooks™, there will be additional steps to take to ensure you are able to continue to successfully download transactions from the new Online Banking system. Visit ucbi.com/Reliant for further details.
4. **For Mobile Banking Users.** Delete your Reliant Mobile App from all devices after Friday, April 22.

Step 2:

Beginning Monday, April 25, at 7:00am CST, go to ucbi.com

Enter your login ID, which will be the same Reliant Bank username you currently use. Then, enter your Reliant Bank Online Banking password when prompted and click "Log In."

Step 3:

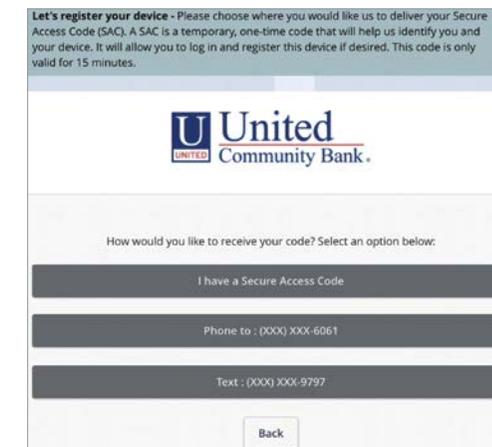
Select your Secure Access Code delivery method

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

Note: Treasury Management users that initiate wire transfers through Online Banking will use a token, in the same way you do now at Reliant, rather than a SAC. We will contact you directly prior to the online banking system transition to ensure you understand how to process any such payments at United Community Bank.



The screenshot shows a blue-themed login interface. At the top, there is a 'Choose Login' dropdown menu with 'Online Banking' selected. Below this are two input fields: 'Login ID' and 'Password'. At the bottom, there are two buttons: 'Log In' and 'Forgot Password'.



The screenshot shows a registration page for a Secure Access Code (SAC). At the top, there is a notification banner: "Let's register your device - Please choose where you would like us to deliver your Secure Access Code (SAC). A SAC is a temporary, one-time code that will help us identify you and your device. It will allow you to log in and register this device if desired. This code is only valid for 15 minutes." Below the banner is the United Community Bank logo. The main heading asks: "How would you like to receive your code? Select an option below:". There are three radio button options: "I have a Secure Access Code", "Phone to : (XXX) XXX-6061", and "Text : (XXX) XXX-9797". A 'Back' button is located at the bottom.

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.

United Community Bank will never call you for this code. Your secure access code is 080241. Protect your financial information. Do not share this code.



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.

Step 6:

Accept the 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

The United Mobile app will need to be downloaded from the Apple or Google Play store to continue accessing Mobile Banking. With the United Mobile app, you can bank from your iOS® or Android™ device. Visit ucbi.com/digital for additional information about downloading the United Mobile App.

Alerts

If you use Online Banking Alerts, you will need to recreate them once you've signed in to United's Online and Mobile Banking system.



Personal Banking



Personal Banking

Personal Deposit Account Details

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

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

- New Online and Mobile Banking access
- Personal Financial Management (PFM)
- Card Controls
- Pay Friends
- Overdraft Protection services
- And more!

Beginning Saturday, April 23, 2022, the enclosed Terms and Conditions for United Community Bank will amend and replace your current account agreement. These new terms, conditions, and fees will be applicable to your account, including the new fee schedule, which is part of the Terms and Conditions.

