

# CRA Public File

## Products and Services

Updated: March 11, 2026



# Products and Services

## Deposit Products

- Checking...3
- Savings and Money Market... 4
- Health Savings (HSA)... 5
- Certificates of Deposit (CD)...6

## Business Deposit Products

- Checking ...7
- Savings...8

## Consumer Loan Products

- Home Loans and Mortgages.... 9
- Refinancing...18
- Home Construction...21
- Personal Loans and Lines of Credit...22
  - Home Equity and HELOC...23
  - MinuteLender...24
- Credit Cards...25

## Business Loan Products

- Business Loans and Lines of Credit...27
  - MinuteLender...28
- Specialized Industry Lending...31
  - SBA Lending... 32
  - USDA Lending...40
- Business Credit Cards...53

## Other Services

- Online and Mobile Banking... 55
- Debit Cards... 58
- Overdraft Protection... 60
- Treasury Management... 64
- Merchant Services... 73

## Wealth and Investments

- Wealth and Investments...74

## Fee Schedules

- Personal Misc Fees Schedule...77
- Business Misc Fees Schedule...78





# Personal Savings



## Save for the future. Save for your dreams.

Whether you're looking for a retirement building strategy for the future, or creating an emergency fund, we offer a broad array of savings options for you.

<h3>United Savings</h3> <p>Whether you're looking for an easy-to-access savings account, or a high-yield savings account, we have the right savings option for you.</p> <ul style="list-style-type: none"> <li>• \$10K minimum to open</li> <li>• Daily interest of 3.00% necessary to avoid penalty on withdrawal</li> <li>• <a href="#">Learn More</a></li> </ul>	<h3>United Money Market</h3> <p>Whether you're looking for an easy-to-access savings account, or a high-yield savings account, we have the right savings option for you.</p> <ul style="list-style-type: none"> <li>• \$10K minimum to open</li> <li>• Daily interest of 3.00% necessary to avoid penalty on withdrawal</li> <li>• <a href="#">Learn More</a></li> </ul>	<h3>Certificates of Deposit</h3> <p>Whether you're looking for an easy-to-access savings account, or a high-yield savings account, we have the right savings option for you.</p> <ul style="list-style-type: none"> <li>• \$10K minimum to open</li> <li>• Daily interest of 3.00% necessary to avoid penalty on withdrawal</li> <li>• <a href="#">Learn More</a></li> </ul>
<h3>United Student Savings</h3> <p>Whether you're looking for an easy-to-access savings account, or a high-yield savings account, we have the right savings option for you.</p> <ul style="list-style-type: none"> <li>• \$5 minimum to open</li> <li>• <a href="#">Learn More</a></li> </ul>	<h3>United Treasure Chest Savings</h3> <p>Whether you're looking for an easy-to-access savings account, or a high-yield savings account, we have the right savings option for you.</p> <ul style="list-style-type: none"> <li>• \$5 minimum to open</li> <li>• <a href="#">Learn More</a></li> </ul>	

## Enjoy these benefits with every account.



### Online Banking

Access your account, pay bills, transfer money, manage your personal finances, and more from the comfort of your home with the help of our digital banking solutions.

[Learn More](#)



### eStatements

View, search, save and print statements for all your United Community accounts, all in one place. Our secure, self-service eStatements feature allows you to view, search, save and print statements for all your United Community accounts, all in one place.

[Learn More](#)

### Direct Deposits

Have your paychecks or benefits direct deposited into your account. It's fast, easy and secure.

[Download the Form](#)

### Mobile Deposits

Use the United Community mobile app to deposit your checks or cash into your account. It's fast, easy and secure.

[Download the Mobile App](#)



## Watch your money grow.

Nothing is ever a guarantee. Or is it? When you diversify your portfolio with our Certificate of Deposit (CD), rest assured that your money is actually working for you, not against you.

- Competitive interest rates available
- Easy online application with multiple terms to choose from
- Additional options available in branch

[Learn More](#)

## Get the Right IRA That Pays

These days, it's more important than ever to start saving for your future. With our Traditional and Roth IRA options that come in a variety of terms, there's really no reason to wait.

[Visit a Branch](#)



### Savings Goal Calculator

#### What's your savings goal?

Savings goal: \$ 10,000

Current savings: \$ 0

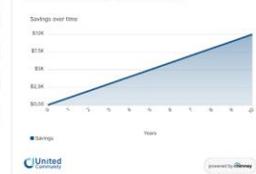
How long do you plan on saving? 10 Years

How much interest will you earn? \$ 1,000

Payment frequency: Monthly

You may reach your savings goal if you save \$83 each month.

[Open a Savings Account](#) [Learn Savings Tips](#)



[Learn More](#)

## Learning Center



### Financial Planning Strategies: Savings Waterfall

Looking for the best way to save? Not sure which accounts you should open or take advantage of? Our strategic and recommended savings waterfall is a strategic and straightforward method that will help you make progress toward the future you're planning for.

[Read Article](#)



### What to Know About Retirement

The earlier you can start planning for retirement, the better. And if you're not sure where to start or you're asking yourself whether or not you're doing enough to be prepared, you're in the right place.

[Read Article](#)



### Protecting Wealth: Trusts and Trustees

Have you spent your working and growing your wealth, but have you considered how to protect your assets and leave them for your loved ones? For anyone, but especially for affluent individuals, proper use of trusts should be an essential piece of your comprehensive financial plan.

[Read Article](#)

[View All Posts](#)

- \* A service charge of \$5.00 will be imposed every quarter if the balance in the account falls below \$100.00 any day of the quarter.
- \* A \$3.00 excessive withdrawal fee will be imposed for every withdrawal above 6 per quarter.
- \* Monthly maintenance charge of \$3 will be assessed unless a daily balance of \$1000 is maintained.
- \* A \$5.00 excessive withdrawal fee will be imposed for every withdrawal above 6 per month.
- \* Message and data rates may apply. Fees may apply for certain optional services through Personal Online and Mobile Banking.



**Inside United**  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

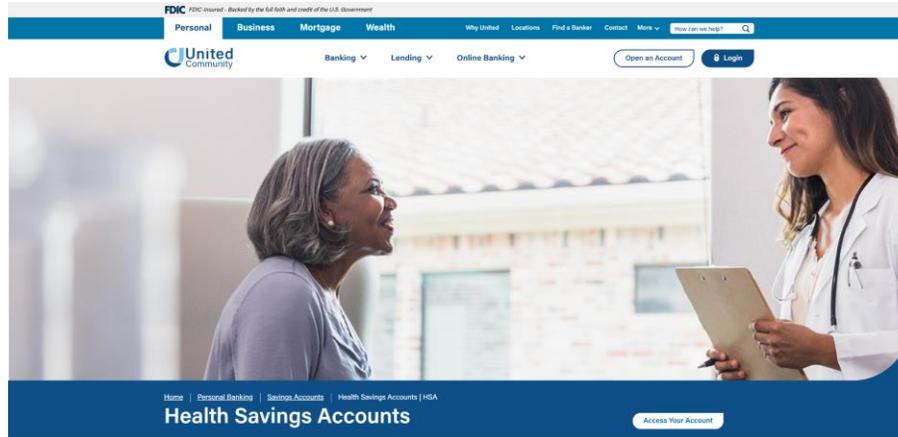
**Support**  
 Help  
 Find a Location  
 Report Lost/Stolen Card  
 Renewal Checks  
 Make a Loan Payment  
 Properties for Sale  
 Military Resources  
 Fraud Prevention Tips  
 Contact Us

**Legal**  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

FDIC FDIC insured - Backed by the full faith and credit of the U.S. government  
 © 2018 United Community Bank N.A. All rights reserved. Member FDIC. Equal Housing Lender.  
 200 East Commonwealth Way, Greenville, SC 29607 • 1-800-453-3800



# Health Savings Account (HSA)



United's HSA program transitioned to HSA Bank, a division of Webster Bank, N.A. (HSA Bank) on Friday, November 14, 2025. Please visit [hsabank.com/united](https://hsabank.com/united) for additional information and a list of frequently asked questions.

United and HSA Bank are working together to ensure this transition is as smooth and seamless as possible for our existing, valued HSA customers. Please visit [hsabank.com/United](https://hsabank.com/United) for additional information and a list of frequently asked questions.



## Your HSA Portal

Starting Monday, November 10, 2025, you will no longer be able to initiate reimbursement or contribution requests through United's HSA Portal. You may begin using the HSA Bank Portal for these transactions. After the transition to HSA Bank you will have read-only access to your United HSA, including expense history, until Sunday, May 31, 2026. This allows you to view and save transaction history.

[Access Your HSA](#)

## HSA Contributions

Participants may contribute up to the maximum allowed by law. Contribution amounts are based on IRS limits.<sup>1</sup>

Year	Individual/Single Coverage	Family Coverage (2+ Lives)	Catch-up Contributions <sup>2</sup>
2024 Contributions	\$4,150	\$8,300	\$1,000
2025 Contributions	\$4,300	\$8,550	\$1,000

<sup>1</sup> To be eligible for an HSA account you must be enrolled in a High Deductible Health Plan (HDHP), cannot have additional healthcare coverage including Medicare or VA benefits and cannot be claimed as a dependent. HSA accounts cannot be rolled or transferred into any IRA account.

<sup>2</sup> Those age 50 and older may contribute an additional amount as shown as a catch-up contribution.



**Inside United**  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

**Support**  
 Help  
 Find a Location  
 Report Lost/Stolen Card  
 Recurring Checks  
 Make a Loan Payment  
 Properties for Sale  
 Military Resources  
 Fraud Prevention Tips  
 Contact Us

**Legal**  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy



FDIC FDIC insured - Backed by the full faith and credit of the U.S. Government  
 © 2024 United Community Bank | NMLS ID # 423841 | ABA Routing # 091102843  
 200 East Campground Way Greenville, SC 29601 | 1-800-822-2653









# Home Loans & Mortgages

**Home Loans and Mortgages**

Apply Now

With so many different mortgage options, it can be difficult to know which one is right for you. At United Community, our mortgage loan originators are skilled at navigating the world of homebuying and can provide you with the best possible products to suit your needs. Whether you're looking to buy your first home, a new home, or a second home, we can connect you with the right loan. Call 1.800.235.8232 to connect with a local lender and get your search today.

**Pick Your Home Loan Journey:**

- First-Time Homebuyer** - Learn More
- Buying a Home** - Learn More
- Refinancing Options** - Learn More
- Home Construction Loans** - Learn More

## Why choose United for your home mortgage?

- Digital application
- Online mortgage payments
- Lower selection of mortgage products
- United Signature Closing Account
- Employees committed to customer service
- 20% discount when you use auto pay on certain loan products
- Competitive rates and closing costs
- Compensation to keep you updated about your loan's progress



**United's Mortgage Interest Rates**

So many factors go into your mortgage interest rate (such as credit, employment, loan term, etc.), and we want to make sure your rate matches your unique financial situation. That's why we'll spend hours getting to know you and your long- and short-term goals before we create a customized rate quote for you.

We believe the first step toward superior customer service is setting realistic expectations. And that starts by qualifying you so we know we can stand behind it.

Ready for your rate quote? Our team of expert mortgage lenders is ready to connect with you.

Apply Now | Connect with a Lender

## Specific Loan Options

**Fixed and Adjustable Rate Mortgages**

Who says rates, high and the fixed rate mortgage that fit your needs? We do, of course. Popular for buying or refinancing, our fixed and adjustable rate mortgage options come in varying term lengths and can fit adjustment requirements you're looking to move into.

Learn More

**Jumbo Loans**

We offer higher-than-conventional loan limits for those shopping for. Whether you are buying, refinancing or simply selling that means higher terms, we have the flexible and fixed options to fit your unique needs.

Learn More

**VA Mortgage Loan**

You've served us, so let us support you. For all past and present military members, and surviving spouses who are looking for help with buying a new home, we can assist you with a VA Mortgage Loan. We can help you with the down payment, mortgage insurance, low fixed rates and various repayment options.

Learn More

**PATH Loans**

It's our goal to make homeownership possible for more people in our communities, so we've assembled a wide variety of loan options and created some of our own to offer mortgages for every stage of life and every financial situation.

Learn More

**Physician Mortgage**

For licensed physicians and doctors, we've designed a unique lending program just for you. Special rates are available to licensed physicians, fellows, interns, residents and students. This program is available for purchase or refinance with no down payment options, or 3.0% program and do not require any private mortgage insurance.

Learn More

**Down-Payment Assistance**

Down-payment assistance programs help off-set the costs that come with buying a home, like a down-payment and closing costs. This assistance typically comes in the form of a grant or second mortgage and can make it possible to move forward with buying a home, even if you haven't saved enough for a down-payment.

Learn More

## Find your local mortgage lender.

Select a State:  Search a City or Region:

<b>Anna Adams</b> Mortgage Loan Originator 1.800.235.8232	<b>Tiffany Acker</b> Mortgage Loan Originator 1.800.235.8232	<b>Bob Adams</b> Mortgage Loan Originator 1.800.235.8232
<b>Jessica Baker</b> Mortgage Loan Originator 1.800.235.8232	<b>David Baker</b> Mortgage Loan Originator 1.800.235.8232	<b>Chris Baker</b> Mortgage Loan Originator 1.800.235.8232
<b>Anna Baker</b> Mortgage Loan Originator 1.800.235.8232	<b>Debra Baker</b> Mortgage Loan Originator 1.800.235.8232	<b>Frank Baker</b> Mortgage Loan Originator 1.800.235.8232

**Connect with a local lender.**

Fill in the form below or call 1.800.235.8232 to get in touch with the Mortgage Loan team.

Have a question about choosing your loan? Call 1.800.235.8232 and choose your loan directly with our loan servicing experts.

Name:  Phone (Optional):

Email:  Current Zip Code:

Preferred Contact Method:  
 Email  Phone

Current Residence:  
 Yes  No

How Can We Help You?  
 Anything else you want us to call? If you're interested in a particular loan product, include that information here.

## Frequently Asked Questions

- How can I qualify for a mortgage?
  - What amount can I qualify for?
  - What's a mortgage prequalification?
  - Once I have a mortgage, can I change from fixed-rate to adjustable rate—or vice versa?
  - How can I improve my credit score?
  - What's the difference between a fixed-rate mortgage and an adjustable-rate mortgage (ARM)?
  - What's the difference between a conventional loan and a government-backed loan?
  - Who do I contact if I have questions about my personal loan?
  - How can I get off my mortgage faster?
  - How do I lock in an interest rate?
  - What's a dealer loan?
  - What's a jumbo loan?
- Still don't have what you're looking for? [View All FAQs or Contact Us](#)

## Helpful Mortgage Resources

<b>How to Build Wealth Through Real Estate</b> Real estate has long been considered a solid investment strategy. Offering both stability and growth, it's a great way to diversify your portfolio. Learn more about how to build wealth through real estate.	<b>Expected Fed Rate Cut and What it Means for Your Mortgage</b> When the Fed cuts its interest rate, it can lead to lower mortgage rates. This means you could save thousands of dollars over the life of your loan. Learn more about what to expect.	<b>Which is more important: Rate or APR?</b> When you're shopping for a new mortgage, there are two numbers you'll want to pay attention to: the mortgage rate and the APR. Learn more about the difference between the two.
---	---	---

[View All Resources](#)

© 2023 United Community. All rights reserved. This website is for informational purposes only. It is not intended to constitute an offer of any financial product or service. The information on this website is not intended to be used as a substitute for professional advice. Please consult with your financial advisor before making any investment decisions. The information on this website is not intended to be used as a substitute for professional advice. Please consult with your financial advisor before making any investment decisions.

