



September 8, 2023

Dear Valued Customer,

Once again, we are grateful to welcome you to United Community. As part of United Community, you will receive expanded access to personal banking, business banking, and mortgage solutions while maintaining the high-quality service and individualized care you've come to expect with First National Bank of South Miami (FNBSM).

On October 23, 2023, FNBSM will fully transition into United. As we approach the final phase of this transition, we want to ensure you feel informed and confident about any changes that may impact you personally.

Enclosed, you will find a brief introduction to United Community, along with an overview of key dates to remember and possible service interruptions during the transition. While you should continue to conduct your banking as you always have with the same great team you know and trust, please be attentive to this important information.

Later this month, you will be mailed additional materials to help prepare you for the transition to United. They will include information about your accounts and details on when and how to begin using United products and services, including Online and Mobile Banking. Additionally, these materials will include answers to frequently asked questions to make you comfortable in your new financial home.

As we take this exciting step forward, our goal is to make this transition as seamless as possible for you. If you have any questions or concerns, please do not hesitate to contact your local FNBSM team, call us at **1-800-UCBANK1 (1-800-822-2651)**, or visit **ucbi.com/fnbsm**.

Thank you for the opportunity to serve you. Welcome to United Community!

Sincerely,

Rich Bradshaw
President and Chief Banking Officer
United Community

Veronica Birch Flores
President, Chief Operating Officer
First National Bank of South Miami



Welcome to United Community

What to Expect



Welcome!

The dedicated, helpful, and friendly bankers you've come to know and trust at First National Bank of South Miami (FNBSM) will continue to support you at United Community. At United, our award-winning customer service, knowledgeable bankers, and full suite of digital banking services will provide you the resources you need to meet your financial goals. Some of the expanded services you can expect at United include:



Improved online and mobile banking experience



Access to new banking and mortgage solutions



Expanded branch and ATM access across the Southeast



Additional fraud prevention and security features

Getting Ready

To ensure a smooth transition to the United Online and Mobile Banking system, there are a few actions we recommend taking prior to the system conversion on Monday, October 23. Please take a few moments to update the following:

- **Your internet browser.** For a better and more secure online financial experience, it's vital to use the most current version of your preferred browser.
- **Your email and phone number in your current FNBSM online banking system.** It's important we have this information so we can communicate with you about the planned upgrade.
- **Your financial software.** If you utilize financial software such as Quicken® or QuickBooks™, there will be additional steps to take to ensure you can continue to successfully download transactions from the new online banking system.

Please contact your local banker or visit ucbi.com/fnbsm for further details.

What to Expect



Online and Mobile Banking

The FNBSM mobile app will be turned off at 5:00pm ET on Friday, October 20, and online banking will be temporarily unavailable beginning at 5:00pm ET on Friday, October 20, with no access until Monday, October 23, at 8:00am ET 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 on Monday, October 23, at 8:00am ET by visiting ucbi.com. Download the United Community mobile app from the Apple or Google Play stores to access mobile banking.



Debit Cards

If you currently have an FNBSM debit card, you will be mailed a new United Community Mastercard® debit card. Please keep the card(s), but don't use it until after 5:00pm ET on Friday, October 20. Continue using your current FNBSM debit card(s) until then.



Statements and eStatements

You will be mailed an interim bank statement from FNBSM with balance and transaction information through October 20, 2023. After that date, we will resume regular statement cycle dates.



24-Hour Telephone Banking

24-Hour Telephone Banking with United will be available beginning 8:00am ET on Monday, October 23, by dialing 1-800-UCBANK1 and selecting Option 1.

What's next?

In the next few weeks, you'll receive a United Community Welcome Guide that will include additional information related to the transition of your accounts, new services available to you, and frequently asked questions and answers.

Have questions? We're here to help.

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

Welcome to United! It's our privilege to serve you.