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

	If your current account is:	Then your new account will be:	On Saturday, April 23, 2022 the following change in terms will be made to your account. Please reference the enclosed Terms and Conditions for a full set of terms and conditions.	
PERSONAL CHECKING	Free Checking Affinity Checking Traditional Checking Stockholder Checking Bank at Work Checking Simply Basic Simply Silver Rewards Plus	United Checking*	<ul style="list-style-type: none"> • Free access to 1,250+ Publix Presto! ATMs and 180+ United Community Bank ATMs/ITMs. • \$5 discount on check reorders. • Account does not earn interest. 	<ul style="list-style-type: none"> • There is a \$8 monthly service charge. • Avoid monthly service charge if the account is enrolled in eStatements through online banking. OR there is at least one qualifying direct deposit of \$200 or more into this account during the current statement cycle. • Qualifying direct deposits are electronic deposits made by an employer, federal or state government, a corporation or organization and include income such as salary, Social Security, pension and retirement, VA Benefits, and annuity or dividend payments.
	50+ Checking	United Checking for 55+	<ul style="list-style-type: none"> • Free access to 1,250+ Publix Presto! ATMs and 180+ United Community Bank ATMs/ITMs. • Free standard wallet checks (limited to one order per year). • Account does not earn interest. 	<ul style="list-style-type: none"> • There is no monthly service charge.
	Interest Checking Rewards Checking Relationship Checking Treasury Checking Founders Checking Max Earnings	United Signature Checking	<ul style="list-style-type: none"> • This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate. • Complimentary exclusive Signature Banking checks (limited to two (2) orders per year). • No fees for Overdraft Protection Transfers, Official Checks, and ATM/ITM/debit card replacements. • \$30 discount for Stop Payment requests. • \$25 reimbursement on annual safe deposit box rental. • Free access to 1,250+ Publix Presto! ATMs and 180+ United Community Bank ATMs/ITMs. • Up to \$5 refund per statement cycle on ATM fees charged by other institutions when you access an ATM outside of the Publix Presto! ATM and United Community Bank ATM/ITM networks. 	<ul style="list-style-type: none"> • There is a \$25 monthly service charge. • Avoid monthly service charge by maintaining \$15,000 minimum daily balance. You may also avoid the monthly service charge if you maintain \$25,000 in combined consumer deposit balance(s) or maintain \$50,000 in combined outstanding principal balances in consumer loan accounts owned and serviced by United Community Bank. Additionally, the monthly service charge may be avoided if the primary account holder for this account also maintains assets under management with United Community Advisory Services, or maintains a mortgage loan serviced by United Community Mortgage Services or our mortgage servicing provider on behalf of United. (Note: United Signature Checking, advisory services and third party serviced loans must all be reporting under the same tax identification number in order to qualify for service charge waiver).

* With the exception of the Bank at Work Checking, if the youngest account holder is under the age of 23 then the new account at United will be United Checking for Students. If the oldest account holder is over the age of 54 then the new account at United will be United Checking for 55+.

PERSONAL SAVINGS

If your current account is:	Then your new account will be:	On Saturday, April 23, 2022 the following change in terms will be made to your account. Please reference the enclosed Terms and Conditions for a full set of terms and conditions.	
Consumer Money Market Wealth Builder MMA	United Money Market	<ul style="list-style-type: none"> This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate. 	<ul style="list-style-type: none"> There is a \$12 monthly service charge. Avoid the monthly service charge by maintaining \$1,500 minimum daily balance.
Regular Savings	United Savings	<ul style="list-style-type: none"> This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate. 	<ul style="list-style-type: none"> There is a \$5 quarterly service charge. Avoid the quarterly service charge by maintaining \$100 minimum daily balance.
Student Savings	United Student Savings	<ul style="list-style-type: none"> This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate. 	<ul style="list-style-type: none"> There is no monthly or quarterly service charge. This account is for clients age 22 and younger.
Certificates of Deposit and Individual Retirement Accounts	Certificates of Deposit and Individual Retirement Accounts	<ul style="list-style-type: none"> With the exception of the following, the terms of your existing Certificate of Deposit (CD) and Individual Retirement Accounts (IRA) will remain unchanged until maturity: <ul style="list-style-type: none"> Compounding and Crediting Interest Interest Calculation Method Early Withdrawal Penalty More information can be found in the Terms and Conditions. 	
IRA Savings	United Variable IRA	<ul style="list-style-type: none"> The interest rate and Annual Percentage Rate may change. 	<ul style="list-style-type: none"> There is no service charge.
Christmas Club	United Christmas Club	<ul style="list-style-type: none"> This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate. 	<ul style="list-style-type: none"> There is no service charge. Interest will be paid annually on November 15. Mid-November, the balance will be transferred to a United Checking account specified by you or by check (balances greater than \$5 only).
Health Savings Account (HSA)	Health Savings Account (HSA)	<ul style="list-style-type: none"> This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate. 	<ul style="list-style-type: none"> There is a \$2.75 monthly service charge. Manage your HSA through the HSA Portal.



Business Banking

Business Banking

Business Deposit Account Details

Your Reliant Bank business deposit account(s) will undergo a few changes as we integrate Reliant Bank's operating system into ours. They will transition to a new account type with similar benefits and features, the details of which are outlined on the following pages.