**United Community**

Who We Are: [About Us](#) | [Careers](#) | [Contact Us](#)

Products & Services: [Mortgages](#) | [Auto Loans](#) | [Personal Loans](#) | [Business Loans](#) | [Credit Cards](#) | [Banking](#) | [Investment](#) | [Insurance](#) | [Financial Planning](#)

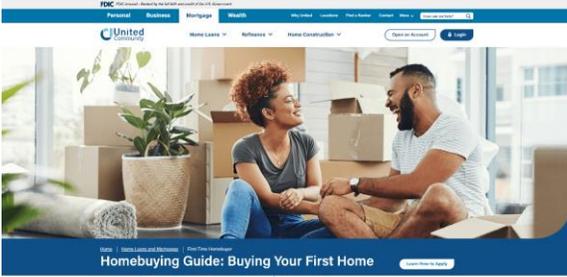
Support: [FAQ](#) | [Feedback](#) | [Help Center](#)

Legal: [Privacy Policy](#) | [Terms of Use](#) | [Equal Housing Opportunity](#)

**FDC** This document is subject to the FDCRA and other applicable laws. It is not intended to constitute an offer of any financial product or service. The information on this website is not intended to be used as a substitute for professional advice. Please consult with your financial advisor before making any investment decisions.



# First-Time Homebuyer



**Mortgage: An Overview**

Buying your first home is a major milestone. It's a big deal, and it takes a lot of time and money. But it's also a great investment. This guide will help you understand the mortgage process, from choosing a lender to closing on your new home. You'll learn about the different types of mortgages, how to qualify for a loan, and what to expect during the application process. This guide is for anyone who is considering buying their first home, whether you're a first-time homebuyer or a seasoned investor.

Ready to get started? Let's begin with the basics.

### Resources to Get You Started

- Overview of Buying a Home**  
Home Buying Checklist  
How Much House Can I Afford?  
Are There Any Home Buying Fees?
- Monthly Mortgage Payment**  
Calculate My Monthly Payment  
How Much Will I Pay?
- The Down Payment**  
How Do I Save for a Down Payment?  
Can I Get a Loan for My Down Payment?
- Homeowners Insurance**  
What Do I Need to Know?  
How Much Will It Cost?

### Why United for First-time Homebuyers?

At United, we have a passion for helping you achieve your dream of homeownership. We offer a variety of programs and services designed to make the homebuying process as smooth and stress-free as possible. Our experienced loan officers will guide you through every step of the way, from choosing a lender to closing on your new home. We're here to support you every step of the way.

- Digital application
- Flexible mortgage programs
- Large selection of mortgage products
- Closing assistance and support
- Flexible payment options
- 24/7 support when you need it most
- Competitive rates and closing costs
- Personalized service and support

Ready to get started?

[Start Application](#) [Connect with a Lender](#)

### Preparing to Apply for your Mortgage

#### Prepare Your Finances

To get the mortgage application started, you'll need to have your finances in order. This includes having a steady income, a good credit score, and a down payment. We'll help you understand what you need to qualify for a loan and how to improve your chances of getting approved. Our loan officers will work with you to create a plan that works for your budget and goals.

- Have a stable income source (at least 2 years)
- Have a credit score of 620 or higher
- Have a down payment of at least 3%
- Have a debt-to-income ratio of 43% or lower
- Have a good credit history

[Open Our New Builder](#)

### United's Mortgage Interest Rates

Get the best rates on your mortgage. Our rates are competitive and designed to help you save money on your home loan. We offer a variety of mortgage products to meet your needs, including fixed-rate and adjustable-rate mortgages. Our loan officers will help you choose the best option for your budget and goals.

Ready to see our rates? Our team of expert mortgage lenders is ready to assist you.

[Apply Now](#) [Connect with a Lender](#)

### The Mortgage Application Process

Ready to apply for your first mortgage? Here's what to expect:

- Form W-2**  
You'll need to provide the past 2 years of W-2 forms.
- Paystubs**  
You'll need to provide the past 30 days of paystubs.
- Government-issued ID**  
You'll need to provide a valid ID, such as a driver's license or passport.
- Bank Statements**  
You'll need to provide bank statements from the past 2 months.

### Apply for a Mortgage Now

Get your mortgage application started today.

[Apply Now](#)

### Steps to Buying a Home

1. Determine your budget
2. Get pre-approved for a mortgage
3. Find a home to buy
4. Make an offer
5. Negotiate the purchase price
6. Get a home inspection
7. Get the mortgage
8. Close on the home

### Welcome Home!

Congratulations on your new home! We're here to help you with everything you need to get started, from setting up utilities to finding a mover. Our team of experts will provide you with the support and guidance you need to make your new home a comfortable and enjoyable place to live.

### Connect with a local lender

Enter your information to get connected with a local lender who can help you with your mortgage application.

Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_ Current City: \_\_\_\_\_  
 State: \_\_\_\_\_  
 Zip: \_\_\_\_\_

[Connect with a Lender](#)

### Frequently Asked Questions

- Why can't I qualify for a mortgage?
- What credit score do I need?
- What's a mortgage pre-approval?
- How do I improve my credit score?
- What are closing costs?

### Find Your Local Lender

<b>John Smith</b> Mortgage Lender 123 Main St. 1234567890	<b>Sarah Jones</b> Mortgage Lender 456 Elm St. 9876543210	<b>Mike Davis</b> Mortgage Lender 789 Oak St. 0123456789
<b>Emily White</b> Mortgage Lender 101 Pine St. 2345678901	<b>David Brown</b> Mortgage Lender 202 Maple St. 3456789012	<b>Christy Green</b> Mortgage Lender 303 Birch St. 4567890123
<b>James Black</b> Mortgage Lender 404 Cedar St. 5678901234	<b>Michelle Taylor</b> Mortgage Lender 505 Spruce St. 6789012345	<b>Mark Wilson</b> Mortgage Lender 606 Willow St. 7890123456

### Helpful Resources

- How to Get Pre-Approved for a Mortgage**  
Learn how to get pre-approved for a mortgage and what you need to qualify.
- How to Find a Home to Buy**  
Discover how to find a home to buy and what to look for.
- How to Negotiate the Purchase Price**  
Learn how to negotiate the purchase price and get the best deal.

United Community

123 Main St. | 1234567890 | 1234567890

© 2023 United Community. All rights reserved.



# Fixed and ARM

The screenshot displays the United Community website's mortgage section. At the top, a navigation bar includes 'Home', 'About Us', 'Services', 'Contact Us', and 'My Account'. Below the navigation is a large hero image of a woman sitting on a porch with a dog and cardboard boxes, with the text 'Fixed- and Adjustable-Rate Mortgages' overlaid. The main content area is divided into two columns: 'Fixed rate' and 'Adjustable rate'. Below these columns is an 'Apply Now' button. A section titled 'Connect with a local lender' features a form with fields for 'Name', 'Email', 'Phone', and 'City/State/Zip'. Below the form is a 'Find a Mortgage Lender in Your Area' section displaying a grid of lender profiles with their names, photos, and contact information. At the bottom, there is a 'Looking for another option?' section with three columns of mortgage products: 'ARM Loans', 'VA Mortgage Loan', and 'Cash Out Refinance'. The footer includes the United Community logo, social media icons, and contact information.





# VA Mortgage

**VA Mortgage Loan**

For service members, veterans, and eligible spouses.<sup>1</sup>

**Advantages**

- Fixed rate mortgage
- No down payment or as little as the qualifying loan limit
- No prepayment penalties
- Flexible loan-to-value options

**Details**

- 30-year or 15-year
- 3.25% down
- Minimum 900 FICO score for loan amounts under \$500K

**Apply Now**

Design your unique application

**Connect with a local lender.**

Fill out the form below or call 1-888-256-8269 to get in contact with the Mortgage Services team.

Have a question about our lending, home loan or credit services? Call 1-888-256-8269 and a team member will be happy to help you with your questions.

Name  Phone (Optional)

Email  Current Zip Code

Preferred Contact Method  Call  Email

Current Lender?  Yes  No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

Newsletter  Privacy Policy

**Find your Local Mortgage Lender**

Select a State  Select a City or Region

Ed Cook Mortgage Loan Consultant 1-800-855-2222   1-800-855-2222   1-800-855-2222	Walter Kelly Mortgage Loan Consultant 1-800-855-2222   1-800-855-2222   1-800-855-2222	Courtney Swanson Mortgage Loan Consultant 1-800-855-2222   1-800-855-2222   1-800-855-2222
Clayton White Mortgage Loan Consultant 1-800-855-2222   1-800-855-2222   1-800-855-2222	Courtney Johnson Mortgage Loan Consultant 1-800-855-2222   1-800-855-2222   1-800-855-2222	David July Mortgage Loan Consultant 1-800-855-2222   1-800-855-2222   1-800-855-2222
David Turner Mortgage Loan Consultant 1-800-855-2222   1-800-855-2222   1-800-855-2222	Dwight Fortenberry Mortgage Loan Consultant 1-800-855-2222   1-800-855-2222   1-800-855-2222	Suzanne Lanning Mortgage Loan Consultant 1-800-855-2222   1-800-855-2222   1-800-855-2222

**Looking for another option?**

**Jumbo Loans**

For those who need more than the standard loan limit, we offer jumbo loans with competitive rates and flexible terms.

[Learn More](#)

**Physician Mortgage**

The financial profession is unique, and we designed a mortgage program just for you. Our program offers a variety of options to help you meet your needs.

[Learn More](#)

**Cash-Out Refinance**

When you refinance your cash-out, you can receive cash from your home's equity. This can be used for a variety of purposes, from home improvements to paying for college.

[Learn More](#)

1. Not all borrowers are eligible. Restrictions apply. Contact your lender for details. © 2023 United Community Bank. All rights reserved.

**United Community Bank**

in f t p

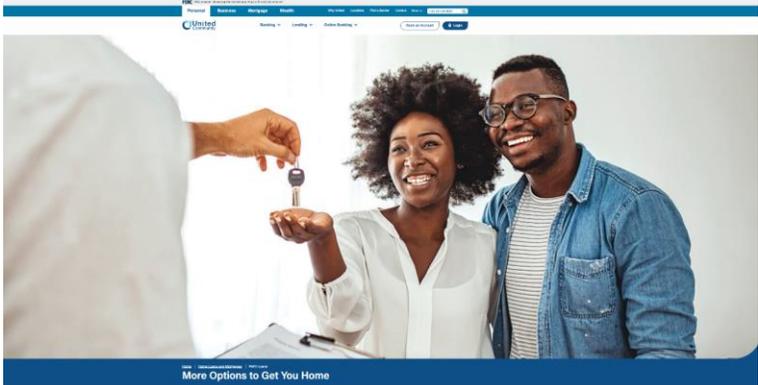
**Head Office**  
1000 Main Street  
Cincinnati, OH 45202  
616-222-2222

**Support**  
Home Loans  
Business Loans  
Auto Loans  
Credit Cards  
Investment Services  
Insurance Services  
Financial Planning  
Estate Planning  
Tax Services

**Legal**  
Privacy Policy  
Terms of Service  
Equal Housing Opportunity  
Equal Housing Lender

**FDIC** Member FDIC

# PATH Loans



More Options to Get You Home

Dreaming of a new home? We know how to get you there. We have a variety of home loan options to help you get the most out of your home. From first-time homebuyers to those looking to refinance, we have the right loan for you. Contact us today to learn more about our home loan options.

[View All Options](#) [Contact Us Today](#)

**Increase Your Net Worth x40**

With a PATH loan, you can increase your net worth by up to 40% by taking advantage of our unique financing options. This is a great way to build equity in your home and increase your net worth. Contact us today to learn more.

[View Details](#)



**Down Payment and Other Assistance**

We offer a variety of programs to help you with your down payment and other expenses. This can include grants, loans, and more. Contact us today to learn more about the assistance we can provide.

[View Details](#) [Contact Us Today](#)



**Home Loan Options for Every Buyer**

We have a variety of home loan options for every buyer, from first-time homebuyers to those looking to refinance. Contact us today to learn more about the options we can provide.

[View Details](#)



**Need to Improve Your Credit?**

We can help you improve your credit score and qualify for better loan terms. Contact us today to learn more about our credit improvement services.

[View Details](#) [Contact Us Today](#)



Ready to get started?  
Open your account with us today.

[Get Started](#)

**Connect with a local lender.**

Fill out the form below to get connected with a local lender in your area. We'll match you with a lender who can help you with your home loan needs.

First Name Last Name Email Phone (Optional) Current Zip Code

How can we help you? (Optional)

Anything else you want to tell us? (Optional)

I'm interested

**Learning Resources**

**Home Loan Options for Every Buyer**

Learn more about the different home loan options we offer and how they can help you achieve your home ownership goals.

[View Article](#)

**Down Payment and Other Assistance**

Discover the various programs and services we offer to help you with your down payment and other expenses.

[View Article](#)

**Need to Improve Your Credit?**

Learn how we can help you improve your credit score and qualify for better loan terms.

[View Article](#)

**United Community**

Home Loans | Refinancing | Reverse Mortgages | Down Payment Assistance | Credit Improvement

[Home Loans](#) [Refinancing](#) [Reverse Mortgages](#) [Down Payment Assistance](#) [Credit Improvement](#)

[Home Loans](#) [Refinancing](#) [Reverse Mortgages](#) [Down Payment Assistance](#) [Credit Improvement](#)

**Equal Housing Opportunity**

Equal Housing Opportunity. We are an Equal Housing Opportunity lender. We do not discriminate on the basis of race, color, sex, religion, marital status, national origin, age, or handicap in any of our lending programs.

[Equal Housing Opportunity](#)

# Physician Loans

**Physician Mortgage Loan**

You're committed to caring for our community. We're committed to caring for you.

Let United Community help you settle into a home with special financing only for medical professionals.\*

**Physician Mortgage Loan**

Licensed Medical Doctors, Dentists, Oral Surgeons, and Doctors of Osteopathy (D.O.)

Whistleblowers, Physician Assistants, and Nurse Practitioners

**Apply Now**

Connect with a local lender.

Find Your Local Lender

Looking for another option?

- Jumbo Loans**
- Down-Payment Assistance**
- Cash-Out Refinance**

**United Community**

Member FDIC. Equal Housing Opportunity. © 2018 United Community Bank. All rights reserved. \*Offering subject to credit review and approval. Terms, conditions and restrictions apply. See website for details.







# Cash Out Refinance



When you choose a cash-out refinance, you replace your current home loan with a new mortgage for more than you owe on your home. At closing, you receive the difference in cash.

For example, if your home is valued at \$200,000 and you owe \$100,000, doing a cash-out refinance means you'd be able to use a portion of that \$100,000 in equity for things like a home renovation, college tuition, or paying off high interest debt. See what's possible.

It's important to keep in mind that a new mortgage will come with closing costs and a new rate that will affect your monthly mortgage payment. Make sure you talk to one of our expert mortgage loan originators to understand exactly how getting a cash-out refinance will affect you.

## Apply to Refinance Now

Begin your refinance application.

[Apply Now](#)

## Connect with a local lender.

Fill out the form below or call 1-800-624-6224 to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1-800-LEARNER (1-800-622-7662) and choose Option 4 to connect directly with our loan servicing experts.

Name  Phone (Optional)

Email  Current Zip Code

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

How Can We Help You?  
 Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

I'd like a NMLA  I'd like a NMLA

## Find Your Local Mortgage Lender

Select a State  Select a City or Region

- |  |   |   |
|--|---|---|
| <br><b>All Cook</b><br>All Mortgage Loan Originator<br>(734) 433-6224   Email<br>NMLA ID: 171924      | <br><b>Betsy Kelly</b><br>Mortgage Loan Originator<br>(202) 855-1222   Email<br>NMLA ID: 191446            | <br><b>Carolyn Swanson</b><br>VP - Mortgage Loan Originator<br>(824) 881-2850   Email<br>NMLA ID: 183834 |
| <br><b>Cindy Stone</b><br>VP - Mortgage Loan Originator<br>(336) 838-5100   Email<br>NMLA ID: 121493  | <br><b>Courtney Johnston</b><br>VP - Mortgage Loan Originator<br>(800) 338-8488   Email<br>NMLA ID: 140045 | <br><b>David Jolly</b><br>AEP - Mortgage Loan Originator<br>(301) 462-8779   Email<br>NMLA ID: 141737    |
| <br><b>David Turner</b><br>VP - Mortgage Loan Originator<br>(828) 382-2200   Email<br>NMLA ID: 144821 | <br><b>Dwight Fortenberry</b><br>Mortgage Loan Originator<br>(804) 644-2244   Email<br>NMLA ID: 123224     | <br><b>Gwen Lanning</b><br>VP - Mortgage Loan Originator<br>(800) 862-3225   Email<br>NMLA ID: 142787    |

## Not Ready to Refinance?

### Try Leveraging Your Home's Equity

Consider if you own the right type of real estate. Your home could let you get a hand without you having to refinance your home. Consider a Home Equity Line of Credit (HELOC) or a Home Equity Loan. It might just be the solution you're looking for.

