

Welcome to **United Community Bank**

Important information about the transition
of your accounts from Progress Bank

Effective April 17, 2023



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, eight out of the last nine years. And now that we've joined forces with Progress Bank, we're honored to deliver that same service to you—along with everything else you loved about Progress Bank—through a larger network of locations, resources, and expertise.

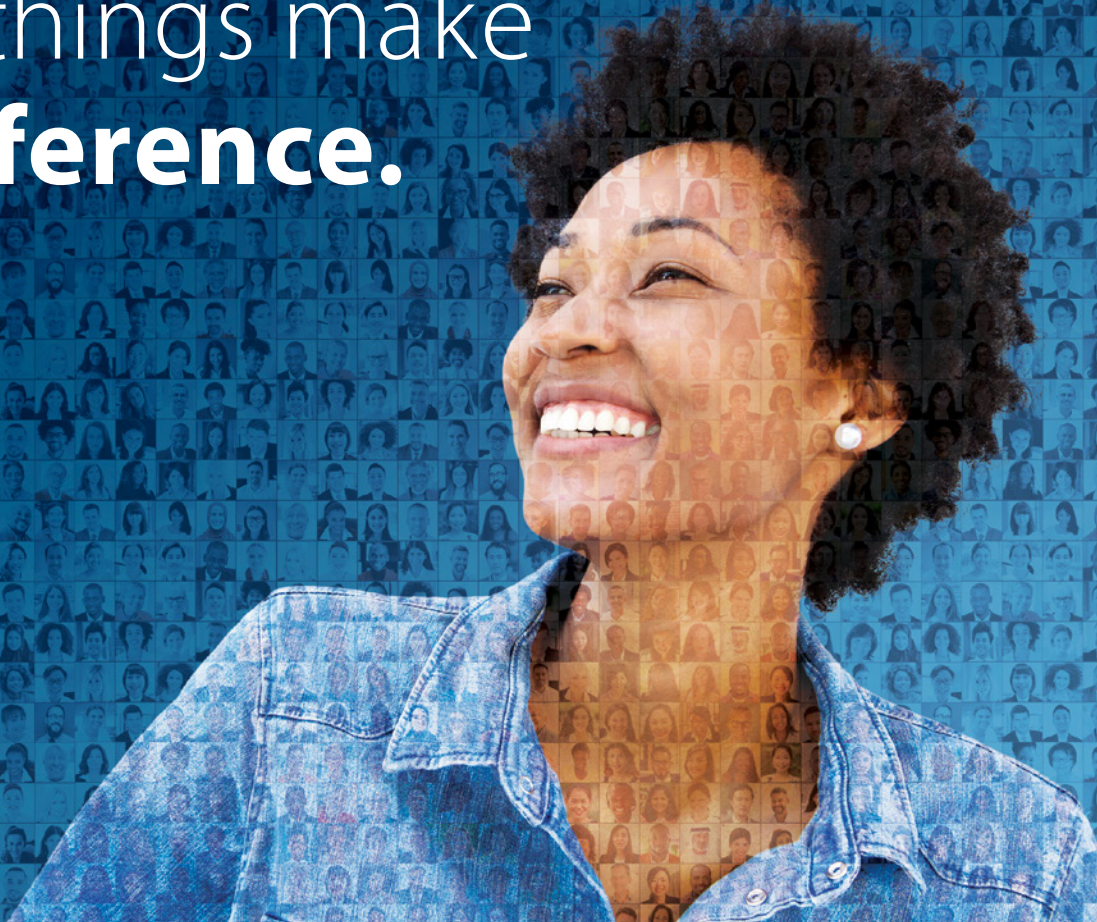
The dedicated, focused, and friendly service you have come to know at Progress Bank is waiting for you at United Community Bank. Here, the little things make a big difference. You'll find that difference in the details of how we serve you. It's a difference we've built customer by customer, day by day—a mosaic of the thousands of transactions made, solutions found, and smiles given every day for over 70 years.

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 local banker.

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

The little things make
a big difference.



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).

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/progress.

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Key Dates



Built on

Experience the United Community Bank

Open Your Account

- Why United
- Financial Solutions
- Learning Center

Why Choose United Community Bank

At United Community Bank, we believe in combining top-of-the-line financial solutions with award-winning satisfaction. Our full suite of digital banking services are here to give you the tools you need to meet your financial goals.