Beginning Saturday, April 23, 2022, the enclosed Terms and Conditions for United Community Bank will amend and replace your current account agreement. These new terms, conditions, and fees will be applicable to your account, including the new fee schedule, which is part of the Terms and Conditions.

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

	If your current account is:	Then your new account will be:	On Saturday, April 23, 2022 the following change in terms will be made to your account. Please reference the enclosed Terms and Conditions for a full set of terms and conditions.
BUSINESS CHECKING	Business Checking or Small Business Checking Government Checking Non-Interest	Business Freedom Checking	<ul style="list-style-type: none"> No monthly service charge; no minimum balance requirement. Monthly allowance of 250 combined items. If you exceed this allowance, items will be processed at \$0.40 per item. Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions). eStatements are free. Otherwise, \$3 monthly fee for paper statements. First \$10,000 per month of cash deposited is complimentary; \$0.15 per \$100 after that.
	Business Relationship Checking	Business Select Checking	<ul style="list-style-type: none"> There is a \$12.50 monthly service charge. Avoid monthly service charge by maintaining \$2,500 minimum daily balance. You may also avoid the monthly service charge if you maintain \$10,000 in combined deposit balance(s) or maintain \$50,000 in combined outstanding principal balances in business loan accounts owned and serviced by United Community Bank. Monthly allowance of 500 combined items. If you exceed this allowance, items will be processed at \$0.40 per item. Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions). Cash deposited is complimentary.
	Business Interest Checking Government Checking	Business Interest Checking	<ul style="list-style-type: none"> This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate. There is a \$15 monthly service charge. Avoid monthly service charge by maintaining \$2,500 minimum daily balance. Monthly allowance of 250 combined items. If you exceed this allowance, items will be processed at \$0.35 per item. Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions). First \$10,000 per month of cash deposited is complimentary; \$0.15 per \$100 of cash deposited after that.
	Commercial Analysis Checking or Commercial Analysis Interest Checking	Business Analysis Checking	<ul style="list-style-type: none"> \$25 monthly service charge. Earnings credit is based on Average Daily Collected Balance. Per transaction and cash deposited fees apply, which can be offset by earnings credit. Transaction fees are as follows: <ul style="list-style-type: none"> Deposits: \$0.85 Checks: \$0.20 Deposited Items: \$0.12 Electronic Items: \$0.25 Coin & Currency Deposited: \$0.15 per \$100 deposited
	IOLTA Checking	IOLTA Checking	<ul style="list-style-type: none"> United Community Bank is a certified Interest on Lawyer Trust Account (IOLTA) provider for attorneys. An IOLTA moves potential interest income from an attorney's general client trust account to the State Bar to help fund community-based programs.

If your current account is:	Then your new account will be:	On Saturday, April 23, 2022 the following change in terms will be made to your account. Please reference the enclosed Terms and Conditions for a full set of terms and conditions.
Commercial Money Market Business Wealth Builder MMA	Business Money Market	<ul style="list-style-type: none"> • This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate. • There is a \$12 monthly service charge. • Avoid the monthly service charge by maintaining \$2,500 minimum daily balance.
Government Money Market	Public Money Market	<ul style="list-style-type: none"> • This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate. • There is a \$12 monthly service charge. • Avoid the monthly service charge by maintaining \$2,500 minimum daily balance.
Commercial Savings	Business Savings	<ul style="list-style-type: none"> • This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate. • There is a \$5 quarterly service charge. • Avoid the quarterly service charge by maintaining \$300 minimum daily balance.
Government Savings	Public Business Savings	<ul style="list-style-type: none"> • This is a tiered, variable rate account. The interest rate and Annual Percentage Rate may change. Interest will be paid at the prevailing rate. • There is a \$5 quarterly service charge. • Avoid the quarterly service charge by maintaining \$300 minimum daily balance.
Certificate of Deposit	Certificate of Deposit	<ul style="list-style-type: none"> • With the exception of the following, the terms of your existing Certificate of Deposit (CD) and Individual Retirement Accounts (IRA) will remain unchanged until maturity: <ul style="list-style-type: none"> • Compounding and Crediting Interest • Interest Calculation Method • Early Withdrawal Penalty • More information can be found in the Terms and Conditions.