[Learn the Benefits](#) [Try our HELOC Calculator](#)



**Inside United**  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Community Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

**Support**  
 Help  
 Find a location  
 Report Lost/Stolen Card  
 Request Checks  
 Make a Loan Payment  
 Properties for Sale  
 Money Resources  
 Fraud Prevention Tips  
 CONTACT US

**Legal**  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

 **FDIC** Member. Backed by the full faith and credit of the U.S. Government.  
 © 2024 United Community Bank. All rights reserved. | 1-800-624-6224  
 100 East Commonwealth Way, Suite 100 | Denver, CO 80202



# Rate Term Refinance



When you choose a rate term refinance, you're replacing your current home loan with a new mortgage that has a different interest rate or term (length of loan).

This is an option a lot of homeowners considered when mortgage interest rates slipped to record lows during the pandemic. Many people found that by lowering their interest rate and choosing the same term as their original loan, they could lower their monthly mortgage payment.

Others found that by choosing a shorter term (for example, 15 years instead of 30), they could pay less in interest over the life of the loan without dramatically changing their monthly mortgage payment.

## Apply to Refinance Now

Begin your secure application.

[Apply Now](#)

Not quite ready to apply? Visit a local branch, or give us a call at 1-800-876-8224.

## Connect with a local lender.

Fill out the form below or call 1-800-876-8224 to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1-800-UCBANK1 (1-800-876-2861) and choose Option 8 to connect directly with our loan servicing experts.

Name  Phone (Optional)

Email  Current Zip Code

Preferred Contact Method:  
 Email  Phone

Current Customer?  
 Yes  No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

[Submit](#)

## Find a Mortgage Lender in Your Area

Select a State  Select a City or Region

 <b>Al Cook</b> <small>405 Mortgage Loan Originator</small> <small>(714) 478-8001   Email</small> <small>SMILSF 178812</small>	 <b>Betsy Kelly</b> <small>Mortgage Loan Originator</small> <small>(714) 482-2200   Email</small> <small>SMILSF 181484</small>	 <b>Candice Swannick</b> <small>Mortgage Loan Originator</small> <small>(916) 851-3888   Email</small> <small>SMILSF 843851</small>
 <b>Cindy Stone</b> <small>Mortgage Loan Originator</small> <small>(916) 453-4500   Email</small> <small>SMILSF 127600</small>	 <b>Courtney Johnston</b> <small>Mortgage Loan Originator</small> <small>(916) 438-5466   Email</small> <small>SMILSF 191000</small>	 <b>David Jolly</b> <small>Mortgage Loan Originator</small> <small>(514) 481-0216   Email</small> <small>SMILSF 289787</small>
 <b>David Turner</b> <small>Mortgage Loan Originator</small> <small>(916) 987-8888   Email</small> <small>SMILSF 198821</small>	 <b>Dwight Fackenberg</b> <small>Mortgage Loan Originator</small> <small>(855) 644-5284   Email</small> <small>SMILSF 732229</small>	 <b>Gweneth Lanzetta</b> <small>Mortgage Loan Originator</small> <small>(916) 851-5111   Email</small> <small>SMILSF 843787</small>

« 1 2 3 4 5 6 7 »

## Not Ready to Refinance?

Try Leveraging Your Home's Equity.

Sometimes it's just not the right time to refinance. Your home could still lend you a hand without you having to refinance your home. Consider a Home Equity Line of Credit (HELOC) or a Home Equity Loan. It might just be the solution you're looking for.

[Learn the benefits](#) [Try our HELOC Calculator](#)



Inside United  
 Why United  
 Inside Regions  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

Support  
 Help  
 Find a Location  
 Report Lost/Stolen Card  
 Report Checks  
 Make a Loan Payment  
 Payments for Sale  
 My Account  
 Fraud Prevention Tips  
 Contact Us

Legal  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

FDIC Equal Housing Lender Member of the FDIC and a member of the U.S. Government  
 © 2024 United Community Bank. NMLS ID: 4148888. All Rights Reserved.  
 1000 North Commonwealth Way, San Jose, CA 95128



# Home Construction



The home you're dreaming of starts here.

At United Community Bank, we're here to help you build your dream home. From the initial planning and design to the final construction, we'll be with you every step of the way. Our experienced professionals will guide you through every stage of the process, ensuring a smooth and successful outcome. Contact us today to get started.

1-800-855-3333

1-800-855-3333

## Construction and Renovation

Build your dream home or renovate your current one. Our construction and renovation loans provide the financing you need to get started.

Learn More

## Construction-to-Permanent Loan

Combine your construction loan and permanent mortgage into one loan. It's a convenient way to finance your home project.

Learn More

## HomeStyle® Renovation

Use your HomeStyle® Renovation loan to finance the purchase and renovation of your home. It's a great way to get the most out of your investment.

Learn More

## Manage Your Build

Keep track of your construction project and manage your budget. Our online tools make it easy to stay on top of your build.

Learn More

## Quick Reference Guide

Get a quick overview of our construction and renovation loans. It's a helpful resource for anyone considering a home project.

Learn More

## Frequently Asked Questions

Looking for answers to common questions about our construction and renovation loans? We've got you covered. Click on a question to learn more.

- When can a home construction loan be used for?
- What are the benefits of buying a home?
- What do I need to know before buying a home?
- How do I get started using the digital draw platform?
- How do I submit a draw request?
- How will I know if a draw is approved by United and my lender on the way?
- Who can help me if I have questions regarding my loan?
- Who can help me if I have questions regarding my loan?

## Connect with a local lender.

Find a local lender who can help you with your home project. Our local lenders are experts in home construction and renovation financing.

Name  Phone (Optional)  
 Email  Current Zip Code  
 Preferred Contact Method:  
 Home  Office  
 Current Employer?  
 Yes  No  
 How Can We Help You?

Anything else you want to tell us? It's yours to include in a general or specific way. Include that information here.

## Find Your Local Lender

Select a State:  Select a City or Region:

<b>Angie Adams</b> VP, Mortgage and Business Development 800.855.3333   800.855.3333	<b>Stacy Keller</b> VP, Mortgage and Business Development 800.855.3333   800.855.3333	<b>Rob Adams</b> VP, Mortgage and Business Development 800.855.3333   800.855.3333
<b>Jennifer Badger</b> VP, Mortgage and Business Development 800.855.3333   800.855.3333	<b>Brian Barkley</b> VP, Mortgage and Business Development 800.855.3333   800.855.3333	<b>Chris Ward</b> VP, Mortgage and Business Development 800.855.3333   800.855.3333
<b>James Davidson</b> VP, Mortgage and Business Development 800.855.3333   800.855.3333	<b>Devin Doolittle</b> VP, Mortgage and Business Development 800.855.3333   800.855.3333	<b>Paula Babin</b> VP, Mortgage and Business Development 800.855.3333   800.855.3333

## Learning Resources

<p><b>Expected That Your Cost and What It Means for Your Mortgage</b></p> <p>Are you planning to build or renovate your home? It's important to understand the costs involved and how they will affect your mortgage. This resource provides a detailed breakdown of the various costs and how to manage them effectively.</p> <p><a href="#">View Article</a></p>	<p><b>4 Ways to Finance Your Home Renovation</b></p> <p>Home renovation is a great way to increase the value of your home and improve your living space. However, financing a renovation can be a challenge. This resource explores four different financing options and their pros and cons.</p> <p><a href="#">View Article</a></p>	<p><b>Rent vs. Buy: Pros and Cons</b></p> <p>Deciding whether to rent or buy a home is a major financial decision. This resource compares the benefits and drawbacks of both options, helping you make an informed choice based on your personal and financial goals.</p> <p><a href="#">View Article</a></p>
--	---	---

© 2023 United Community Bank. All rights reserved. This website is for informational purposes only. For more information, please contact your local lender.

United Community Bank  
 1-800-855-3333

<b>Banking</b> Personal Banking Business Banking Auto Loans Credit Cards Home Loans Investment Services	<b>Request</b> New Accounts Rate Adjustments Loan Modifications Refinance Loans Reverse Mortgages Home Equity Loans Home Equity Lines of Credit Business Loans Commercial Real Estate	<b>Legal</b> Consumer Protection Equal Housing Opportunity Fair Lending Privacy Policy Terms and Conditions Website Accessibility
---	--	---



# Personal Loans and LOC



## Support for your next big dream.

Your dreams are our dreams. If you need a personal loan or line of credit to achieve them, we have a full suite of flexible lending options ready to fit your needs. Our competitive rates and award-winning service will give you the financial support you need to finish that home improvement project or buy your next home, without the stress of doing it all alone. Open a line of credit or apply for a loan with United today!

[Apply for a Loan in Minutes](#)

### Loans and Lines of Credit

We offer competitive interest rates on personal loans and lines of credit to help you cover just about any need—including computers, appliances, furniture and small home improvements.

- Local, responsive lenders help you access cash when you need it
- Choose from convenient monthly payment options
- Open a fast-rate personal line of credit<sup>1</sup> for extra cash when you need it
- Use your line of credit for everyday purchases<sup>2</sup>
- Access your line of credit through your existing checking account
- Existing customers with a checking account can qualify to apply for an unsecured loan or line of credit<sup>3</sup> up to \$10,000 with Vehicle Lender<sup>4</sup>

[Apply Online Now](#)



### Auto Loans

Get on the road faster while saving money with our smart auto loan options. With competitive rates on our loans, it allows you the flexibility to choose from various terms to fit your needs.

- Choose from a variety of terms at competitive rates
- Applicable to new and used vehicle purchases or loan refinances
- Borrow money towards your car, truck, boat or recreational vehicle needs

[Get Started](#) [Try the Auto Loan Calculator](#)

### HELOCs & Home Equity Loans

Use the equity in your home to secure a fixed-rate loan that you can use to pay for any number of large purchases or projects. With United Community's Home Equity Loans, you receive your money in one lump sum to manage as you see fit.<sup>5</sup>

- Fixed and variable interest rates with flexible terms
- Set period of time to pay it back
- No prepayment penalty

[Learn More](#)

[Schedule an Appointment](#)



### Home Loans & Mortgages

The housing market can be intimidating, but that doesn't mean your mortgage should be. With flexible loan programs and terms that fit whatever home you're looking for, we can work together to find the right solution for your home buying needs.

- Fixed and adjustable rate mortgages
- First-time homebuyer programs
- Construction and renovation options
- Veteran programs
- [View 100% financing](#)

[Learn More](#) [Schedule an Appointment](#)

## Get in touch with a loan expert.

Name  Select a Type of Loan

City  Select a State

Email  Select a Branch Location

Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

I'm not a robot

[Submit](#)

## Frequently Asked Questions

- What's the difference between a personal loan and personal line of credit?
- What can you get a personal loan for?
- Should I get a personal loan?
- How can I get a personal loan near me?
- What are the pros and cons of a debt consolidation loan?
- Is it hard to get a personal loan or line of credit?
- Can I get a personal loan today?
- Can you get a personal loan with bad credit?
- Can you get a personal loan with no credit?
- Can you get a personal loan with a cosigner?
- Can you get a personal loan from your bank?

## Learning Resources



### Financial Planning Strategies: Savings

#### Waterfall

Looking for the best way to invest? Not sure which accounts you should open or take advantage of? Our strategy will walk you through the savings waterfall—a strategic and straightforward method that will help you make progress toward the future you're planning for.

[Read Article >](#)



### What to Know About Retirement

The earlier you start planning for retirement, the better. And if you're not sure where to start or you're asking yourself whether or not you're doing enough to get prepared, you're in the right place.

[Read Article >](#)



### Protecting Wealth: Trusts and Trustees

You've spent years working and growing your wealth, but have you considered how to protect your assets and make them for your loved ones? For anyone, but especially for affluent individuals, proper use of trusts should be an essential piece of your comprehensive financial plan.

[Read Article >](#)

[View All](#)

<sup>1</sup>Open credit approval.  
<sup>2</sup>Not available for Lines of Credit originated through Vehicle Lender.  
<sup>3</sup>Lines of credit are subject to credit review and approval. Funds are available only if they remain in a branch office for additional personal loans and lines of credit, including those secured by a Certificate of Deposit or other collateral. Only a Vehicle Lender loan is obtained by a customer using a deposit-institution, together with account affiliations with that customer, a mortgage for a Vehicle Lender loan, an all-in-one FDIC-insured Auto Loan or an unsecured personal loan. Customers do not qualify for a Vehicle Lender loan. Customers do not qualify for a Vehicle Lender loan. Funds may only be used for a Vehicle Lender loan. Funds may only be used for a Vehicle Lender loan. Funds may only be used for a Vehicle Lender loan.  
<sup>4</sup>United Community Bank offers this loan and second-line financing from other third-party LHO and auto products. The first-line HELOC is available to amounts ranging from \$1,000 to \$10,000. The second-line HELOC is available to amounts ranging from \$1,000 to \$10,000. HELOC products are available for customer credit review, credit history, credit score and are not available for unsecured loans. Closing costs may be waived and cash-out. Bank may choose to waive a portion of the closing costs. Some state laws may apply to HELOCs. See our website for more information on HELOCs and mortgage loans. Bank must be in a valid state of residence for purchase.



- Inside United
- Why United
  - Investor Relations
  - Newsroom and Media Contact
  - Careers
  - Corporate Impact
  - Our Communities
  - Our Foundation
  - Customer Stories

- Support
- Help
  - Find a Location
  - Report a Lost/ stolen Card
  - Branch Closure
  - Make a Loan Payment
  - Proposals for Sale
  - History Resources
  - Fraud Prevention Tips
  - Contact Us

- Legal
- Accessibility
  - Compliance
  - Deposit Account Agreement
  - Privacy Policy

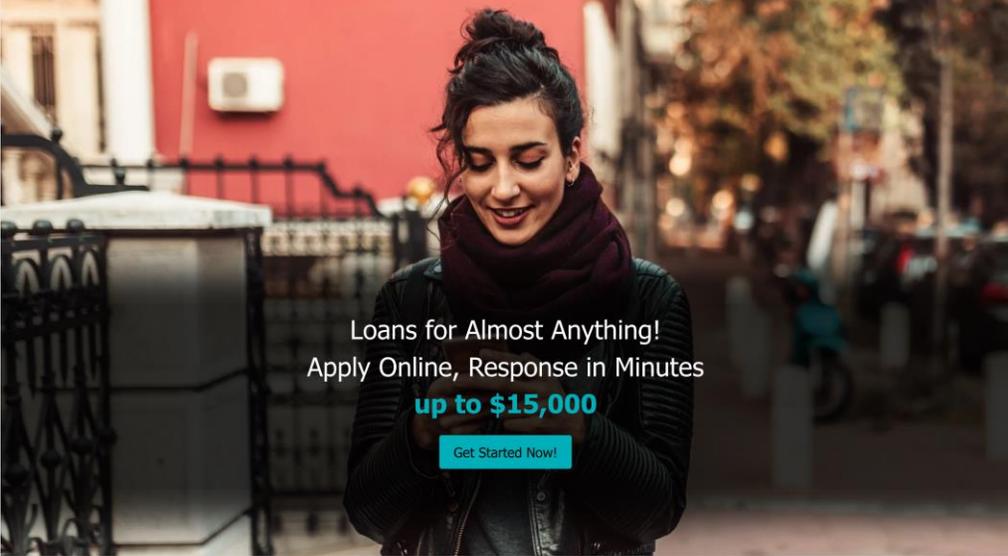
FDIC Equal Housing Lender Member FDIC Member of the FDIC and Equal Housing Lender  
 © 2018 United Community Bank. NMLS ID: 4-42848 | 888-Autoing-1-888-888-8888  
 200 East Commonwealth Way, Greenville, SC 29615 | 864-622-2800





# MinuteLender

Minute Lender FAQs Register Login



Loans for Almost Anything!  
Apply Online, Response in Minutes  
**up to \$15,000**

[Get Started Now!](#)

 **Personal Loan or Line of Credit**

Existing checking customers may apply for a loan or line of credit **up to \$15,000**.

