



October 18, 2021

TREASURY MANAGEMENT SERVICES TRANSITION

Dear Aquesta Treasury Management Client,

On October 1, 2021, Aquesta Bank and United Community Bank (“United” or the “bank”) joined forces. Together, we are committed to delivering the same personalized care you enjoy today, but 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 Aquesta Bank professionals you know and trust, at the same locations.

Aquesta Bank’s operating systems will be fully integrated into United’s the weekend of November 13-14, 2021. As a result, the accounts and services you have with Aquesta Bank will undergo some changes.

This integration into United’s systems (“conversion”) will include all services related to Treasury Management. All relevant details related to the transition of your Treasury Services on conversion weekend (November 13-14, 2021) are outlined below.

TERMS AND CONDITIONS

Effective November 13, 2021, the enclosed Treasury Management Master Agreement will apply to all your Treasury 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 November 12, 2021, and should contact the bank immediately.

ONLINE BANKING

Online and Mobile Banking: How to Log in for the First Time

Aquesta Bank’s Online and Mobile Banking service will be turned off at 5:00pm on Friday, November 12, with no access until Monday, November 15 at 8:00am while we transition to a new and improved system.

You may begin using the United Online and Mobile Banking system beginning Monday, November 15 at 8:00am by visiting ucbi.com.

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. Additional details on these services are available at ucbi.com/aquesta.

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 is vital to use the most current version of your preferred browser. Visit ucbi.com/aquesta for additional information.
2. Update your email address, telephone number, and mobile number within your current Aquesta Online Banking system as soon as possible. It's important we have this information so we can communicate with you about the planned upgrade, including sending your new Secure Access Code so you can sign into 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/aquesta for further details.
4. For Mobile Banking Users: Delete your Aquesta Bank mobile app from all devices after Friday, November 12.

Step 2: Beginning Monday, November 15 at 8:00am, go to ucbi.com

To log in after conversion weekend, you will need to use a login ID and password.

Your new login ID: Since there are currently two possible ways for you to log into online banking as an Aquesta Treasury Management customer, there are two distinct instructions detailed below:

- If you currently use a Company ID and Login ID to gain access to your accounts at Aquesta Bank, your new Login ID for after conversion weekend will be your Company ID and Login ID combined. For example, if your Company ID is '54321' and your User ID is 'Admin', your new Login ID will be '54321Admin'.
- If you currently only use a login ID (i.e., to log in to Cash Management NetTeller), continue to use that login ID.

After you enter your login ID as detailed above, enter your current Aquesta Bank Online Banking password when prompted and click "Log In."

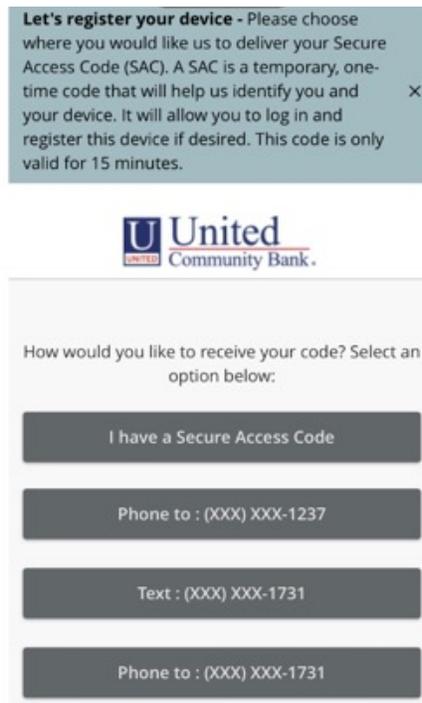


The image shows a login form with a blue header and white input fields. The header is labeled "Choose Login" and contains a dropdown menu with "Online Banking" selected. Below the header are three input fields: "Login ID", "Password", and "Password". At the bottom of the form are two buttons: "Log In" and "Forgot Password".

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 any unrecognized computer or mobile device, you will be asked to select a “target” (text message or phone depending on what contact information we have on file for you) to receive your SAC. 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 clients that initiate ACH or wire transfers through Online Banking can continue to use the current token from Aquesta Bank. You ONLY need to enter the code generated by your token to login or approve transactions (no additional 4 digit pin is required that you currently add to your token generated code at Aquesta)



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. ×

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Community Bank.