FAQs

Frequently Asked Questions (FAQs)

Below are some of the most frequently asked questions concerning the transition of your accounts and services to United. You may receive separate, additional notices from us that provide more detailed information on upcoming changes. Please take a moment to review this information and, if necessary, act upon these changes per the instructions provided. As always, your banker is available to support you through this transition or you may visit ucbi.com/Reliant for additional information.

GENERAL

Q: Why are changes being made to my accounts and online banking system?

A: On January 1, 2022, Reliant Bank and United Community Bank joined forces in order to deliver the same personalized care you enjoy today, with the added benefit of expanded services to meet your needs, goals, and aspirations. You will continue to enjoy the same convenience and service from the team of bankers you know and trust, at the same locations.

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

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

Q: Will the name remain Reliant Bank?

A: Reliant Bank will begin operating under the United Community Bank name, with a full transition the weekend of April 23. The United Community Bank and Reliant Bank teams will work diligently in the background to make this transition as seamless as possible for you.

Q: Who is United Community Bank?

A: United Community Banks, Inc. (NASDAQGS: UCBI) provides a full range of banking, wealth management, and mortgage services for relationship-oriented consumers and business owners. Following the January 1, 2022 acquisition of Reliant Bank and the October 1, 2021 acquisition of Aquesta Financial Holdings, Inc., United has approximately \$23.5 billion in assets and 196 offices in Florida, Georgia, North Carolina, South Carolina and Tennessee along with a national SBA lending franchise and a national equipment lending subsidiary.

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

United is honored to receive the following awards over the past several years:

- **J.D. Power**, #1 in Customer Satisfaction with Consumer Banking in the Southeast and Most Trusted Consumer Bank, 2021
Marks seven out of the last eight years
- **Forbes**, 100 Best Banks in America, 2021
Eighth consecutive year
- **American Banker**, "Best Banks to Work For", 2021
Marks five years in a row based on employee satisfaction
- **Greenwich Excellence Awards**, Small Business Banking, 2020
Five awards received, including a national award for Overall Satisfaction
- **Forbes**, World's Best Banks, 2020 and 2019

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

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

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

Q: Will my local branch remain open?

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

Q: Will I have access to all United Community Bank branches?

A: Yes, beginning Monday, April 25, you may conduct transactions at all of United's branch locations throughout the Carolinas, Tennessee, Georgia, and Florida. Visit ucbi.com/locations for a complete list of United's locations.

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

A: All checking, savings, and/or money market accounts will automatically transition to a United product during the conversion. Enclosed are important details about the changes to your account(s). This notice highlights changes to your account terms. Beginning Saturday, April 23, the enclosed Terms and Conditions will amend and replace your current account agreement with Reliant Bank.

- Most deposit account number(s) will remain the same, however some will change to ensure they remain compatible with United Community Bank's operating system. You will be contacted separately if your account number is changing.
- An interim paper statement will be mailed on Friday, April 22. This statement will include activity on your account up to final processing.
- As a courtesy, there will be no monthly maintenance fees assessed on your checking or money market account(s) during the first two statement cycles following conversion or your savings account(s) during the first quarterly statement cycle following conversion.

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

Q: What if I want a different product?

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

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

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

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

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

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

A: Yes, savings deposit and withdrawal slips issued by Reliant Bank should be discarded after Friday, April 22. Please call 1-800-UCBANK1 or visit a branch office to request a complementary replacement order.

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

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

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

A: Yes, you will continue to access 24-Hour Telephone Banking by dialing 1-800-UCBANK1 and selecting Option 1. You will be able to check your account balance, review your transactions, transfer funds, make a payment, report lost or stolen cards, and more.

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

24-Hour Telephone Banking will be temporarily unavailable from Friday, April 22 at 4:00pm CST until Monday, April 25 at 7:00am CST.

Q: Will there be any changes with my Reliant Bank Mastercard debit card?

A: Please continue to use your current Reliant Bank debit card as you do today.

You will receive a new United Community Bank Mastercard debit card to replace your current card between May and September 2022. You will receive additional communication prior to receiving your new card. Until you receive your new United Community Bank Mastercard debit card, continue using your Reliant Bank debit card.

Q: Will I have to pay fees when I use a United Community Bank ATM or ITM?

A: There are over 180 ATMs and ITMs throughout the United Community Bank footprint that you can use with no fee. Additionally, United is a member of the Publix® Presto! network, which allows access to more than 1,250 ATMs nationwide with no fee. Please visit ucbi.com/locations for a complete list of Publix® Presto! and United ATMs or ITMs.