LOAN SYSTEM - CREDIT TRANSACTION FORM

Key Dates: What to Expect and When

Online and Mobile Banking Including Bill Pay

Thursday, March 30

The People Pay service will no longer be available to send or receive payments beginning at 2:00pm CT on Thursday, March 30.

Thursday, April 13

The Bill Pay service will be temporarily inaccessible from 5:00pm CT on Thursday, April 13, until Monday, April 17, at 7:00am CT. Your Bill Pay payees and scheduled payments will be automatically transferred and processed, so there is no need for you to re-enter the information.

Friday, April 14

Online banking and mobile banking apps will be temporarily turned off at 3:00pm CT on Friday, April 14, and will remain unavailable until Monday, April 17, at 7:00am CT while we transition to a new and improved system.

Mobile Deposit will be temporarily inaccessible from 3:00pm CT on Friday, April 14, and will remain unavailable until Monday, April 17, at 7:00am CT.

The Digital Receipts service in mobile banking will no longer be available beginning at 3:00pm CT on Friday, April 14. This product is not offered at United, so please download any needed receipt images and information prior to this date for your records.

The Progress mobile banking app(s) should be deleted from all tablets and mobile devices after Friday, April 14.

Any future-dated and recurring internal transfers in online banking will convert to the new United Online and Mobile Banking system.

Monday, April 17

Beginning Monday, April 17, at 7:00am CT, visit ucbi.com to access the new United Online and Mobile Banking system. Instructions are provided beginning on page 12 of this booklet.

Download the United mobile app from the Apple or Google Play store to access mobile banking.

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

eBills within the Bill Pay service will need to be re-established.

Debit Cards

If you currently have a Progress debit card, you will be mailed a new United Community Bank Mastercard® debit card(s). Please keep the card(s), but don't use it until after 5:00pm CT on Friday, April 14. Continue using your current Progress debit card(s) until then.

Friday, April 14

Begin using your new United Community Bank Mastercard® debit card after 5:00pm CT on Friday, April 14. You will need to activate your new debit card and select a PIN prior to using it. Debit cards may be activated at your convenience prior to or after April 14 at 5:00pm CT by calling 1-800-992-3808.

Debit cards issued by Progress Bank may not be used after April 14 and should be safely discarded.

Monday, April 17

Provide your new debit card number to any merchants currently using your card as a payment method for recurring bills to begin using on Monday, April 17.

Statements and eStatements

Friday, April 14

You will be mailed an interim bank statement from Progress Bank with balance and transaction information through April 14, 2023. 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 17. Prior to Friday, April 14, you may find it beneficial to print or save existing documents that you may need to access at a later time.

Loan Account Number Change

Deposit account number(s) will remain the same. Most loan or line of credit account numbers will also remain the same. However, you will receive a new account number if you currently have a loan or line of credit with Progress Bank that is not compatible with United Community Bank's operating system. If this occurs, you will receive a letter from the bank with your new account number information.

Monday, April 17

Loan payments automatically drafted from an account at United Community Bank (formerly Progress Bank) will be automatically updated and no action is required. Beginning Monday, April 17, 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 payment is being automatically drafted or issued from a different financial institution or Bill Pay service. 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 17:

United Community Bank

P.O. Box 249

Blairsville, GA 30514

ABA #: 061112843







Online and Mobile Banking



Online and Mobile Banking: How to Log in for 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 on Monday, April 17, at 7:00am CT by visiting ucbi.com. Additional details on these services are available at ucbi.com/progress.

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/progress for additional information.
2. **Update your email address, telephone number, and mobile number within your current Progress 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 into the United Online Banking system.
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/progress for further details.
4. **Replace your mobile banking app.** Delete your Progress Bank mobile app from all devices after Friday, April 14. You may download and begin using the new United mobile app on Monday, April 17.

Step 2:

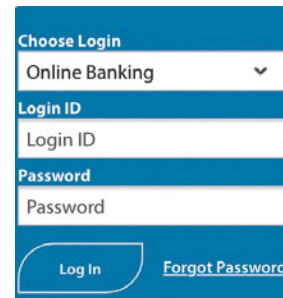
Beginning Monday, April 17, at 7:00am CT, visit ucbi.com

Enter your login ID, which will be the same Progress Bank username you currently use, then click on the “Log In” button.