How would you like to receive your code? Select an option below:

- I have a Secure Access Code
- Phone to : (XXX) XXX-1237
- Text : (XXX) XXX-1731
- Phone to : (XXX) XXX-1731

Note: SAC notifications will be distributed by United Community Bank.

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 4: Enter your SAC

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



IMPORTANT: United will never ask you to disclose your login ID, password or Secure Access Code (SAC). Once you receive your SAC, enter it below. NOTE: SACs are only valid for 15 minutes and cannot be reused. If your code expires you must start the process again. X

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UNITED Community Bank.

Enter your Secure Access Code

Secure Access Code

Back Continue

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 Treasury Management and Online Banking and Mobile Banking Terms and Conditions

Review and agree to all 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 stores 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 or search for "United Community Bank" in the applicable app store.



Alerts

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

Statements and eStatements

You will be mailed an interim bank statement from Aquesta Bank with balance and transaction information through November 12, 2021. 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 Sunday, November 14. Prior to Friday, November 12, you may find it beneficial to print or save existing documents that you may need to access at a later time.

Bill Pay

The Bill Pay service will be temporarily unavailable beginning Wednesday, November 10 at 5:00pm until Monday, November 15 at 8:00am 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. However, eBills will need to be re-established.

SECURITY

The following security features will be available to you on Monday, November 15, 2021 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 teammate for more information.

CUTOFF TIMES

The table below lists the new cutoff times that will be in place starting November 15, 2021:

PRODUCT	CUTOFF TIME
ACH	5:00pm
ACH same day	10:30am
Wire	4:00pm international, 5:00pm domestic
RDC	6:00pm
Mobile RDC	5:45pm
Positive Pay / ACH Filter	Exception decisions needed daily before 1:00pm

PRODUCT PRICING AND FEES

Your fees for currently used Treasury Management products will remain the same at this time. Please contact your Treasury Management teammate if you have additional questions.

ACH

Tokens

To process ACH transactions in Online Banking, you will need to use the same Token you currently do at Aquesta Bank. Tokens are transferable and can be used at different banks, so there is no need to change or update your token at this time.

ACH Returns

Your ACH returns information will be available in Online Banking. After logging in, simply navigate to: Commercial Functions > Positive Pay > ACH Reporting Files.

File Uploads and Single Transactions

You will be able to submit NACHA formatted files and hand key/use templates for single ACH transactions.

Same Day ACH

You will be able to process same day ACH after conversion. The cutoff time is 10:30am.

Limits

Your user and company level daily wire limits will be converted; however, account specific daily limits will not be converted.

EDI Information

You will have access to EDI information via Online Banking.

ACH Templates

Your templates will be converted over to your new profile(s) in Online Banking during conversion weekend (November 13-14, 2021).

Recurring and Future Dated ACH Transactions

Recurring and future dated ACH transactions will need to be re-established in the Online Banking system after conversion on November 15, 2021. We apologize for this inconvenience. Please make sure to keep a separate record of any existing recurring and future dated ACH transactions that currently exist in your Online Banking profile at Aquesta Bank before conversion weekend (November 13-14, 2021). Newly established ACH transfers can be initiated and managed within the new Online and Mobile Banking system beginning Monday, November 15.

WIRES

If any users at your company plan to send wires using Online Banking, they will need to use the same Token you use today at Aquesta Bank to approve wires.

If any users at your company currently use a token, it will work after conversion and there is nothing additional for you to do to prepare to approve wires after conversion weekend.

Limits

Your user and company level daily wire limits will be converted; however, account specific daily limits will not be converted.

Wire Templates

Your wire templates will be transferred over on conversion weekend.

International Wires

You can continue to send international wires through Online Banking after conversion.

F/X Wires

Currently, our Online Banking platform does not support sending F/X wires. This process is executed through our offices. To send any F/X wires after November 13, 2021, please contact your Relationship Manager or Branch Manager and they will handle the process for you.

REMOTE DEPOSIT CAPTURE (RDC)

Conversion Process

To convert your RDC scanner, new drivers need to be installed on the device. Our trusted partner, Benchmark Technologies, will be working closely with you to install these new drivers.

Benchmark Technologies will be emailing the RDC users at your company in mid-October to set up a phone-based scanner conversion appointment for the week of November 8-12, 2021 (the week before conversion weekend).