Q: Will I continue to have access to the MoneyPass ATM network?

A: Although United is not a member of the MoneyPass network, you will continue to have access to MoneyPass surcharge-free ATMs until December, 2022. After this time, MoneyPass ATM use will no longer be surcharge-free.

However, you will continue to have access to the Publix® Presto! network which allows access to more than 1,250 ATMs nationwide with no fee.

Q: Will there be any changes with my Reliant Bank credit card?

A: There will be no immediate changes to your credit card account. Continue using your Reliant Bank credit card as you normally do following the transition to United Community Bank.

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

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

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

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

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

A: To be certain that incoming domestic and international wire transfers are properly credited to your account, you will need to inform the originator of the wire transfer of the following information to begin using on Monday, April 25:

1. Financial Institution Name: **United Community Bank**
2. **Domestic:** Bank Routing Number (also called ABA Number): **061112843**
International: Bank Identifier Code (also called BIC): **UCOUES33**
3. Address: **125 Highway 515 East**
Blairsville, GA 30512
4. Your name and account number

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

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

ABA: #061112843

Credit Account Name: **UCB Loan Operations**

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

OBI/Special Instructions: **FFC: Input Borrower Name and Loan Account Number**

ATTN: **Loan Operations**

RE: *Input any additional information here*

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

A: United Community Bank will continue to offer comprehensive and cost-effective solutions to help manage cash flow and streamline business processes. Our solutions include ACH Origination, Wire Transfers, Positive Pay, Corporate Purchasing Cards, and Desktop Remote Deposit Capture.

If you are a Treasury Management customer that uses any of the solutions listed above, additional information about the transition will be shared with you in the coming weeks. We will work directly with you to ensure a smooth transition.

Please contact us at 1-800-UCBANK1 and select Option 2, if you have questions about other services not related to Treasury Management, including:

- General password resets or login ID questions
- Adding an account or user to your online banking profile
- Mobile deposit limit changes

- Business credit cards
- QuickBooks
- Bill pay

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

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

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

A: Your 2022 year-end tax information will be issued under United Community Bank.

STATEMENTS

Q: Will I receive check images with my statements?

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

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

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

Q: Will I continue to have access to my Reliant Bank account eStatements through Online Banking?

A: Yes, up to 24 months of eStatements will be available within Online and Mobile Banking. However, there may be a delay accessing eStatements following the conversion. Prior to Friday, April 22, you may find it beneficial to print or save existing documents that you may need to access at a later time.

Q: If I have lost a statement or I need information on transactions that occurred before April 22, whom should I contact?

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

ONLINE AND MOBILE BANKING

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

A: Yes, you'll enjoy an enhanced Online and Mobile banking experience that includes:

- **Extra security.** Benefit from added fraud prevention and security features including the use of Secure Access Codes and browser registration.
- **Mobile optimization.** View and manage all of your bank accounts from your desktop, tablet, or smartphone. All of the features available within Online Banking are also available within the new Mobile Banking app.
- **Personal Financial Management (PFM).** Manage and review cash flow, spending trends, assets, debt, and budgets with a single login. PFM makes it easy to track your cash with charts and graphs, see your spending history, categorize transactions, create budgets, and plan for your financial future.

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

A: Reliant's Mobile App will be turned off at 3:00pm CST on Friday, April 22, and Reliant's Online Banking system will be temporarily unavailable beginning at 4:00pm CST on Friday, April 22 with no access until Monday, April 25 at 7:00am CST while we transition to a new and improved system. We apologize for the inconvenience.

You may begin using the United Online and Mobile Banking system beginning Monday, April 25 at 7:00am CST by visiting ucbi.com.

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

The Bill Pay service will be temporarily unavailable beginning Friday, April 22 at 8:00am CST until Monday, April 25 at 7:00am CST as we transition to a new Bill Pay system. Any payments scheduled to be delivered will be sent as all payees and scheduled payments will be automatically updated in the new Bill Pay service, so there is no need for you to re-enter the information.

Q: Will recurring and future-dated external transfers set up in online banking automatically convert to the new system?

A: External transfers will not be available after Friday, April 22 at 8:00am CST. External transfers scheduled with an effective date of Monday, April 25 and earlier will be processed as normal. External accounts and transactions with an effective date after Monday, April 25 will need to be reestablished in the new United Online and Mobile Banking system before any external transfers can be processed. We apologize for any inconvenience this may cause.