Step 3:

Enter your password

Enter your Progress Bank Online Banking password when prompted and click “Log In.”



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'.

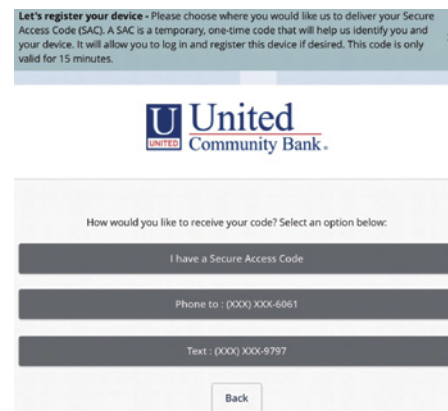
Step 4:

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 wire transfers through online banking will be issued a Token Code in lieu of a SAC.

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



The screenshot shows a registration screen for a Secure Access Code (SAC). At the top, there is a notification: "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 this is the United Community Bank logo. The main heading is "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 right.


Step 5:

Enter your SAC

Once you receive your SAC, enter it in the field provided. 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.

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. ✕



Enter your Secure Access Code

Back Continue

Step 6:

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 lowercase letter and one number.

Step 7:

Accept the Online and Mobile Banking Terms and Conditions

Review and agree to the Online 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 Online and Mobile Banking.



Personal Banking



Personal Banking

Personal Deposit Account Details

Your Progress Bank personal deposit accounts will undergo a few changes as we integrate Progress 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
- My Money Manager
- Card Controls
- Overdraft Protection services
- And more!

Beginning April 17, 2023, 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.

CHECKING	If your current account is:	Then your new account will be:	On April 17, 2023, the following change in terms will be made to your account. Please reference the enclosed Terms and Conditions for full details.	
	Value Checking* Rewards Checking* Preferred Checking	United Checking	<ul style="list-style-type: none"> • Free access to 1,260+ 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.
Private Banking Checking	United Signature Checking	<ul style="list-style-type: none"> • This is a tiered, variable rate account. The interest rate and Annual Percentage Yield 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/debit card replacements. • \$30 discount for Stop Payment requests. • \$25 reimbursement on annual safe deposit box rental. • Free access to 1,260+ 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. <p>(Note: United Signature Checking, advisory services, and third party serviced loans must all be reported under the same tax identification number in order to qualify for service charge waiver.)</p>	

** 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 primary account holder is over the age of 50, then the new account at United will be United Checking for 55+. Please refer to the enclosed Terms and Conditions for additional product information.*

	If your current account is:	Then your new account will be:	On April 17, 2023, the following change in terms will be made to your account. Please reference the enclosed Terms and Conditions for full details.	
SAVINGS	Money Market Savings	United Money Market	<ul style="list-style-type: none"> This is a tiered, variable rate account. The interest rate and Annual Percentage Yield 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.
	Personal Savings	United Savings	<ul style="list-style-type: none"> This is a tiered, variable rate account. The interest rate and Annual Percentage Yield 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.
	Personal Savings Minor**	United Student Savings	<ul style="list-style-type: none"> This is a tiered, variable rate account. The interest rate and Annual Percentage Yield 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 customers age 22 and younger.
	Money Market IRA	United Variable IRA	<ul style="list-style-type: none"> The interest rate and Annual Percentage Yield may change. 	<ul style="list-style-type: none"> There is no service charge.
	Certificate of Deposit and Individual Retirement Account	Certificate of Deposit and Individual Retirement Account	<ul style="list-style-type: none"> The terms of your existing Certificate of Deposit (CD) and Individual Retirement Account (IRA) will remain unchanged until maturity, except as referenced in the enclosed Terms and Conditions. 	
	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 Yield may change. Interest will be paid at the prevailing rate. 	<ul style="list-style-type: none"> There is a \$2.75 monthly service charge. Access and manage your HSA account through our HSA portal. Visit ucbi.com/hsa to learn more.

***If the youngest account holder is under the age of 13, then the new account will be United Treasure Chest Savings. Please refer to the enclosed Terms and Conditions for additional product information.*





Business Banking



Business Banking

Business Deposit Account Details

Your Progress Bank business deposit accounts will undergo a few changes as we integrate Progress 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 April 17, 2023, 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.

