

Full Name
Mail_Addr1
Mail_Addr2
Mail_City, Mail_State Mail_Zip

January 5, 2022

Dear Valued Customer,

Welcome to United Community Bank. We are excited to let you know that on January 1, 2022, Reliant legally merged into United, a community bank with a history of making good things happen for customers and communities for over 70 years.

Like Reliant, United has always focused on people, both customers and employees. United abides by the same philosophy upon which Reliant was founded, which is to simply “treat customers and employees the way they want to be treated.” United is proud to be ranked #1 in Customer Satisfaction with Consumer Banking in the Southeast according to J.D. Power, seven out of the last eight years, as well as being the most trusted consumer bank in the Southeast. Together, our two banks are committed to delivering the same personalized care you enjoy today, but with the added benefit of expanded services to further meet your needs, goals and aspirations.

As a result of the merger, Reliant will fully transition to United in April. Our goal is for this transition to be easy, and we want you to feel “at home” with us.

As the integration process begins behind the scenes, we understand that you may have questions about your banking services and what this specifically means for you. In March, you will be mailed materials that will be helpful to you for the final transition of Reliant to United in April. In the meantime, please don't hesitate to contact your banker, call us at 1-800-UCBANK1 (1-800-822-2651), or visit us online at ucbi.com/reliant for more information or to discuss any questions you may have.

Once again, we welcome you to United Community Bank. We look forward to serving you for many years to come.

Sincerely,



Lynn Harton
Chairman and CEO
United Community Bank



DeVan Ard
Chairman and CEO
Reliant Bank

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 **1.877.ASK.FDIC** and ask to speak to a deposit insurance specialist.

NOTICE OF MORTGAGE TRANSFER

Through legal merger on January 1, 2022, United Community Bank became the owner of your existing mortgage by acquiring legal title to all debt obligations of Reliant Bank. The transfer of ownership will not be reflected in public records. There will be no changes to the terms of your loan as a result of the merger. Please continue to make your payments at any Reliant Bank branch or by mail to Reliant Bank at 101 Creekstone Blvd., Ste. 100, Franklin, TN 37064.

PARTIAL PAYMENT

As your new lender, United Community Bank accepts payments that are less than the full amount due (partial payments) and we will apply the payment to your loan. The partial payment will be credited to your loan to reduce the interest, principal and escrow currently due, but will not advance the next payment due date until funds sufficient to satisfy the full payment amount due have been received. If your loan is sold in the future, the new lender may have a different policy.

Please contact us at 615-221-2020 if you have questions or concerns about your loan payments.