LOANS AND LINES OF CREDIT

Note: The information provided in this section is not applicable to customers with a manufactured housing loan. Information about manufactured housing loans will be mailed separately.

Q: Will my loan account number change?

A: Your current Reliant Bank loan account number may change in order to be compatible with United's operating system. If your Reliant Bank loan account number is changing, additional information about your new loan account number will be provided in a separate mailing.

Q: Do I need to do anything if my loan account number changes and I have my loan payments automatically drafted or issued from a different financial institution or Bill Pay Service?

A: Yes. Once you receive your new loan number, please contact your financial institution or Bill Pay service provider and provide the following information to begin using on Monday, April 25 to avoid a possible delay in payment or return for invalid account number:

United Community Bank
P.O. Box 249
Blairsville, Georgia 30514
ABA #061112843
Loan Account #

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

A: Beginning Monday, April 25, you can make your payment at any United Community Bank branch, online at ucbi.com/Support/Make-A-Loan-Payment or mail it to:

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

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

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

Beginning Monday, April 25, you can make your payment at any United Community Bank branch, post it online at ucbi.com or mail it to:

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

Q: Will I be able to use my payment coupon book for my installment loan from Reliant Bank?

A: You will receive a payment statement notice for your installment loan beginning with your next payment due after Monday, April 25.

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

A: On or after Monday, April 25, please notify your insurance carrier to update the Loss Payee clause or Mortgagee Clause on all collateral securing your loan(s) to:

United Community Bank
ISAOA ATIMA
P.O. Box 7092
Troy, MI 41-8007-7092

You will receive a letter shortly after Monday, April 25 which will provide further detail to update the Loss Payee/ Mortgagee clause on your loans.

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

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

Beginning Monday, April 25, you can make your payment at any United Community Bank branch or mail it to:

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

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

A: Please call 1-800-UCBANK1 and select Option 4 to speak to one of our mortgage servicing specialists.

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

A: Yes, all customers with a HELOC will be issued new HELOC checks to begin using on Monday, April 25. Please discontinue use and safely discard any old Reliant HELOC checks as of this date.

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

A. With the exception of loans originated through Reliant Manufactured Housing Finance (MHF), your existing loan escrow account balances will be transferred and serviced by United Community Bank beginning Monday, April 25, 2022. On or after Monday, April 25, if you receive an insurance bill or tax bill that needs to be paid, take them to your local United Community Bank office or send them directly to our Escrow Department by fax or mail.

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

OVERDRAFT MANAGEMENT OPTIONS

Q: How are overdrafts covered?

A: An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Effective Monday, April 25, United Community Bank may 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. Please call or visit any of our locations to learn more.

Q: What are the standard overdraft practices that come with my account?

A: Effective Monday, April 25, United Community Bank may authorize and pay overdrafts for the following types of transactions for qualifying accounts:

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

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

- ATM transactions
- Everyday debit card transactions

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

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

Q: Will United Community Bank pay overdrafts on my ATM/ITM and everyday debit card transactions?

A: Yes, we may, at our discretion, authorize and pay overdrafts on your ATM and everyday debit card transactions if you authorize us to do so. You may opt-in to Courtesy Overdraft with ATM/ITM and Debit Card Coverage beginning Monday, April 25, online at ucbi.com/courtesy, contacting your banker, calling us at 1-800-UCBANK1 or visiting any United Community Bank branch.

Q: Will automatic transfers continue from a linked United Community Bank account for overdraft purposes?

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

Are my accounts still FDIC insured?

Yes. You have a six-month grace period to restructure accounts. Under FDIC rules, for at least six months after the January 1, 2022, merger date, your Reliant Bank accounts will be separately insured from any accounts you may already have at United Community Bank. This grace period gives you the opportunity to restructure accounts if necessary.

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

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

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

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

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



Assistance and Additional Resources

Assistance and Additional Resources

Have questions? We're here to help.