CHECKING

If your current account is:	Then your new account will be:	On April 17, 2023, the following change in terms will be made to your account. Please reference the enclosed Terms and Conditions for full details.
Economy Business Checking	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.
Regular Business 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 Checking Plus Interest	Business Interest Checking	<ul style="list-style-type: none"> • This is a tiered, variable rate account. The interest rate and Annual Percentage Yield 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.
Business Analysis Checking Business Analysis Checking Plus	Business Analysis Checking	<ul style="list-style-type: none"> • There is a \$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	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 April 17, 2023, the following change in terms will be made to your account. Please reference the enclosed Terms and Conditions for full details.
SAVINGS	Business Money Market Savings Account	Business Money Market	<ul style="list-style-type: none"> • This is a tiered, variable rate account. The interest rate and Annual Percentage Yield 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.
	Business Savings Account	Business Savings	<ul style="list-style-type: none"> • This is a tiered, variable rate account. The interest rate and Annual Percentage Yield 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"> • The terms of your existing Certificate of Deposit (CD) will remain unchanged until maturity, except as referenced in the enclosed Terms and Conditions.





FAQs



Frequently Asked Questions (FAQs)

Below are some of the most frequently asked questions concerning the transition of your accounts. 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.

GENERAL

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

A: Progress Bank and United Community Bank will be joining 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.

Progress Bank's operating system will be fully integrated into United's the weekend of April 15. As a result, the accounts and services you have with Progress Bank will undergo some changes. Effective April 17, all of your accounts and services will be subject to the Terms and Conditions enclosed within this booklet.

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

Q: Will the name remain Progress Bank?

A: Progress Bank will begin operating under the United Community Bank name, with a full transition in mid-April. The United and Progress 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. is a \$25.4 billion asset bank holding company that operates 207 banking offices in Alabama, the Carolinas, Florida, Georgia, and Tennessee, along with a national SBA lending franchise and a national equipment lending subsidiary.

Since 1950, United Community Bank has been 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, 2022
Marks eight out of the last nine years
- **Forbes**, 100 Best Banks in America, 2022
Ninth consecutive year
- **American Banker**, “Best Banks to Work For”, 2022
Marks six years in a row based on employee satisfaction
- **Greenwich Excellence Awards**, Small Business Banking and Middle Market Banking, 2021
Ten awards, including national awards for Overall Satisfaction and Likelihood to Recommend
- **Forbes**, World’s Best Banks, 2022
Top 10 in the world

We are proud of this success, but we’re 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, 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 banking office 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 United Community Bank branches, ATMs, and ITMs?

A: Yes, beginning Monday, April 17, you may conduct transactions at all of United's branch, ATM, and ITM locations throughout Alabama, the Carolinas, Florida, Georgia, and Tennessee. Visit ucbi.com/locations for a complete list of United's locations.

Q: What is an ITM?

A: An Interactive Teller Machine, or ITM for short, combines the convenience of an ATM with the award-winning service delivered by friendly, knowledgeable United employees. Physically, the machine looks similar to an ATM, but it has video capabilities that allow you to interact with a teller. Interactive Tellers can help you conduct more transactions than basic ATMs and can answer different questions you might have about your finances or a particular transaction. All this without having to wait in line at the branch.

United ITMs still offer the functionality of an ATM, where customers can simply withdraw cash, view account balances, and perform other basic ATM transactions.

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 new product during the

conversion in April. Enclosed are important details about the changes to your account(s). This notice highlights changes to your account terms. Beginning April 17, the enclosed Terms and Conditions will amend and replace your current account agreement with Progress 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 14. 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 a fixed 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 receive 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 Progress Bank should be discarded after Friday, April 14. Please call 1-800-UCBANK1 or visit a branch office to request a complimentary 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.

If any merchants are currently using your Progress debit card as a payment method for recurring bills, please provide your new United Community Bank debit card number beginning Monday, April 17.

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

A: Yes, you will have access to 24-Hour Telephone Banking beginning Monday, April 17, at 7:00am CT by dialing 1-800-UCBANK1. 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 tax identification number 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.

