



May 5, 2025

Dear Valued Customer,

Welcome to United Community! We are pleased to share that American National Bank ("ANB") has officially joined United, a community bank with a 75-year history of service to our customers and communities. This legal merger marks the beginning of an exciting new chapter, and we are honored to welcome you to our growing family.

Like ANB, United believes strong communities are built on strong financial foundations. We are committed to helping you achieve your financial goals, expand your business, and plan for the future. Our purpose is simple: to improve the financial health and well-being of our customers and the communities we serve. We do this through award-winning customer service and a culture built on team, truth, trust, and caring - values that guide everything we do.

As a result of the merger, ANB will fully transition to the United brand in mid-July. Our goal is for this transition to be as seamless as possible, ensuring that your banking experience remains as simple and reliable as ever.

Our newly expanded team is working diligently behind the scenes to make this process smooth for you. At the same time, we understand you may have questions about what this change means for your accounts and services. In the coming months, you will receive information with important details about the transition. It will include helpful materials to keep you informed and prepared for the final transition. In the meantime, if you have any questions, please don't hesitate to contact your local ANB banker, call us at 1-800-UCBANK1 (1-800-822-2651) or visit us online at ucbi.com/ANB for more information.

Thank you for your trust and partnership. We look forward to serving you and making you feel at home with United from day one.

Sincerely,

H. Lynn Harton
Chairman and CEO
United Community Banks, Inc.

Ginger Martin
President and CEO
American National Bank



ARE MY ACCOUNTS STILL FDIC INSURED?

Yes. Both United and ANB operate under the same FDIC insurance rules and limits. If you already have separate United Community Bank accounts, after a six-month grace period, these accounts will be aggregated to calculate FDIC insurance limits. Under FDIC rules, for at least six months after the May 1, 2025 merger date, your American National 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 May 1, 2025, United Community Bank became the owner of your existing mortgage by acquiring legal title to all debt obligations. 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 your branch or by mailing it to your branch location.

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 1-954-491-7788 if you have questions or concerns about your loan payments. Late fees could apply if full payment is not received.