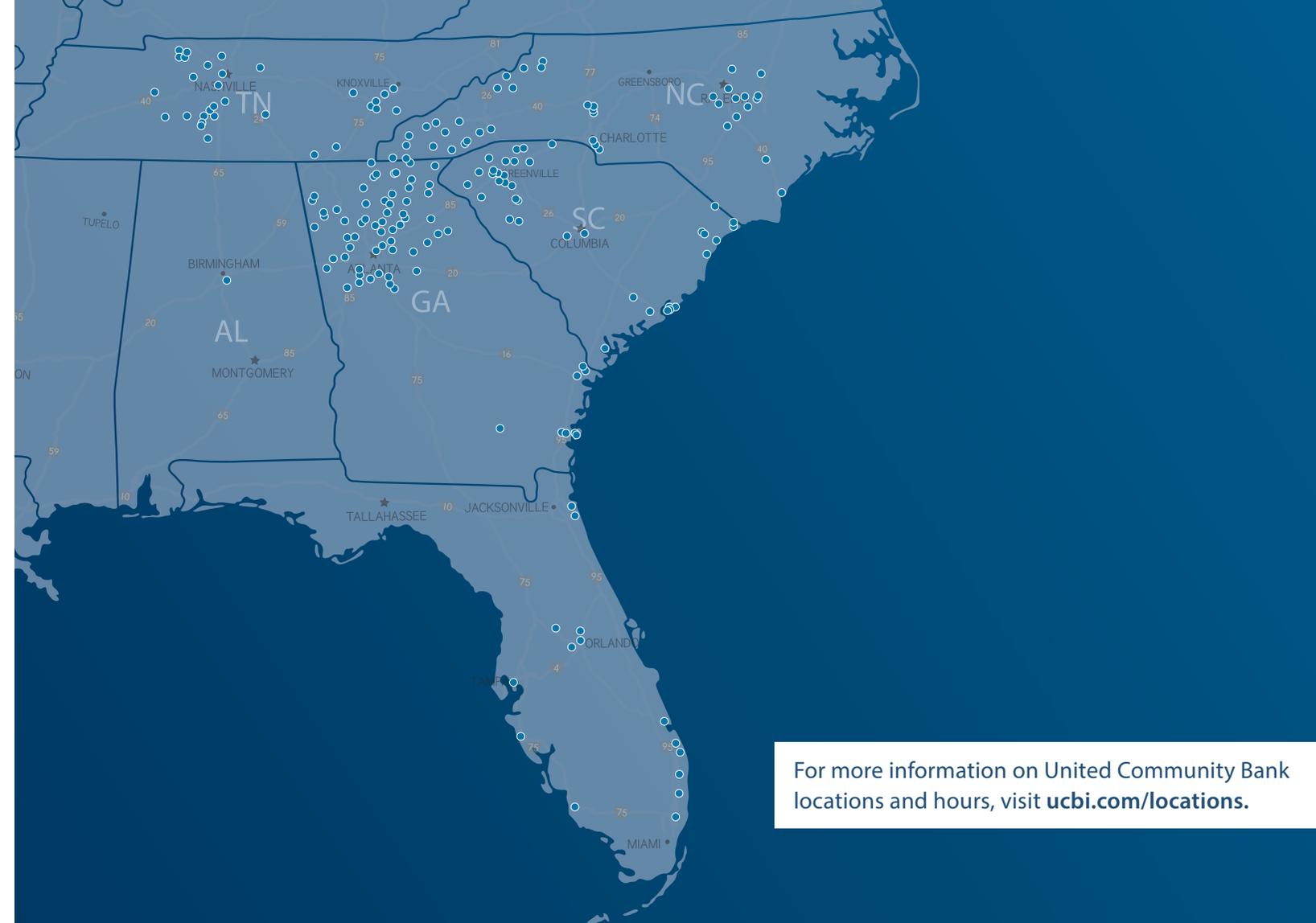
Contact your banker, call us at 1-800-UCBANK1, or visit ucbi.com/Reliant.

General Support	
Customer Contact Center	1-800-822-2651, Option 2 Monday–Friday, 7:00am–5:00pm CST Saturday, 8:00am–11:00am CST
24/7 Telephone Banking	1-800-822-2651, Option 1

Online and Mobile Banking Support	
Phone	1-800-822-2651
Online Chat	Monday–Friday, 7:00am–5:00pm CST Saturday, 8:00am–11:00am CST

Expanded Access Across the Southeast

Enjoy access to services in Tennessee, Georgia, the Carolinas and Florida. This includes the ability to conduct banking transactions at any United Community Bank location. You can also access United's network of 180+ ATMs and ITMs without incurring a service charge.



For more information on United Community Bank locations and hours, visit ucbi.com/locations.



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