Apply online and get our response in minutes, have your funds in three business days or less.

We look at more than your credit report; we consider your account relationship and history to qualify you.

Existing checking customers with an email address can apply online in minutes for up to \$15,000!

- ✔ Apply online and get our response in minutes.
- ✔ Loan based on your deposit relationship\* in addition to your credit information.
- ✔ No paperwork, no need to visit the bank.
- ✔ You can have your funds available in three business days or less.
- ✔ To see your available credit, rate, costs and repayment schedule, click below.

Have questions? Want to learn more? [See FAQs](#)

 **If approved, how long before I can get my funds?**

We typically have the loan available for use in 3 business days.

 **How much of a loan can I get?**

Your loan is based on approval and could be up to \$15,000.

 **How do I get a Minute Lender loan?**

You can apply online now and get our response in minutes; there's no need to visit the bank or bring us any paperwork. If approved, we'll email you when your loan is ready, usually in 3 business days or less.

What are you waiting for? Get started now!

Existing checking customers with accounts open 96 days or more can qualify to apply in minutes for a loan or line of credit of up to **\$15,000\***. If you don't already have a checking account with us, please open an account [ONLINE](#) or visit our [nearest branch location](#). This is a necessary step to establish a relationship with you.

\*Limits apply. - once a Minute Lender loan is obtained by a customer using a deposit relationship, anyone with account affiliations with that customer is ineligible for a Minute Lender loan. As an example, if Customer A and Customer B are owners or signers on a deposit account and Customer A obtains a Minute Lender loan, Customer B is ineligible for a Minute Lender loan. These limits apply even if Customer B maintains additional deposit accounts that are not affiliated with Customer A. As an alternative, ineligible customers may reach out to your local branch for additional lending options.

[Get Started Now!](#)

 [About Us](#) [Contact Us](#) [Privacy Policy](#) [Branch Login](#) [Chat with us](#)



# Personal Credit Cards

FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government

Personal Business Mortgage Wealth Why United Locations Find a Banker Contact More ▾ How can we help? 🔍

United Community Banking ▾ Lending ▾ Online Banking ▾ Open an Account Login



Home | Personal Banking | Credit Cards

## Credit Cards

Apply Now

### Apply for a credit card online.

Choosing the right credit card is easier than ever. Whether you want to pay down balances faster, maximize cash back, earn rewards or begin building your credit history, we have the ideal card for you.

No matter which card you choose, you'll enjoy important features like:

- Convenient and Flexible Purchasing Power. Accepted at millions of locations worldwide.
- Mobile purchasing capability for added convenience.
- Zero Fraud Liability<sup>1</sup>. You won't be liable for fraudulent purchases when your card is lost or stolen.
- Cardmember Service available 24 hours a day/365 days per year.
- Plus much more!

[Learn More & Apply](#)

<sup>1</sup> Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



#### Inside United

Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

#### Support

Help  
Find a Location  
Report Lost/Stolen Card  
Reorder Checks  
Make a Loan Payment  
Properties for Sale  
Military Resources  
Fraud Prevention Tips  
Contact Us

#### Legal

Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy



FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government  
© 2025 United Community Bank NMLS ID # 421841 ABA Routing # 06112843  
200 East Camperdown Way Greenville, SC 29601 1-800-822-2651







# Business Minute Lender

Business Minute Lender FAQs Register Login



Apply Online for a Business Loan  
**up to \$25,000**  
We Respond in Minutes!

[Get Started Now!](#)

 **Business Loan or Line of Credit**

Get **up to \$25,000** to **grow your business**. We leverage the information we already have on you to share your available credit **in minutes**. We also look at more than just your credit score, we consider your account relationship with us.

Existing business checking customers with an email address can apply online in minutes for up to \$25,000!

- Apply online and get our response in minutes.
- Loan based on your deposit relationship and your credit information.
- No paperwork, no need to visit the bank.
- You can have your funds available in three business days or less.
- To see your available credit, rate, costs and repayment schedule, click below.

Have questions? Want to learn more? [See FAQs](#)

**? How much of a loan can I get?**  
Your loan is based on approval and could be up to \$25,000.

**? How soon will my loan be funded so I can gain access to the funds?**  
The loan is normally available for use in 3 business days or less.

**? How do I get a Business Minute Lender loan?**  
You can apply now online and get our response in minutes; there's no need to visit the bank or bring us any paperwork. If approved, we'll email you when your loan is ready, usually in 3 business days or less.

**What are you waiting for? Get started now!**

Existing customers with a business checking account opened at least 6 months can qualify to apply for a business loan or line of credit up to **\$25,000**. We simply need to identify your account with a few questions.

If you don't already have a business checking account with us, please visit our [nearest branch location](#) This is a necessary step to establish a relationship with you.

[Get Started Now!](#)

Member  LENDER

[About Us](#) [Contact Us](#) [Privacy Policy](#)  
[Branch Login](#)

[Chat with us](#)



# Working Capital LOC



## Working capital optimization

A working capital line of credit offers the flexibility to access funds as you need them, giving you the freedom to manage cash flow effectively and seize growth opportunities. Support your day-to-day operations, cover unexpected expenses, and invest in strategic initiatives with a working capital line of credit. We offer competitive rates, flexible repayment terms, and the ability to adjust your working capital line of credit as your business evolves. Whether you need short-term financing to bridge revenue gaps or a working credit facility for ongoing working capital needs, our line of credit solutions provides the financial flexibility your business requires.



## We've always got your back.

Our business bankers offer deep industry knowledge, financial expertise, and personalized guidance. With their support, our customers can confidently navigate complex financial landscapes, make informed decisions, and achieve their business goals.

A partnership with United is more than just financing or banking services—it's a relationship built on trust, shared values, and accessibility, with a banker who's never more than a phone call away.

[Why United for Your Business](#)

## Connect with a business lending specialist to get started.

Name	Select a Type of Loan
City	Select a State
Email	Phone (Optional)
Preferred Contact Method	
<input type="checkbox"/> Email <input type="checkbox"/> Phone	
Current Customer?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
Anything else you want to tell us?	
<input type="checkbox"/> It's not a robot	
<input type="button" value="Submit"/>	

## Helpful Resources



### Thinking about switching payroll providers?

Q4 might be the perfect time. As a business owner, you enter a lot of busy—and payroll should be one that keeps you up at night. If you've been thinking about making changes, the fourth quarter is a smart time to do it.

[Read Article >](#)



### Business hurricane preparation guide

Ensure your business is ready for hurricane season this year with our hurricane preparation guide for businesses.

[Read Article >](#)



### The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your own flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

[Read Article >](#)

[View All Posts](#)



Inside United  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

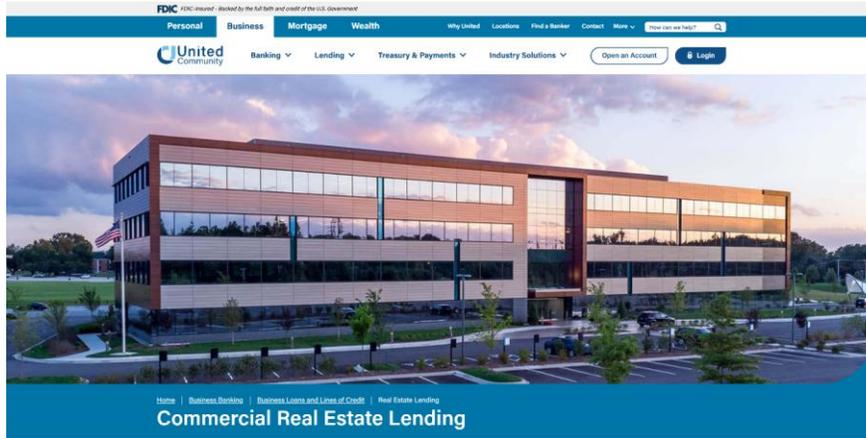
Support  
 Help  
 Find a Location  
 Report Lost/ stolen Card  
 Register Checks  
 Make a Loan Payment  
 Properties for Sale  
 Military Resources  
 Fraud Prevention Tips  
 Contact Us

Legal  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

FDIC FDIC Member. Backed by the FD and insured by the FDIC. Government  
 © 2024 United Community Bank. All rights reserved. Ask anything #8887888888  
 800 East Conestoga Road, Harrisburg, PA 17101 | 1-800-888-8888



# Commercial Real Estate Lending



## Commercial property loans: Buy, refinance, or leverage your equity.

Simplify the process of building or buying facilities for your organization when you partner with our commercial real estate lending experts. We offer comprehensive commercial real estate lending solutions designed to meet the unique needs of your business. Whether you're looking to acquire a new property, develop a project, or refinance existing real estate assets, our team of experts can help structure commercial property loans that align with your business goals and empower your real estate investments.

### Contact our Commercial Real Estate Lending Experts.



**Lisa Sheinoff**  
SVP - Commercial RE Division  
Manager  
(864) 260-7562 | Email



**Timothy Sousa**  
SVP - Commercial Real Estate  
Relationship Manager  
(813) 518-8338 | Email



**Allie Milne**  
CRE Commercial Relationship  
Manager  
(770) 794-3805 | Email



**Randy Rinderknecht**  
SVP - Commercial Real Estate  
Relationship Manager  
(770) 794-3852 | Email



**Jennifer Abate**  
SVP - Sr. Portfolio Manager  
Commercial RE  
(864) 260-7550 | Email

### Our commitment to you and your business

We know you have many options when it comes to business financial partners. When you work with United, our diverse team of industry expert bankers will work to understand your business's unique needs and provide a tailored solution for your business financing needs, all while providing the exceptional customer service you deserve. From competitive rates and flexible terms to local decisionmaking and deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunity when it comes. Discover why businesses trust us as their preferred lending partner.

- **Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- **Flexible Terms:** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- **Quick and Streamlined Process:** Our dedicated team understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
- **Customized Financing Solutions:** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- **Real-in-class Service:** When you pair the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.

### Helpful Resources



**Thinking about switching payroll providers?**  
Q4 might be the perfect time. As a business owner, you wear a lot of hats—and payroll shouldn't be one that keeps you up at night. If you've been thinking about making a change, the fourth quarter is a smart time to do it.  
[Read Article >](#)



**Business hurricane preparation guide**  
Ensure your business is ready for hurricane season this year with our hurricane preparation guide for businesses.  
[Read Article >](#)



**The Importance of Cash Flow Management**  
One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.  
[Read Article >](#)

[View All Posts](#)



Inside United  
Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

Support  
Help  
Find a Location  
Report Lost/Stolen Card  
Reorder Checks  
Make a Loan Payment  
Properties for Sale  
Military Resources  
Fraud Prevention Tips  
Contact Us

Legal  
Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy



FDIC FDIC insured - backed by the full faith and credit of the U.S. government  
© 2018 United Community Bank, NMLS ID # 421841 ABA Routing # 08180343  
200 East Campdown Way Greenville, SC 29601 | 1-800-822-2451



# Industry & Specialized Lending



Our industry specialized banking services offer tailored financial solutions and expertise for businesses operating in specific sectors, providing industry-specific support to address challenges and capitalize on opportunities. With a deep understanding of your industry, we are dedicated to delivering customized banking solutions that help your business thrive in today's competitive market.



Connect with a business lending specialist to get started.

Name  Select a Type of Loan

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

## Helpful Resources



**Thinking about switching payroll providers?**  
 Oh, might be the perfect time. As a business owner, you wear a lot of hats—and payroll shouldn't be one that keeps you up at night. If you've been thinking about making a change, the fourth quarter is a smart time to do so.  
[Read Article >](#)



**Business hurricane preparation guide**  
 Ensure your business is ready for hurricane season this year with our hurricane preparation guide for businesses.  
[Read Article >](#)



**The Importance of Cash Flow Management**  
 One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.  
[Read Article >](#)

[View All Posts](#)



Inside United  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

Support  
 Help  
 Find a Location  
 Report Lost/ stolen Card  
 Request Checks  
 Make a Loan Payment  
 Properties for Sale  
 Military Resources  
 Fraud Prevention Tips  
 Contact Us

Legal  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

FDIC Member Insured by the FDIC Member of the FDIC Member of the FDIC  
 © 2020 United Community Bank 1803 S.D. # 429880 1803 S.D. # 429880  
 200 East Commercial New York, NY 10001 1-800-450-2801



# SBA Lending



## SBA loans for your small business.

Living your business a little. Opening the door to the future, welcoming your next big customer. Living your business a little. Opening the door to the future, welcoming your next big customer. Living your business a little. Opening the door to the future, welcoming your next big customer.

### Search by Connection

<p><b>Dental SBA Lending</b> Open an eye for your business and improve your cash flow. Our dental SBA lending offers a variety of loan options for your dental business.</p> <p><a href="#">View Dental SBA Lending</a></p>	<p><b>Medical SBA Lending</b> Our medical SBA lending offers a variety of loan options for your medical business. We provide the capital you need to grow your practice.</p> <p><a href="#">View Medical SBA Lending</a></p>	<p><b>Pharmacy SBA Lending</b> Open a new pharmacy or expand your existing one. Our pharmacy SBA lending offers a variety of loan options for your pharmacy business.</p> <p><a href="#">View Pharmacy SBA Lending</a></p>	<p><b>Veterinary SBA Lending</b> Open a new veterinary practice or expand your existing one. Our veterinary SBA lending offers a variety of loan options for your veterinary business.</p> <p><a href="#">View Veterinary SBA Lending</a></p>
<p><b>Franchise SBA Lending</b> Open a new franchise or expand your existing one. Our franchise SBA lending offers a variety of loan options for your franchise business.</p> <p><a href="#">View Franchise SBA Lending</a></p>	<p><b>504 SBA Lending</b> Open a new 504 loan or expand your existing one. Our 504 SBA lending offers a variety of loan options for your 504 business.</p> <p><a href="#">View 504 SBA Lending</a></p>		

## The right financial solution for your business.

<p><b>Personalized Support</b></p> <p>We'll work with you to understand your business and your needs. Our SBA lending specialists will help you choose the right loan for your business.</p>	<p><b>Fast Approvals</b></p> <p>We'll review your application quickly and get you the funds you need to grow your business. Our SBA lending specialists will help you choose the right loan for your business.</p>	<p><b>Tailored Expertise</b></p> <p>We'll provide you with the expertise you need to grow your business. Our SBA lending specialists will help you choose the right loan for your business.</p>	<p><b>Competitive Rates</b></p> <p>We'll provide you with the lowest rates available. Our SBA lending specialists will help you choose the right loan for your business.</p>
--	--	---	--

### Find a SBA Lender by State

<p><b>Jason Oberbach</b> SVP, SBA &amp; Small Business Development \$50,000,000 - \$1M</p>	<p><b>Rob Borchers</b> VP, SBA Business Development \$50,000,000 - \$1M</p>	<p><b>Michelle Bennett</b> VP, SBA Business Development \$50,000,000 - \$1M</p>
<p><b>Mark Williams</b> SVP, SBA &amp; Small Business Development \$50,000,000 - \$1M</p>	<p><b>Brian Hill</b> VP, SBA Business Development \$50,000,000 - \$1M</p>	<p><b>Daniel Lewis</b> VP, SBA Business Development \$50,000,000 - \$1M</p>
<p><b>Jessica Taylor</b> VP, SBA Business Development \$50,000,000 - \$1M</p>	<p><b>Ed Russell</b> VP, SBA Business Development \$50,000,000 - \$1M</p>	<p><b>Veronica Orndoff</b> VP, SBA Business Development \$50,000,000 - \$1M</p>

### Connect with a SBA lending specialist to get started.

Name

City

Email

Phone (Optional)

Preferred Contact Method:  Email  Phone

Current Customer?  Yes  No

Anything else you need to tell us?

### Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
- What does it mean to be a SBA preferred lender (PLP)?
- What are the advantages of using a SBA preferred lender?
- What can a SBA loan be used for?
- How long is the approval process?
- What documents will I need to provide?
- What are the different types of equity injection I can utilize for the down payment?
- How do I know if my business qualifies?
- How do I get started?

<p>United Community</p> <p>in f o t</p>	<p><b>Inside United</b></p> <p>HR &amp; Talent Investment Services Risk Management &amp; Insurance Center Compliance Customer Support Data Analytics &amp; Reporting Corporate Governance</p>	<p><b>Support</b></p> <p>IT &amp; Systems Legal Counsel Regulatory Compliance Human Resources Business Development Marketing &amp; Communications Risk Management</p>	<p><b>Legal</b></p> <p>Securities Corporate Bankruptcy &amp; Reorganization Litigation</p>
---	---	---	--

FSC: The Company, "United Community Bank" and "United Community Bank" are trademarks of United Community Bank. © 2023 United Community Bank. All rights reserved.

# General SBA Lending



## The right financial solution for your business.

Your business exists because of your unique dream—and your ability to never give up on it. Your financing should be just as personal. There's a dedicated SBA lender, which gives us the ability to offer flexible and creative financing solutions for businesses in a wide variety of industries. When you partner with us for your SBA loan, you'll benefit from:

### Personalized Support

We're here to help you every step of the way. Our staff offers personalized advice, which is why we're committed to connecting your SBA lender.

### Fast Approvals

Your business is working, and we won't stand in the way. We're dedicated to approving loans in a fast and timely manner.

### Tailored Expertise

Experts that don't leave your field won't make much of a difference. That's why we're led by a team with a wide breadth of knowledge and experience with almost every type of business.

### Competitive Rates

Money matters. We want the best for your business, and we strive to offer you the most competitive rates possible.

## Find a SBA Lender by State

Select a State

 <b>Jason Sheehan</b> SVP - SBA Business Development Officer (866) 273-2888 Email	 <b>Nate Barchiesi</b> VP - SBA Business Development Officer (866) 273-2887 Email	 <b>Michelle Barnett</b> VP - SBA Business Development Officer (866) 489-3289 Email
 <b>Matt Williams</b> SVP - SBA Business Development Officer I (866) 273-2888 Email	 <b>Brian Hill</b> VP - SBA Business Development Officer II (252) 355-6202 Email	 <b>Donna Lewis</b> VP - SBA Business Development Officer (866) 489-3289 Email
 <b>Janette Heider</b> SBA Regional Executive (866) 273-2888 Email	 <b>Ed Randall</b> SBA Business Development Officer II (781) 228-7539 Email	 <b>Veronica Grimaldi</b> SBA Business Development Officer (866) 273-2888 Email

## Connect with a SBA lending specialist to get started.

Name  Select a Type of Loan

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?  
 Yes  No

Anything else you want to tell us?

No thank you

## Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
- What does it mean to be a SBA preferred lender (PLP)?
- What are the advantages of using a SBA preferred lender?
- What can a SBA loan be used for?
- How long is the approval process?
- What documents will I need to provide?
- What are the different types of equity injection I can utilize for the down payment?
- How do I know if my business qualifies?
- How do I get started?



**Inside United**  
 Why United  
 Member Relations  
 Investment and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

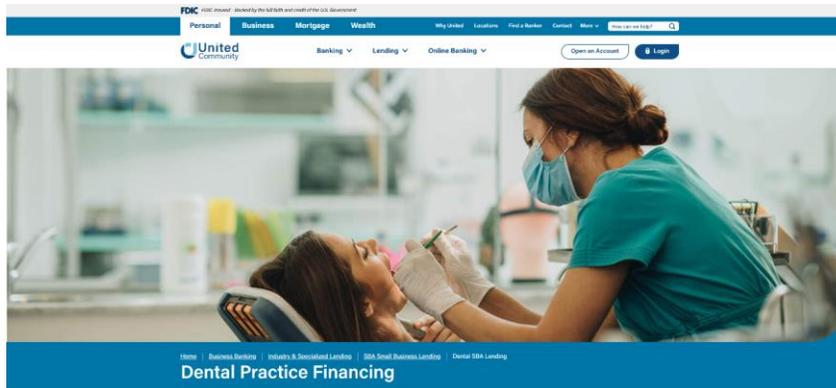
**Support**  
 Help  
 Find a Location  
 Report Lost/Stolen Card  
 Receive Checks  
 Make an auto Payment  
 Properties for Sale  
 Money Resources  
 Fraud Prevention Tips  
 Contact Us

**Legal**  
 Accessibility  
 Compliance  
 Privacy Policy  
 Privacy Policy

FDIC (FCID insured) Member of the FDIC and member of the U.S. Government  
 © 2020 United Community Bank. NMLS ID: # 428490 ADA Hearing: # 888588413  
 200 Kent Corporation Way, Greenville, SC 29615 | 866-489-3289



# Dental SBA Lending



## Dental loans worth smiling about.

You know dentistry inside out, and when you partner with United, you won't have to be an expert in financing, too. Our team will find the financial solutions that are best for your business, and we'll work hand-in-hand with you to make sure your practice thrives. Whether you're looking to refinance, remodel, expand and acquire, or build your practice from the ground up, our team of industry experts is ready to support you with the financing you need to succeed!

### Contact the Dental Practice Financing team



**Nate Banchiere**  
VP - SBA Business Development  
Chicago  
863.335.0552 [Email](#)



**Michelle Barnett**  
VP - SBA Business Development  
Chicago  
903.819.3259 [Email](#)

## Connect with a SBA lending specialist to get started.

Name	Select a Type of Loan
City	Select a State
Email	Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?  
 Yes  No

Anything else you want to tell us?

## Frequently Asked Questions for SBA Lending

- ▼ What is a Small Business Administration Loan?
- ▼ What does it mean to be a SBA preferred lender (PLP)?
- ▼ What are the advantages of using a SBA preferred lender?
- ▼ What can a SBA loan be used for?
- ▼ How long is the approval process?
- ▼ What documents will I need to provide?
- ▼ What are the different types of equity injection I can utilize for the down payment?
- ▼ How do I know if my business qualifies?
- ▼ How do I get started?

\*Normal underwriting criteria apply.



in [f](#) [t](#) [y](#) [v](#)

**Inside United**

- Why United
- Investor Relations
- Newsroom and Media Contact
- Careers
- Corporate Impact
- Our Communities
- Our Foundation
- Customer Stories

**Support**

- Help
- Find a Location
- Report Lost/Stolen Card
- Report Checks
- Make a Loan Payment
- Properties for Sale
- Military Relocation
- Fraud Prevention Tips
- Contact Us

**Legal**

- Accessibility
- Compliance
- Deposit Account Agreement
- Privacy Policy

FDIC FDIC Member - backed by the FDIC and insured by the FDIC. Government  
 ©2018 United Community Bank | NMLS ID #420868 | SBA Lending #00002843  
 200 East Commonwealth Way Greenville, SC 29602 | 1-800-852-2851






# Medical SBA Lending



## Medical Business Loans: Powering your vision for patient care

The medical industry has its own unique set of challenges. You deserve a financial partner versed in the nuance of the healthcare world that can help you achieve your goals for your practice. Whether you're looking to refinance, remodel, expand and acquire, or build your practice from the ground up, our team of industry experts is ready to support you with the funding you need to succeed.

At United, we understand that no two practices are the same, and it shows through our personalized approach to lending. Our SBA lending experts will get to know you and your practice's needs, then work with you to find your perfect financial fit.



**Nate Banchiera**  
VP - SBA Business Development  
Officer  
866-338-5922 | Email



**Michelle Barnett**  
VP - SBA Business Development  
Officer  
803-949-3200 | Email

## Connect with a SBA lending specialist to get started.

Name  Select a Type of Loan

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

I'm not a robot

## Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
- What does it mean to be a SBA preferred lender (PLP)?
- What are the advantages of using a SBA preferred lender?
- What can a SBA loan be used for?
- How long is the approval process?
- What documents will I need to provide?
- What are the different types of equity injection I can utilize for the down payment?
- How do I know if my business qualifies?
- How do I get started?



**Inside United**  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

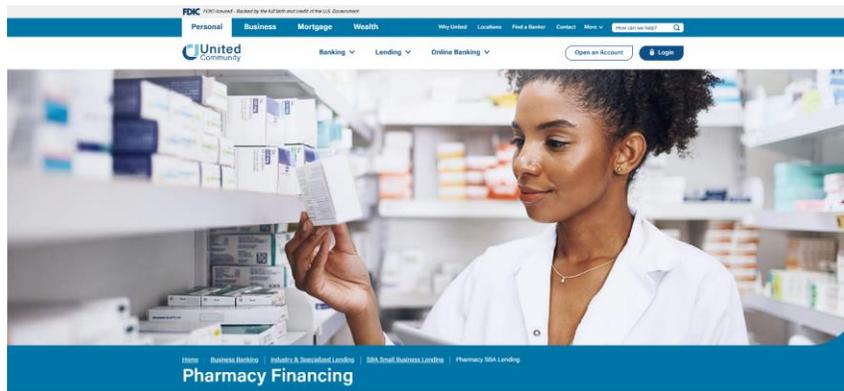
**Support**  
 Help  
 Find a Location  
 Report Lost/Stolen Card  
 Renewal Checks  
 Make a Loan Payment  
 Properties for Sale  
 Military Resources  
 Fraud Prevention Tips  
 Contact Us

**Legal**  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

FDIC FDIC insured - Member of the FDIC and part of the U.S. Government  
 © 2020 United Community Bank | 800-333-4494 | SBA Lending # 4000042  
 200 East Commonwealth Way, Greenville, SC 29615 | 866-338-5922



# Pharmacy SBA Lending



## Pharmacy Loans to Keep You Financially Healthy

You take care of our community every day. Let us take care of you. You deserve a financial partner versed in the nuances of the healthcare world that can help you achieve your goals for your business. Whether you're looking for refinancing, remodel, expand and acquire, or build your pharmacy from the ground up, our team of industry experts is ready to support you with the funding you need to succeed.

At United, we understand that not all businesses are the same, and it shows through our personalized approach to lending. Our SBA lending experts will get to know you and your pharmacy's needs, then work with you to find your perfect financial fit.

### Contact the Pharmacy Financing team



**Nate Banichieze**  
VP - SBA Business Development  
Office  
863.335.2822 | Email



**Michelle Barnett**  
VP - SBA Business Development  
Office  
863.649.3295 | Email

### Connect with a SBA lending specialist to get started.

Name	Select a Type of Loan
City	Select a State
Email	Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

It's not a robot

### Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
- What does it mean to be a SBA preferred lender (PLP)?
- What are the advantages of using a SBA preferred lender?
- What can a SBA loan be used for?
- How long is the approval process?
- What documents will I need to provide?
- What are the different types of equity injection I can utilize for the down payment?
- How do I know if my business qualifies?
- How do I get started?



Inside United  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Franchises  
 Customer Stories

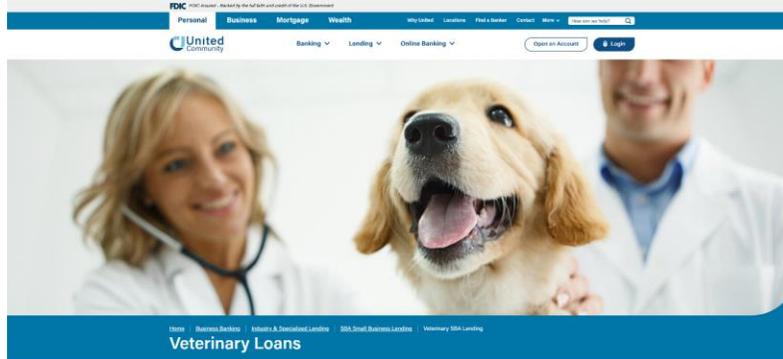
Support  
 Help  
 Find a Location  
 Report Lost/Stolen Card  
 Header Checks  
 Make a Loan Payment  
 Properties for Sale  
 Military Resources  
 Fraud Prevention Tips  
 Contact Us

Legal  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

FDIC Member - Banked by the full faith and credit of the U.S. Government  
 © 2020 United Community Bank | NMLS ID # 420848 | ABA Routing # 08103843  
 300 East Comprehensive Way Greenville, SC 29601 | 800-823-2822



# Veterinary SBA Lending



## Financing That's a Vet's Best Friend

You deserve a financial partner that understands the challenges you're facing in running a small business and caring for the animals in our community. We'll find the solution that's best for your business, and we'll make the lending process simple so you can get back to what matters most. Whether you're looking to refinance, renovate, expand and acquire, or build your practice from the ground up, our team of industry experts is ready to support you with the funding you need to succeed.

At United, we understand that no two practices are the same, and it shows through our personalized approach to lending. Our SBA lending experts will get to know you and your practice's needs, then work with you to find your perfect financial fit.

## Contact the Veterinary Financing team



**Nita Bianchi**  
VP, SBA Business Development  
Office  
865.333.1827 | Email



**Michelle Barnett**  
VP, SBA Business Development  
Office  
865.418.3200 | Email

## Connect with a SBA lending specialist to get started.

Name  Select a Type of Loan

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?  
 Yes  No

Anything else you want to tell us?

Yes, we're ready 

## Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
- What does it mean to be a SBA preferred lender (PLP)?
- What are the advantages of using a SBA preferred lender?
- What can a SBA loan be used for?
- How long is the approval process?
- What documents will I need to provide?
- What are the different types of equity injection I can utilize for the down payment?
- How do I know if my business qualifies?
- How do I get started?



**Inside United**  
Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

**Support**  
FAQ  
Find a Location  
Report Lost/Stolen Card  
Branch Checks  
Make a Loan Payment  
Properties for Sale  
Military Resources  
Fraud Prevention Tips  
Contact Us

**Legal**  
Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy

FDIC Member. Backed by the full faith and credit of the U.S. Government.  
© 2018 United Community Bank. NMLS ID #228440 SBA Lending # 20181042  
200 East Compton Ave, Spartanburg, SC 29301 | 1-866-862-2827



# Franchise SBA Lending



## Franchise Lending for Your Next Location

As a nationwide franchise lender, we provide SBA 7(a), SBA 104, and USDA Business and Industry Loans to fit the unique financing needs of your franchised business. We work with both franchisees and franchisors so that we can cover all aspects of the lending process.

Even when approved to originate the loans on day one, we know what it takes to be a successful franchise. We'll help you navigate the steps to get there, and we'll make the loan process as simple as possible.

We offer loans of \$750,000 and above, equipment loan terms up to 10 years, and real estate loan terms up to 20 years. In addition, our status as a preferred SBA lender means we don't have to go to the SBA for additional approval, which saves you time and gets your loan open faster.