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

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

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 April 17:

1. Financial Institution Name: **United Community Bank**
2. **Domestic:** Bank Routing Number (also called ABA Number): **061112843**
International: Bank Identifier Code (also called BIC): **UCOUUS33**
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: 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: My business has Treasury Management Services. How will these transition?

A: United Community Bank will continue to offer comprehensive and cost-effective solutions to better help you manage cash flow and streamline business processes, including Online and Mobile Banking, ACH Origination, Wire Transfers, Positive Pay, and Remote Deposit Capture. Additional information about the Treasury Management Services transition will be shared in the coming weeks. We will work directly with you to ensure a smooth transition.

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 2023 year-end tax information will be issued under United Community Bank and will be postmarked by the required date of January 31, 2024.

DEBIT CARDS

Q: Will I continue to have unlimited, no-charge ATM use nationwide?

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 1,260 ATMs nationwide with no fee. Please visit ucbi.com/locations for a complete list of Publix® Presto! and United ATMs or ITMs.

ATM transactions/balance inquiries outside of the United or Publix Presto! ATM networks are subject to charges by other institutions, and you may incur a fee from United.

Q: What are the daily cash withdrawal and transaction limits with my new United Community Bank Mastercard® debit card?

A: You may withdraw no more than \$500 in cash per day, and you may not exceed \$3,500 in transactions per day using your debit card. Additional details may be found in the Electronic Fund Disclosure section of the Terms and Conditions insert.

STATEMENTS

Q: Will I receive check images with my statements?

A: Check images are included with all eStatements (also known as paperless statements). Business clients 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 Progress 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 14, 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 on or before April 14, 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.

My Money Manager. Manage and review cash flow, spending trends, assets, debt, and budgets with a single login. My Money Manager 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: Progress Bank's Online and Mobile Banking service will be turned off at 3:00pm CT on Friday, April 14, with no access until Monday, April 17, at 7:00am CT while we transition to a new and improved system.

You may begin using the United Online and Mobile Banking system beginning Monday, April 17, at 7:00am CT 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 at 5:00pm CT on Thursday, April 13, until Monday, April 17, at 7:00am CT 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.

LOANS AND LINES OF CREDIT

Q: Will my loan account number change?

A: In most cases, your loan account number will not change. However, there are some that will be changing as they are not currently compatible with United's operating system. In those cases, additional information about your new loan account number will be provided in a separate mailing.

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

A: Yes, please contact your financial institution or Bill Pay service provider and provide the following information to begin using on Monday, April 17:

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

Loan payments automatically drafted from an account at United Community Bank (formerly Progress Bank) will be automatically updated and no action is required, unless your draft is not compatible with United Community Bank's operating system. If this occurs, you will receive a call or communication from your Loan Officer providing more details.

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

A: Beginning Monday, April 17, you can make your payment at any United Community Bank branch, online at ucbi.com/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 17, 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: 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 17, 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 48007-7092

You will receive a letter shortly after April 17 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, 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 personal line of credit reflects an interest balance less than \$10, it will not generate a payment statement.

Beginning Monday, April 17, 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, 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 clients with a HELOC will be issued new HELOC checks to begin using on Monday, April 17. Please discontinue use and safely discard any old 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: Yes, your existing loan escrow account balances will be transferred and serviced by United Community Bank beginning April 17, 2023. On or after April 17, 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 17, United Community Bank may cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with qualifying accounts.
2. We also offer overdraft protection plans available for qualifying accounts, 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 qualifying accounts?

A: Effective Monday, April 17, United Community Bank may authorize and pay overdrafts for the following types of transactions for qualifying consumer 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 for qualifying consumer accounts 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 and everyday debit card transactions for qualifying consumer accounts?

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 and Debit Card Coverage beginning Monday, April 17, online at ucbi.com/courtesy or by 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.

FDIC COVERAGE

Q: Are my accounts still FDIC insured?

A: Yes, you have a six-month grace period to restructure accounts. Under FDIC rules, for at least six months after the January 3, 2023 merger date, your Progress Bank accounts will be separately insured from any accounts you may already have at United Community Bank and Seaside Bank and Trust, a division of 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.





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Community Bank

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Why Choose United Community Bank

United Community Bank is a member bank of the FDIC. Services provided are subject to credit review and approval. All services are provided by United Community Bank. Member FDIC. © 2023 United Community Bank. All rights reserved.