Please ensure your IT department or users responsible for scanner conversion are administrators on your network or have the capability/permissions to download and install new drivers.

Please note: It is important your company's RDC users respond to the Benchmark Technologies email you will receive in mid-October by signing up for a scanner driver installation appointment. Your scanner must be upgraded before the bank conversion weekend (November 13-14, 2021). Please continue to use your current RDC website until your Benchmark Technologies scanner driver installation appointment takes place (in the days before the bank conversion weekend).

New RDC Website

Beginning Monday, November 15, please log in to <https://ucbi.com/merchant-capture>. This will be your RDC portal going forward. You will no longer need to log in to your previous Aquesta Bank RDC site for RDC.

Your new username and password will be communicated to you during your scanner driver installation appointment and is also available from your Treasury Management teammate as needed.

Replacement Scanners

There is a possibility that a small number of scanners are not compatible for conversion. If this is the case with your scanner, we will immediately replace it at no cost to you.

Daily Limits

Your daily RDC limit will be at the company level and will be the sum of all of your daily “location” specific limits in the Aquesta Bank RDC system.

Multiple Locations

Deposit location information is available in the RDC portal (<https://ucbi.com/merchant-capture>).

“Nicknames” can be assigned to accounts you deposit to via your scanner, and the “memo” field can include an identifier you find useful for reconciliation (i.e., a store number).

While basic check information and images will be available in Online Banking, location information referenced above is not available in Online Banking at this time. We apologize for any inconvenience this may cause.

Mobile Deposit

After conversion, Mobile Deposit will be handled through the United Mobile Banking app. Once you log into the app, simply find “Mobile Deposit” where you can make mobile deposits going forward. Your company’s limits for each user will be converted as closely as possible to how they are currently set up.

FRAUD MANAGEMENT SERVICES (ACH Filter and Positive Pay)

ACH Filter

To decision positive pay or ACH filter items, you will simply need to log in to Online Banking.

ACH Filter Rules

ACH rules for debit filter will not be converted. We suggest saving a copy of your rules before conversion weekend (November 13-14, 2021). You will need to add new rules after conversion weekend on Monday, November 15 or as exceptions are generated. We apologize for any inconvenience this creates.

Positive Pay

If you enter each check manually into Online Banking for positive pay, you will be able to do so on Monday, November 15. If you upload a positive pay file, you will be able to upload new files in Online Banking on Monday, November 15 (your current file format has been mapped for conversion).

Additionally, the record of outstanding checks which you manually entered or uploaded via a positive pay file will be transferred to the new positive pay system.

Fraud Services Notifications

After conversion, notifications for positive pay and ACH filter will be sent to the users’ email address previously used at Aquesta Bank. These email notifications will come from ecorp@ucbi.com.

Cutoff Times

Exceptions need to be decided by 1:00pm each business day.

ACCOUNT RECONCILIATION

Standard reconciliation files will continue to be available in Online Banking (.XLS, BAI2, etc.). Please speak with your Treasury Management teammate with any additional requests.

ICS (Insured Cash Sweep)

If you are a current ICS client at Aquesta Bank, your accounts will transition to United Community Bank with no change to the Deposit Placement Agreement or other terms and conditions provided when you opened the account(s). You will also receive the same FDIC insurance coverage benefits that you experienced at Aquesta Bank.

QUICKEN OR QUICKBOOKS

If you utilize financial software such as Quicken® or QuickBooks™, there will be some additional steps to take to ensure you are able to continue to successfully download transactions from the new Online Banking system. Please visit www.ucbi.com/aquesta for additional information.

ADDITIONAL SERVICES

In addition to the services mentioned above that you already use, we have additional Treasury Management products that may help serve your business. These include lockbox, purchasing card, smart safes, and payroll outsourcing. Please let your Relationship Manager or Treasury Management teammate know if you are interested in hearing more about how we can serve you.

TRAINING AND EDUCATION

We realize that you may want to become familiar with the new Online Banking platform before conversion weekend.

Please speak with your Treasury Management teammate regarding your interest in Zoom training and educational calls that will be occurring the week of November 8-12 (leading up to conversion weekend).

HAVE QUESTIONS? WE'RE HERE TO HELP.

If you have a Treasury Management specific question or issue, please reach out to our Treasury Management Support Team using the following methods:

Direct Phone Support	866-270-6100
Support Email Address	ecorp@ucbi.com