## Contact the Franchise Lending team

 <p><b>Sean Duffy</b> SVP - SBA Business Development (Illinois) (312) 678-8884   <a href="#">Email</a></p>	 <p><b>Christopher Huey</b> SBA Business Development (Illinois) (815) 281-8287   <a href="#">Email</a></p>	 <p><b>Jeremy Hackett</b> SBA Business Development (Illinois) (815) 235-0884   <a href="#">Email</a></p>
 <p><b>Jocelyn Heckler</b> SVP - Business Development (Illinois) (618) 328-8886   <a href="#">Email</a></p>		

## Connect with a SBA lending specialist to get started.

<input type="text" value="Name"/>	<input type="text" value="Select a Type of Loan"/>
<input type="text" value="City"/>	<input type="text" value="Select a State"/>
<input type="text" value="Email"/>	<input type="text" value="Phone (Optional)"/>

Preferred Contact Method:  
 Email  Phone

Current Customer?  
 Yes  No

Anything else you want to tell us?

I'm not a small business 

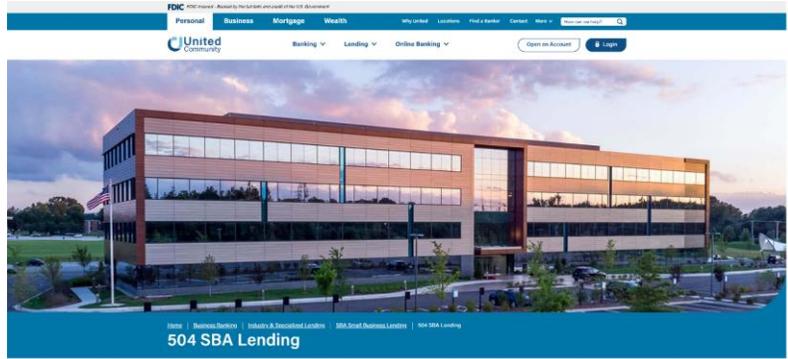
## Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
- What does it mean to be a SBA preferred lender (P/L)?
- What are the advantages of using a SBA preferred lender?
- What can a SBA loan be used for?
- How long is the approval process?
- What documents will I need to provide?
- What are the different types of equity injection I can utilize for the down payment?
- How do I know if my business qualifies?
- How do I get started?



 <p>in    </p>	<p><b>Inside United</b></p> <ul style="list-style-type: none"> <li>Why United</li> <li>Investor Relations</li> <li>Newsroom and Media Contact</li> <li>Careers</li> <li>Corporate Impact</li> <li>Our Communities</li> <li>Our Foundation</li> <li>Customer Stories</li> </ul>	<p><b>Support</b></p> <ul style="list-style-type: none"> <li>Help</li> <li>FAQ &amp; Location</li> <li>Request Loan/Rider Card</li> <li>Reseller Checks</li> <li>Make a Loan Payment</li> <li>Preparation for Sale</li> <li>Military Assistance</li> <li>Fraud Prevention Tips</li> <li>Contact Us</li> </ul>	<p><b>Legal</b></p> <ul style="list-style-type: none"> <li>Accessibility</li> <li>Confidence</li> <li>Deposit Account Agreement</li> <li>Privacy Policy</li> </ul>
---	--	---	--

# 504 SBA Lending



## Our Loan Offerings

At United, we combine personalized financial solutions with award-winning service for our customers. Our dedicated team will provide timely and accurate proposals, a professional closing experience, and SBA experts focused on what's best for your business.

### Commercial Real Estate

Advance your expansion, remodeling, or remodeling goals with a 504 commercial real estate loan.

- Up to 50% financing at fixed, competitive interest rates
- Can be used for land and building acquisition, new construction, remodel and renovation, parking lots and building improvements, energy efficient projects, and more
- Businesses must occupy at least 75% of the real estate property for existing buildings and 60% of the real estate property for new construction
- 30 and 25-year amortization terms

### Debt Refinancing

Access more of your equity or lower your monthly payments by taking advantage of SBA 504 refinancing, with or without an assumption.

- Up to 50% financing at fixed, competitive interest rates
- Proceeds can be used to refinance qualified debt on eligible business operating expenses, with cash-out option
- 85% of your original loan must have been used to acquire, construct, or improve real estate to qualify

### Machinery and Equipment

Purchase and install the best-quality machinery and equipment you need to keep your business running.

- Up to 50% financing at fixed, competitive interest rates
- Low down payment options to conserve your capital
- 10-year amortization terms or asset life of the equipment

### Green Loan Program

Go green, expand your business, and improve your bottom line with a 504 Green Loan.

- Up to 50% financing at fixed, competitive interest rates
- Up to \$5.5 million on the 504-2<sup>nd</sup> mortgage program project
- These loan proceeds can be used for energy reduction projects or plant, equipment, and process upgrades of renewable energy sources

## Contact the SBA 504 Loan Program Team



**Fraime Bentley**  
SVP - SBA Regional Executive  
(833) 274-2622 | Email

## Connect with a SBA lending specialist to get started.

Name  Select a Type of Loan

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?  
 Yes  No

Anything else you want to tell us?

I'm not a user  I'm not a user

## Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
- What does it mean to be a SBA preferred lender (PLP)?
- What are the advantages of using a SBA preferred lender?
- What can a SBA loan be used for?
- How long is the approval process?
- What documents will I need to provide?
- What are the different types of equity injection I can utilize for the down payment?
- How do I know if my business qualifies?
- How do I get started?



**Inside United**  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

**Support**  
 Help  
 Help & Location  
 Report Lost/Stolen Card  
 Register Checks  
 Make a Cash Payment  
 Properties for Sale  
 Mobile Transactions  
 Fraud Prevention Tips  
 Contact Us

**Legal**  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

FDIC FDIC Member. Member of the FDIC and a member of the FDIC. Member of the FDIC.  
 © 2024 United Community Bank. NMLS ID # 403448. SBA Franchise # 00010843  
 SBA Franchise # 00010843. SBA Franchise # 00010843.



# USDA Lending



## Grow with us.

We want to help create and maintain employment opportunities in your rural communities to improve the local economic and environmental climate for everyone who calls your town home. Let's do it together.



### Business & Industries Guaranteed Loan Program (B&I)

This is a loan guarantee program designed to assist credit-worthy rural businesses to obtain needed credit for legal business purposes. The intent of this program is to save and create jobs in rural America.

[Learn More](#)



### Community Facilities Guaranteed Loan Program (CF)

This program provides loan guarantees to eligible lenders to develop essential community facilities in rural areas.

[Learn More](#)



### Food Supply Chain Guaranteed Loan Program (FSC)

This program supports new investments in infrastructure for food aggregation, processing, manufacturing, and more to improve the U.S. food supply chain.

[Learn More](#)



### Rural Energy for America Program (REAP)

The REAP program provides financing to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements.

[Learn More](#)

## Contact one of our USDA loan experts.



**Frayne Bentley**  
SVP - SBA Regional Executive  
[\(628\) 714-3663](tel:6281-714-3663) | [Email](#)



**Clayton Summers**  
SVP - Renewable Energy  
Finance Team Lead  
[\(720\) 419-16-6331](tel:720-419-16-6331) | [Email](#)



- Inside United
- Why United
- Investor Relations
- Newsroom and Media Contact
- Careers
- Corporate Impact
- Our Communities
- Our Foundation
- Customer Stories

- Support
- Help
- Find a Location
- Report Lost/Stolen Card
- Reorder Checks
- Make a Loan Payment
- Properties for Sale
- Military Resources
- Fraud Prevention Tips
- Contact Us

- Legal
- Accessibility
- Compliance
- Deposit Account Agreement
- Privacy Policy



FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government  
© 2020 United Community Bank | NMLS ID # 423848 | ABA Routing # 081112843  
200 East Compendium Way Greenville, SC 29605 | 1-800-822-2651



# USDA Business & Industry Loans



## USDA Business Loans

At United Community Bank, we are committed to supporting the growth and development of rural businesses in the United States. Through the USDA Business and Industry (B&I) Guaranteed Loan Program, we provide creditworthy businesses in rural areas with the financial resources they need to thrive.

### What are USDA B&I Loans?

The USDA B&I Guaranteed Loan Program is a government-backed initiative to promote economic growth in rural communities by providing loans to credit-worthy businesses. These loans are administered by the United States Department of Agriculture (USDA) Rural Development program and are designed to stimulate job creation and retention, enhance rural infrastructure, and support business expansion in rural America.

### How are USDA B&I loans different from SBA 7(a) loans?

The B&I Guaranteed Loan program and SBA 7(a) loans are similar in that a loan guarantee is provided, but the programs operate independently. The B&I program is specifically targeted to rural Business Rural Development has an extensive field structure of State and Area Offices that work closely with lenders in processing and servicing B&I loans. The lender and borrower work with a specific loan specialist in their State throughout the entire loan process. Other differences include a different fee structure and loan terms.

### What are the benefits of USDA Business and Industry Loans?

Borrowers can benefit from better pricing and terms with the B&I loan guarantee in place than are typically given with conventional loans. The loans must be fully amortized, without calls or balloon repayment structures. Longer terms can reduce additional loan fees that may be incurred on shorter-term loans or balloon loans. The loan interest rates are negotiated between the lender and the applicant and may be either fixed or variable (or a combination of fixed and variable).

### Eligible uses of USDA B&I Loans

- USDA B&I loans can be used for various business purposes, including:
- Business expansion, reorganization, repair, modernization, or development
  - Purchase and development of land, buildings, and associated infrastructure for commercial or industrial properties
  - Purchase and installation of machinery and equipment, supplies, or inventory
  - Debt refinancing to improve cash flow and create jobs
  - Business and industrial operations to maintain operations and save or create jobs

### Ineligible Uses of USDA B&I Loans

While USDA B&I loans cover a wide range of business purposes, there are certain limitations and ineligible uses, including:

- Lines of credit. USDA B&I loans are not intended for ongoing lines of credit.
- Owner-occupied and rental housing. Loans for residential housing purposes are not eligible under this program.
- Golf courses or golf course infrastructure
- Race tracks or gambling facilities
- Churches or church-controlled organizations
- Fraternal organizations
- Lending, investment, and insurance companies
- Agricultural production, with certain exceptions. While agricultural businesses are generally ineligible, there are exceptions for specific cases.
- Distribution or payment to a beneficiary of the borrower or an individual entity retaining ownership interest in the borrower.

It's important to review the specific eligibility requirements and restrictions with our loan specialists to determine the suitability of the loan for your business needs.

### Eligible Areas for USDA B&I Loans

USDA B&I loans are designed to benefit rural areas providing financial support to businesses outside of cities or towns with populations exceeding 50,000 inhabitants. The program encourages economic development and job creation in underserved rural communities, fostering growth and prosperity.

However, it's worth noting that even if your business is headquartered in a larger city, you may still qualify for a USDA B&I loan if the project is located in an eligible rural area.

### Qualifying Businesses for USDA B&I Loans

A wide range of businesses and organizations can qualify for USDA B&I loans, including:

- For-profit or non-profit businesses
- Cooperatives: Agricultural cooperatives and other cooperative entities can access financing through this program
- Federally-recognized tribes

Contact one of our USDA B&I Loan experts.



**Inside United**  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

**Support**  
 Help  
 Find a Location  
 Report Lost/Stolen Card  
 Reward Checks  
 Make a Loan Payment  
 Properties for Sale  
 Military Resources  
 Fraud Prevention Tips  
 Contact Us

**Legal**  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

**FDIC** FDIC insured. Member of the FDIC and credit of the U.S. Government.  
 ©2023 United Community Bank. NMLS ID # 42986 | SBA Financing # 08010849  
 300 East Commonwealth Way, Greenville, SC 29601 | 800-822-9201



# USDA Community & Facilities Loans



## Apply for a loan and build your community with us.

This USDA lending program provides loan guarantees to eligible lenders to develop essential community facilities in rural areas. An essential community facility is defined as a public improvement, operated on a non-profit basis, needed for the orderly development of a rural community where the rural community is a city or town, or its equivalent county or multi-county area.

### How can loan funds be used? Eligible uses include, but are not limited to:

- Health Care facilities and services, including but not limited to hospitals
- Fire, rescue, and public safety facilities and services
- Community public, social, educational, or cultural facilities or services
- Transportation facilities such as streets, bridges, roads, ports, and airports
- Certain utility projects when not eligible for Rural Utilities Service financing, gas distribution systems, recycling and transfer centers or stations
- Telecommunications and user equipment when related to public safety, medical, or educational telecommunication links when not eligible for Rural Utilities Service financing
- Water infrastructure facilities such as levees, dams, reservoirs, inland waterways, canals, and irrigation systems
- Purchase and installation of renewable energy systems for use by an essential community facility (conditions apply)
- Land acquisition and necessary site preparation including access ways and utility extensions to and throughout an industrial park site
- Community parks, community activity centers, and similar types of facilities

### What can loan funds NOT be used for?

- Lines of credit
- Owner-occupied and rental housing
- Golf courses or golf course infrastructure
- Race tracks or gambling facilities
- Facilities used for inherently religious activities
- Projects that create, directly or indirectly a conflict of interest
- Inherently commercial enterprises

### What is considered an eligible area?

- Rural areas not in a city or town with a population of more than 50,000 inhabitants, with certain exceptions
- The borrower's headquarters may be based within a larger city as long as the project is located in an eligible rural area

### Who may qualify for these loan guarantees?

- Eligible borrowers are:
- Public bodies
  - Indian tribes on Federal and State reservations
  - Federally-recognized Tribes
  - Non-profit organizations

Additional entities may be eligible for other types of loan guarantees under the OneRD Guarantee Loan Initiative.

### Are there additional requirements?

- Applicants must have legal authority to construct, operate, and maintain the proposed facilities and services and to obtain, give security for, and repay the proposed loan
- Applicants must be unable to finance the project from their own resources or through commercial credit at reasonable rates and terms
- Applicants must provide evidence of significant community support
- Non-profit organizations must have significant ties to the project service area
- Tax exempt financing cannot be guaranteed by this program
- Facilities must be for public use and serve the rural area where they are/will be located

## Contact one of our lending experts.



**Erayne Bentley**  
SVP - SBA Regional Executive  
(678) 726-2653 Email



**Inside United**  
Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

**Support**  
Help  
Find a Location  
Report Lost/ stolen Card  
Reorder Checks  
Make a Loan Payment  
Prepares for Sale  
Military Resources  
Fraud Prevention Tips  
Contact Us

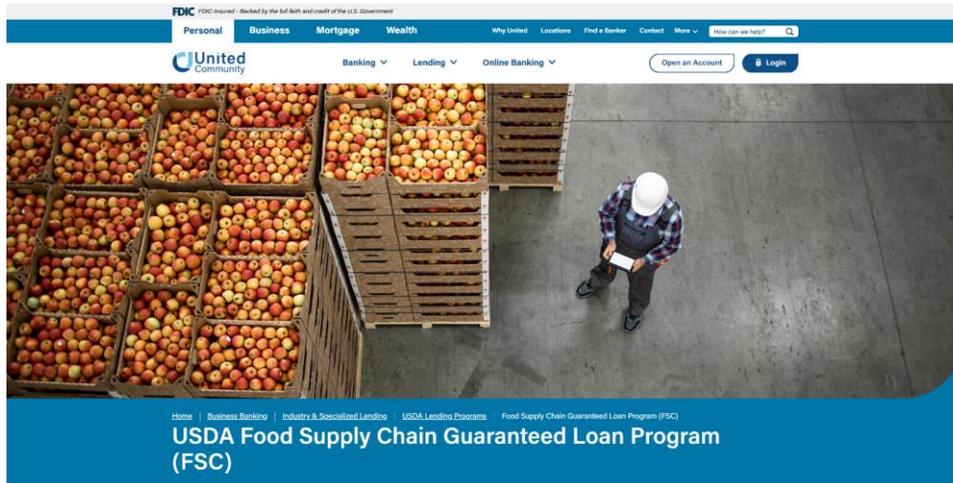
**Legal**  
Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy



FDIC insured - Backed by the full faith and credit of the U.S. Government  
© 2018 United Community Bank NMLS ID # 427845 | SBA Lending # 68412042  
700 East Commonwealth Way Greenville, SC 29615 | 1-800-422-2653



# USDA Food Supply Chain Loans



## Grow your food systems with a USDA Loan Guarantee.

The Food Supply Chain Guaranteed Loan Program was announced on December 9<sup>th</sup> of 2021 in response to the exposed vulnerabilities in America's food supply chain during the COVID-19 epidemic. This program guarantees loans of up to \$40 million for qualified lenders to finance food systems projects, specifically for the start-up or expansion of activities in the middle of the food supply chain. The program supports new investments in infrastructure for food aggregation, processing, manufacturing, storage, transportation, wholesaling, and distribution to increase capacity and create a more resilient, diverse, and secure U.S. food supply chain.