TED

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/progress.

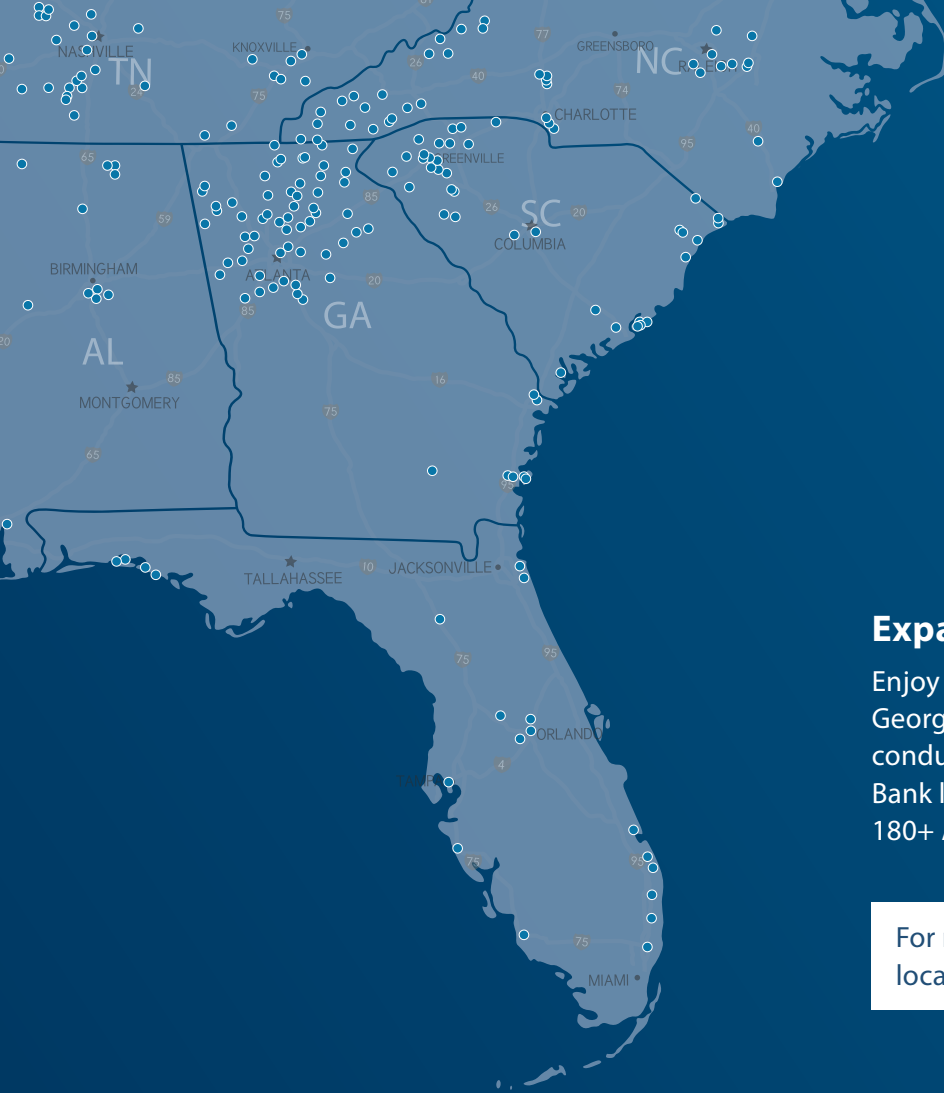
Customer Contact Center	
Customer Contact Center	1-800-822-2651 Monday–Friday, 7:00am–5:00pm CT and Saturday, 8:00am–11:00am CT
24/7 Telephone Banking	1-800-822-2651

Online and Mobile Banking Support

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

Debit Card Support

General Debit Card Support	1-800-822-2651 Monday–Friday, 7:00am–5:00pm CT and Saturday, 8:00am–11:00am CT
Lost or Stolen Debit Cards (After Hours)	Call 1-800-UCBANK1, then follow the prompts to be directed to the Card Center in order to report and block your lost or stolen card. Then, contact your local branch on the next business day to order a replacement card.



Expanded Access Across the Southeast

Enjoy access to services in Alabama, the Carolinas, Florida, Georgia, and Tennessee. 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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