### How can USDA commercial loan program funds be used? Eligible uses include, but are not limited to:

- Business conversion, enlargement, repair, modernization, or development
- The purchase and development of land, buildings, and associated infrastructure for commercial or industrial purposes
- Building or equipping facilities for lease to public or private enterprises engaged in commercial or industrial operations
- The purchase and installation of machinery and equipment, including manufacturing and information Technology (IT) systems
- Working capital

### What can loan funds NOT be used for?

- Lines of credit
- Owner-occupied and rental housing
- Golf courses or golf course supporting infrastructure
- Racetracks or gambling facilities
- Churches or church-controlled organizations
- Fraternal organizations
- Lending, investment, and insurance companies
- Agricultural production
- Distribution or payment to a beneficiary of the borrower, or to an individual or entity that will retain an ownership interest in the borrower

### What is considered an eligible area?

- There are no geographic restrictions for this program.

### What types of businesses qualify for the USDA commercial loan program?

- For-profit or nonprofit businesses
- Cooperatives
- Federally-recognized Tribes
- Public bodies
- Food supply chain entrepreneurs

### What are the business restrictions?

- Individual borrowers must be citizens of the United States or reside in the U.S. after being legally admitted for permanent residence
- Private-entity borrowers must demonstrate that loan funds will remain in the U.S. and the facility being financed will primarily create new or save existing jobs for rural U.S. residents

Contact one of our USDA Loan Guarantee experts.



**Ezyne Bentley**  
SVP - SBA Regional Executive  
[82781714-3603](tel:82781714-3603) | [Email](#)



#### Inside United

Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

#### Support

Help  
Find a Location  
Report Lost/Stolen Card  
Reorder Checks  
Make a Loan Payment  
Properties for Sale  
Military Resources  
Fraud Prevention Tips  
Contact Us

#### Legal

Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy



FDIC FDIC insured - Backed by the full faith and credit of the U.S. Government  
© 2022 United Community Bank. 804 S. G. St. #2100 | ADA Hearing # 08112843  
300 East Campdown Way Greenville, SC 29607 | 1-800-822-2661



# USDA Rural Energy Loans



## Improve your energy efficiency with a REAP grant or loan.

The REAP program provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements. Agricultural producers may also apply for new energy efficient equipment and new system loans for agricultural production and processing.

### How can REAP grants and guaranteed loans be used? Eligible uses include, but are not limited to:

- Biomass (for example: biodiesel and ethanol, anaerobic digesters, and solid fuels)
- Geothermal for electric generation or direct use
- Hydropower below 30 megawatts
- Hydrogen
- Small and large wind generation
- Small and large solar generation
- Ocean (tidal, current, thermal) generation

Funds may also be used for the purchase, installation, and construction of energy efficiency improvements, such as:

- High efficiency heating, ventilation and air conditioning systems (HVAC)
- Insulation
- Lighting
- Cooling or refrigeration units
- Doors and windows
- Electric, solar or gravity pumps for sprinkler pivots
- Switching from a diesel to electric irrigation motor
- Replacement of energy-inefficient equipment

Agricultural producers may also use guaranteed loan funds to install energy efficient equipment and systems for agricultural production or processing.

### What is considered an eligible area?

- Rural areas not in a city or town with a population of more than 50,000 inhabitants, with certain exceptions
- The borrower's headquarters may be based within a larger city as long as the project is located in an eligible rural area

### Who may qualify for REAP loan guarantees?

- Rural small businesses
- Agricultural producers

Additional entities may be eligible for other types of loan guarantees under the OneRD Guarantee Loan Initiative.

### Are there additional requirements for REAP?

- Individual borrowers must be citizens of the United States or reside in the U.S. after being legally admitted for permanent residence
- Private-entity borrowers must demonstrate that loan funds will remain in the U.S.

Contact our REAP grant and loan lending expert.



#### Clayton Summers

SVP - Renewable Energy  
Finance Team Lead  
(254) 936-6331 | [Email](#)



#### Inside United

Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

#### Support

Help  
Find a Location  
Report Lost/Stolen Card  
Reorder Checks  
Make a Loan Payment  
Properties for Sale  
Military Resources  
Fraud Prevention Tips  
Contact Us

#### Legal

Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy

FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government  
© 2020 United Community Bank | NMLS ID # 422841 | ABA Routing # 88112843  
300 East Campdown Way Greenville, SC 29601 | 1-800-822-2691



# Franchise Lending



## Franchise loans to help your business grow.

United Community Bank's franchise lending focuses on medium-sized businesses in the restaurant, fitness, personal services, automotive, and other segments.

### Why work with United Community Bank?

Our expert franchise lending team, with more than 20 collective years of franchise lending experience, has been helping franchisees in food and non-food brands for many years. You will benefit from our direct line to senior management, as we take a personal approach here. We offer 7 and 10-year amortizations for non-real estate transactions, and 20-year amortizations for real estate, all at competitive rates.

### Franchise Financing Solutions

As a franchise business leader, United Community offers solutions for acquisition loans, refinance loans, working capital, real estate loans, equity injections, and development loans of cash, which include: new store development, re-branding, remodeling, and expansion.

[Contact Us](#)



If you are a first-time operator, please contact our SBA Franchise lending team for assistance.

[Contact the SBA Team Today](#)

## Connect with a business lending specialist to get started.

Name	Select a Type of Loan
City	Select a State
Email	Phone (Optional)
Preferred Contact Method:	
<input type="checkbox"/> Email <input type="checkbox"/> Phone	
Current Customer?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
Anything else you want to tell us?	

[Submit](#)

## Learning Resources



### Thinking about switching payroll providers?

Get right on the perfect time. As a business owner, you want a lot of facts, and payroll doesn't lie. See that keeps you up to right. If you've been thinking about making a change, the bank's question is, when? [Read article >](#)



### Business hurricane preparation guide

Ensure your business is ready for hurricane season. 80+ year with our hurricane preparation guide for businesses. [Read article >](#)



### The Importance of Cash-Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is healthy and can support your business' needs. Learn how this strategy can help your business thrive. [Read article >](#)

[View All Posts](#)



Inside United  
Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

Support  
Help  
Find a Location  
FDIC's Loan Originator Card  
Revised Checks  
Make a Loan Payment  
Proprietary No-Sale  
Selling Real Estate  
Fraud Prevention Tips  
Contact Us

Legal  
Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy

FDIC Member. Member of the NCUA and member of the U.S. Government  
© 2024 United Community Bank. 1-800-833-8888 | [www.unitedcommunitybank.com](#)  
300 First Corporate Blvd, Encinitas, CA 92036 | 760-943-2800



# Renewable Energy Financing



## Utility-Scale and Distributed Renewable Energy Project Financing

Finance your renewable energy project with United Community.

United Community is proud to provide financing for distributed and utility-scale renewable energy projects. These projects, including solar energy, have been generating reliable, clean electricity for decades and can help reduce carbon emissions and put the United States on a path to a clean energy future.

Renewable Energy Finance provides financing solutions including equipment financing, construction financing, permanent financing through both conventional and USDA permanent loans, and tax equity investments for distributed and utility-scale renewable energy and battery storage projects. We focus on differentiating ourselves by evaluating clients' needs and project specific details to deliver customized financing solutions efficiently.

### Meet our solar energy expert.

If you're interested in learning more about reducing carbon emissions and getting on the path to a clean energy future, please reach out to United's utility scale specialist for more details.



**Clayton Summers**  
SVP - Renewable Energy  
Finance Team Lead  
(704) 938-5311 [Email](#)

### In the News

**U.S. Solar Market Registers Best First Quarter in Industry History as Supply Chains Stabilize and Inflation Reduction Act Takes Hold**

[Read the article here.](#)

**Strata Refinances and Expands Existing Revolving Credit Facility with Zions Capital Markets to \$170 Million**

[Read the article here.](#)

**Heelstone Renewable Energy Closes on \$357 Million Project Financing for Five Utility Scale Projects Totalling Approximately 345 MWDC**

[Read the article here.](#)

**Strata Clean Energy Begins Operations on Two Tax Equity Financed Battery Energy Storage Systems under the Inflation Reduction Act**

[Read the article here.](#)

**SolRiver Capital Completes Biodiversity-Focused, 14 MW Solar Project in South Carolina**

[Read the article here.](#)

## Frequently Asked Questions about Commercial Solar

- ✓ Why finance my system through United Community?
- ✓ Will installing solar void my roof warranty?
- ✓ Are there any tax benefits for installing solar on my building?
- ✓ How long will the solar system last?
- ✓ How much can I expect to save on my utility bill?



**Inside United**  
[Why United](#)  
[Investor Relations](#)  
[Newsroom and Media Contact](#)  
[Careers](#)  
[Corporate Impact](#)  
[Our Communities](#)  
[Our Foundation](#)  
[Customer Stories](#)

**Support**  
[Help](#)  
[Find a Location](#)  
[Report Lost/Stolen Card](#)  
[Reader Checks](#)  
[Make a Loan Payment](#)  
[Properties for Sale](#)  
[Military Resources](#)  
[Fraud Prevention Tips](#)  
[Contact Us](#)

**Legal**  
[Accessibility](#)  
[Compliance](#)  
[Deposit Account Agreement](#)  
[Privacy Policy](#)

**FDIC** FDIC insured - Backed by the full faith and credit of the U.S. Government  
© 2024 United Community Bank | NMLS ID # 421841 | ABA Routing # 081102643  
200 East Campdown Way Greenville, SC 29615 | 1-800-822-2911



# Equipment Lending



## Equipment financing to support your business growth.

Whether you're an equipment manufacturer, dealer or funding partner, we can help you make big things happen with the right equipment financing solution. If you rely on heavy or specialized equipment to get the job done, we will work with you to find a personalized equipment financing solution that's designed to meet your specific needs. With our flexible equipment lending, you can acquire the tools and technology necessary to enhance productivity, drive innovation, and achieve your business objectives.



### Apply for Equipment Financing Online Now

We offer an online equipment lending application and funding process through our partnership with Navitas Credit Corp. If your business requires capital quickly, Navitas delivers the financing you need to help your company achieve its business objectives.

[Apply Now](#) [Learn More](#)

### Meet our equipment lending expert.



**John Dillingham**  
VP - UCB Equipment Finance  
Division  
[803-563-2670](tel:803-563-2670) [Email](#)

### Our commitment to you and your business

We know you have many options when it comes to business financial partners. When you work with United, our diverse team of industry expert bankers will work to understand your business's unique needs and provide a tailored solution for your business financing needs, all while providing the exceptional customer service you deserve. From competitive rates and flexible terms to local decisionmaking, and deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunity when it comes. Discover why businesses trust us as their preferred lending partner.

- **Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- **Flexible Terms:** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- **Quick and Streamlined Process:** Our dedicated team understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
- **Customized Financing Solutions:** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- **Best-in-class Service:** When you join the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.

### Learning Resources



#### Thinking about switching payroll providers?

Q4 might be the perfect time. As a business owner, you wear a lot of hats—and payroll shouldn't be one that keeps you up at night. If you've been thinking about making a change, the fourth quarter is a smart time to do it.

[Read Article >](#)



#### Business hurricane preparation guide

Ensure your business is ready for hurricane season this year with our hurricane preparation guide for businesses.

[Read Article >](#)



#### The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

[Read Article >](#)

[View All Posts](#)



**Inside United**  
Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

**Support**  
Help  
Find a Location  
Report Lost/Stolen Card  
Reorder Checks  
Make a Loan Payment  
Properties for Sale  
Military Resources  
Fraud Prevention Tips  
Contact Us

**Legal**  
Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy

FDIC FDIC insured. Backed by the full faith and credit of the U.S. Government.  
© 2024 United Community Bank | NMLS ID # 402942 | ABA Routing # 081002424  
200 East Commonwealth Way, Greenville, SC 29605 | 800-822-2681



# Asset Based Lending



## Leverage the value of your assets to power your business's growth.

Asset-based lending and structured financing are cost-effective financing solutions that empower your borrowing capacity, allowing your business to access the capital it requires while minimizing risk. At United Community, we take a consultative approach to help you leverage the value of your assets, positioning your company for long-term success. We have flexible options that allow you to maintain your liquidity and strengthen your business's financial position and set you up for success in times of growth, mergers and acquisitions.



### Asset-Based Lending and Structured Finance

We don't believe in one-size fits all banking solutions. At United, our hands-on, hyper-personalized approach allows us to accommodate for all your business's complexities while providing the flexibility your business needs to thrive. Our customer-first service model along with our robust lending and banking options ensure your business's needs are met today and allow you to effectively plan for future growth.

Connect with us today to learn how our structured finance techniques can help with tailored financing solutions, improved risk management, access to capital, enhanced capital structure, efficient funding, enhanced liquidity, asset revaluation, and financial innovation.

[Contact Us](#)

Connect with us today to learn how our structured financing techniques can help.



**Caleb McFaddin**  
Asset Based Lending Division  
Director  
703-203-5555 | [Email](#)



**Julie Gaines**  
SVP, Structured Finance Group  
Ft. Lauderdale  
703-516-5326 | [Email](#)

## Our commitment to you and your business

We know you have many options when it comes to business financial partners. When you work with United, our diverse team of industry expert bankers will work to understand your business's unique needs and provide a tailored solution for your business financing needs. All while providing the exceptional customer service you deserve. From competitive rates and flexible terms to local decision-making, and deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunity when it comes. Discover why businesses trust us as their preferred lending partner.

- **Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- **Flexible Terms:** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- **Quick and Streamlined Process:** Our dedicated team understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
- **Customized Financing Solutions:** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- **Best-in-class Service:** When you join the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.

## Helpful Resources



**Thinking about switching payroll providers?**  
Get ready for the perfect time. As a business owner, you wear a lot of hats—and payroll shouldn't be one that keeps you up at night. If you've been thinking about making a change, the fourth quarter is a smart time to do it.  
[Read Article >](#)



**Business hurricane preparation guide**  
Ensure your business is ready for hurricane season this year with our hurricane preparation guide for business.  
[Read Article >](#)



**The Importance of Cash Flow Management**  
One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business needs. Learn how this strategy can help your business thrive.  
[Read Article >](#)

[View All Posts](#)



**Inside United**  
Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

**Support**  
Help  
Find a Location  
Report a Lost/Stolen Card  
Reserve Checks  
Make a Loan Payment  
Properties for Sale  
Matters Resources  
Fraud Prevention Tips  
Contact Us

**Legal**  
Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy

FDIC FDIC Member. Member of the FDIC and equal lender of the U.S. Government.  
© 2024 United Community Bank. NMLS ID # 423941 | ABA Routing # 081002433  
200 East Compromise Way, Greenville, SC 29615 | 800.822.2800



# Construction Financing

FDIC FDIC insured - Backed by the full faith and credit of the U.S. Government

Personal Business Mortgage Wealth Why United Locations Find a Banker Contact More

United Community Banking Lending Treasury & Payments Industry Solutions [Open an Account](#) [Log In](#)



Home | Business Banking | Industry & Specialized Lending | Builder Finance

## Construction Financing

[Contact Us](#)

### Building loans for commercial projects

At United, we understand the unique construction financing needs of businesses in the construction industry. Whether you're a commercial builder, contractor, or developer, we offer tailored building loans designed to support your construction projects from start to finish. Our industry experts have a deep understanding of the construction industry and extensive experience in construction financing. Your builder finance team will work closely with you to structure building loans that align with your unique requirements and project timelines.

Contact our Builder Finance expert today!



**Gary Guthrie**  
President, Builder Finance  
[800.541.6200](tel:800.541.6200) [Email](#)

### Our commitment to you and your business

We know you have many options when it comes to business financial partners. When you work with United, our diverse team of industry expert bankers will work to understand your business's unique needs and provide a tailored solution for your business financing needs, all while providing the exceptional customer service you deserve. From competitive rates and flexible terms to total decisionmaking, and deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunity when it comes. Discover why businesses trust us as their preferred lending partner.

- **Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- **Flexible Terms:** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- **Quick and Streamlined Process:** Our dedicated team understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
- **Customized Financing Solutions:** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- **Best-in-class Service:** When you pair the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.

### Learning Resources



#### Thinking about switching payroll providers?

Q4 might be the perfect time. As a business owner, you wear a lot of hats—and payroll shouldn't be one that keeps you up at night. If you've been thinking about making a change, the fourth quarter is a smart time to do it.

[Read Article >](#)



#### Business hurricane preparation guide

Ensure your business is ready for hurricane season this year with our hurricane preparation guide for businesses.

[Read Article >](#)



#### The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

[Read Article >](#)

[View All Posts](#)



**Inside United**  
Why United  
Investor Relations  
Newsroom and Media Contact  
Centers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

**Support**  
Help  
Find a Location  
Report Lost/Stolen Card  
Router Checks  
Make a Loan Payment  
Properties for Sale  
Military Resources  
Fraud Prevention Tips  
Contact Us

**Legal**  
Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy



FDIC FDIC insured - Backed by the full faith and credit of the U.S. Government  
© 2018 United Community Bank NMLS ID # 428848 ABA Routing # 08112043  
300 East Commonwealth Way Greenville, SC 29601 1-800-520-3551



# Non-Profit Financing



## Non-profit Lending Solutions

To help you achieve your mission-driven goals, we offer specialized lending solutions designed exclusively for nonprofit and not-for-profit organizations. Our commitment is to empower your organization with flexible financing options, allowing you to focus on what truly matters—making a lasting impact.

### 501(c)(3) Lending

When your business does well, it makes us happy. When your business does good, we couldn't be happier. We're here if your non-profit needs assistance.

### Municipal Financing

Keeping it local is a way of life in our community, so that's why we provide various loan products that help your community access the financing you need to reach your goals and improve the lives of your residents.

### New Market Tax Credits

Realize your town and city through the power of investment, community development, and economic growth.

## Contact a Non-Profit Lending Expert Today

Ready to learn about your options? Get in touch with one of our expert lenders to learn how we can partner with your mission-based organization and help enable the great work you do in your community.



## Our commitment to you and your business

We know you have many options when it comes to business financial partners. When you work with United, our diverse team of industry expert bankers will work to understand your business's unique needs and provide a tailored solution for your business financing needs, all while providing the exceptional customer service you deserve. From competitive rates and flexible terms to local decision-making, and deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunities when it comes. Discover why businesses trust us as their preferred lending partner.

- **Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- **Flexible Terms:** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- **Quick and Streamlined Process:** Our dedicated team understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
- **Customized Financing Solutions:** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your organization and sustained growth.
- **Best-in-class Service:** When you join the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.

## Helpful Resources



**Thinking about switching payroll providers?**  
 Or might be the perfect time. As a business owner, you need a lot of tools - and payroll shouldn't be one that keeps you up at night. If you've been thinking about making a change, the fourth quarter is a smart time to do it.  
[Read Article >](#)



**Business hurricane preparation guide**  
 Ensure your business is ready for hurricane season this year with our hurricane preparation guide for businesses.  
[Read Article >](#)



**The Importance of Cash Flow Management**  
 One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.  
[Read Article >](#)

[View All Posts](#)



**Inside United**  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

**Support**  
 Help  
 Find a Location  
 Report Lost/Stolen Card  
 Report Checks  
 Make a Loan Payment  
 Prepare for Sale  
 Military Resources  
 Fraud Prevention Tips  
 Contact Us

**Legal**  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

FDIC (FCID Member) - Backed by the full faith and credit of the U.S. Government  
 © 2016 United Community Bank. NMLS ID # 402841. All Rights Reserved. 08/15/2016  
 270 East Camperson Way Greenville, SC 29601 | 1-800-822-2631



# Syndicated Financing



## Raise More Financial Capital with Our Network of Trusted Lenders

If you are seeking to refinance debt, finance strategic growth, or execute a significant business transaction, and your borrowing requirements surpass what a single commercial bank can offer, we can assist you through syndicated financing. Our approach involves collaborating with you and a network of trusted lenders to raise more financial capital. By working together, we can create a personalized solution and framework that aligns with your company's specific circumstances and goals. With our deep industry knowledge and expertise, we are proficient in leading, organizing, arranging, distributing, and managing a multi-bank credit facility to better your company's pursuit of success.

### Find Your Local Commercial Relationship Manager

Select a State  Select a City or Region

 <p><b>Caroline Meyer</b> VP - Senior Portfolio Manager 952.332.3234 Email</p>	 <p><b>Kirsty Hunter</b> SVP - Commercial Relationship Manager 920.738.3610 Email</p>	 <p><b>Bryant Puntich</b> SVP - Commercial Relationship Manager 864.252.2574 Email</p>
 <p><b>Laura Hodges</b> SVP - Commercial Relationship Manager 864.252.2999 Email</p>	 <p><b>Jana Scroggins</b> SVP - Commercial Lending Division Manager 864.252.4700 Email</p>	 <p><b>Beth Lemke</b> VP - Commercial Relationship Manager 827.624.3210 Email NMLS# 830003</p>
 <p><b>Skip Swain</b> SVP - Commercial Relationship Manager 952.472.3024 Email NMLS# 794266</p>	 <p><b>Adam Rahn</b> VP - Commercial Relationship Manager 952.922.5634 Email NMLS# 416476</p>	 <p><b>Sallie Hill</b> VP - Commercial Relationship Manager 864.252.2141 Email NMLS# 177954</p>

<< 1 2 3 4 5 6 7 8 9 10 11 12 >>

### Our commitment to you and your business

We know you have many options when it comes to business financial partners. When you work with United, our diverse team of industry expert bankers will work to understand your business's unique needs and provide a tailored solution for your business financing needs, all while providing the exceptional customer service you deserve. From competitive rates and flexible terms to local decisionmaking, and deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunity when it comes. Discover why business leaders trust us as their preferred lending partner.

- Competitive Rates.** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- Flexible Terms.** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- Quick and Streamlined Process.** Our dedicated team understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
- Customized Financing Solutions.** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- Best-in-class Service.** When you put the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.

### Learning Resources

 <p><b>Thinking about switching payroll providers?</b> It might be the perfect time. As a business owner, you wear a lot of hats—and payroll shouldn't be one that keeps you up at night. If you've been thinking about making a change, the fourth quarter is a great time to do it. <a href="#">Read Article &gt;</a></p>	 <p><b>Business hurricane preparation guide</b> Ensure your business is ready for hurricane season this year with our hurricane preparation guide for businesses. <a href="#">Read Article &gt;</a></p>	 <p><b>The Importance of Cash Flow Management</b> One of the ways to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive. <a href="#">Read Article &gt;</a></p>
--	--	--

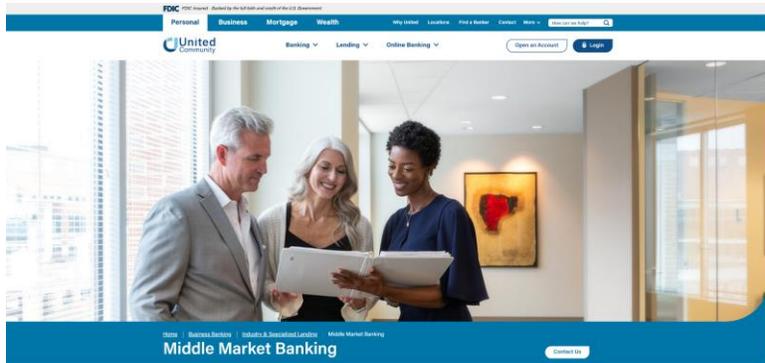
[View All Posts](#)

<p><b>Inside United</b></p> <ul style="list-style-type: none"> <li>Why United</li> <li>Investor Relations</li> <li>Newsroom and Media Contact</li> <li>Careers</li> <li>Corporate Impact</li> <li>Our Communities</li> <li>Our Foundation</li> <li>Customer Stories</li> </ul>	<p><b>Support</b></p> <ul style="list-style-type: none"> <li>Help</li> <li>Find a Location</li> <li>Request Loan/Order Card</li> <li>Reorder Checks</li> <li>Make a Loan Payment</li> <li>Transfer for Sale</li> <li>Military Resources</li> <li>Fraud Prevention Tips</li> <li>Contact Us</li> </ul>	<p><b>Legal</b></p> <ul style="list-style-type: none"> <li>Accessibility</li> <li>Compliance</li> <li>Deposit Account Agreement</li> <li>Privacy Policy</li> </ul>
--	---	--

FDIC (FCID Member) - Backed by the full faith and credit of the U.S. Government  
 © 2020 United Community Bank, NMLS ID # 402844 ASA Routing # 888888843  
 200 West Commerce Way Greenville, SC 29607 1-800-822-2851



# Middle Market Banking



## Flexible banking solutions for your unique business.

We offer a comprehensive suite of middle market banking solutions designed to both meet your unique needs today, and scale with you as you continue to grow. Whether you require capital for expansion, equipment financing, working capital, or acquisition financing, we have you covered.

Our team of business banking experts takes the time to understand your business intimately and offer customized solutions that align with your goals. Working closely with you to develop a financing strategy that aligns with your goals, your team at United and provides you with the right solutions for every stage of your business growth. Our team decision-making authority and efficient processes, allowing you to capitalize on opportunities without unnecessary delay.



### We've always got your back.

Our business bankers offer the industry knowledge, financial expertise, and personalized guidance, with their support, our customers can confidently request complex financial transactions, make informed decisions, and achieve their business goals.

A partnership with United is more than just financing or banking services—it's a relationship built on trust, shared values, and accountability, with a banker who's never more than a phone call away.

[Why United for Your Business](#)

## Treasury Management Services

Your business is unique. Your Treasury Management should be too. We specialize in providing the tools you need to efficiently manage the finances of your business and save you time and money.

[Learn More](#)



## We can't wait to connect with you.

Discover the power of middle market business banking solutions with United Community. Our comprehensive financing options, expert guidance, and personalized service ensure that you have the resources and support you need to achieve your business goals. Contact us today to explore how we can help your company's growth and success.

Ready to get started? Find your local Commercial Relationship Manager below.



**John Thomson**  
SVP, Middle Market Division Manager  
(803)522-2626 | Email



**Brooks Lucas**  
Middle Market Relationship Manager  
(803)522-2626 | Email



**Jeff Wilson**  
SVP, Middle Market Relationship Manager  
(803)522-2626 | Email

## Connect with a business lending specialist to get started.

Name  Select a Type of Loan

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

I'm not a robot



### Thinking about switching payroll providers?

Q4 might be the perfect time. As a business owner, you wear a lot of hats—and payroll shouldn't be one that keeps you up at night. If you've been thinking about making a change, the fourth quarter is a smart time to do it.

[Read Article >](#)



### Business hurricane preparation guide

Ensure your business is ready for hurricane season this year with our hurricane preparation guide for businesses.

[Read Article >](#)



### The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

[Read Article >](#)

[View All Posts](#)



**Inside United**  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

**Support**  
 Help  
 Find a Location  
 Report Lost/Stolen Card  
 Reorder Checks  
 Make a Loan Payment  
 Properties for Sale  
 Military Resources  
 Fraud Prevention Tips  
 Contact Us

**Legal**  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

FDIC FDIC insured / Backed by the full faith and credit of the U.S. Government  
 © 2020 United Community Bank | NMLS ID # 422841 | ABA Routing # 08110343  
 200 East Campdenway Way Greenville, SC 29601 | 1-800-822-2651









# Greenlight



## Introducing Greenlight: Raising financially smart kids just got easier.

We've partnered with Greenlight to support you in teaching your kids about smart money management. The Greenlight service is a financial education app and debit card\* for kids and teens that allows parents to responsibly send their kids money, set up chores and allowances, create savings goals, and more. Best of all, Greenlight is free for United customers when you register using [this unique link](#) and add your United account as a funding source.\*

If you don't have a checking account with United, you can [click here to see your account options](#) or stop by any of our [branch locations](#).

[Open a Checking Account with United](#) [Get Started](#)

### Cashless Convenience

Through the Greenlight app, you can automate chores and allowances and transfer money instantly to your kids. Each child (up to 11) will also receive their own debit card to use wherever Mastercard is accepted.

### Peace of Mind

Greenlight accounts are FDIC insured up to \$250,000 and come with remote locking card controls and Mastercard's Zero Liability Protection.

### Financial Head Start

Give your children a head start on their financial journey with 7% on savings\*\* and financial literacy games and videos.

[Open a Greenlight Account](#)

## With Greenlight, parents can:

- Add up to 10 kids, each with their own debit card
- Send money to a kid's card instantly
- Set parental controls on spending categories
- Turn a child's card on/off in one tap
- Receive real-time notifications whenever a child makes a purchase
- Assign chores and jobs to teach kids the value of hard work
- Activate savings goals for month goals and parent-paid interest
- Facilitate discussions about smart money habits with your kids



## With Greenlight, kids can:

- Use their own debit card (with parental controls in place)
- Save their card whenever Mastercard is accepted (including most countries!)
- Set and achieve savings goals
- "Level up" their money knowledge with Greenlight's financial literacy game
- Receive payments from friends and family with Pay Link or QR code
- Earn allowance or payments for completing chores
- Set up direct deposit for an after-school job
- Add their card to their virtual wallet (Apple Pay, Google Pay)

## Get Started with Greenlight



**Greenlight Enrollment**  
Learn how to easily enroll in Greenlight.  
[Start Video >](#)



**Greenlight App Video**  
Learn how to use the Greenlight app.  
[Start Video >](#)

## Frequently Asked Questions about Greenlight

### I signed up through the United link, but I was just charged a monthly fee.

Please contact Greenlight customer service by calling 888-483-2645 or texting 404-914-3024 and inform them you would like to be added to the United Community Bank partnership program. Note that upgraded plans result in additional fees.

### Can I send money to my child's Greenlight card from the United app or website?

Yes, Greenlight is its own individual app, but within the Greenlight app, you can send money to your child's card, turn their card on/off, and set up spending controls, allowances, chores, and more.

### Is there a minimum age to have a Greenlight card?

We support kids and groupings of all ages. No minimum (or maximum) age here. The Primary Accountholder must be at least 18 years old and a US resident.

### Is there an app for kids?

Kids and parents will both use the same Greenlight app you see in the app store but have two different experiences and individual login credentials. Parents can send funds, set flexible spend controls, and more.

### Is Greenlight safe?

Greenlight debit cards are FDIC insured up to \$250,000 and come with Mastercard's Zero Liability Protection. Greenlight blocks 'unsafe' spending categories, sends real-time transaction notifications, lets parents turn cards off at any time, and gives parents flexible ATM and spending controls.

### Can Greenlight cards be used internationally?

Yes, the Greenlight card can be used internationally in most countries, and there are no international fees or any foreign transaction fees! For a complete list of countries where the card cannot be used, [click here](#).

### How long does it take for my debit card to arrive?

After completing registration or requesting a replacement card, your debit card will arrive within 7-10 business days. If you would like to expedite your shipping for your card to arrive within 2-3 business days, you can call Greenlight's customer service team at 888-483-2645 within 12 hours of signing up. You can request to have your shipping expedited for a one-time fee of \$24.95.

### How do I verify my funding source?

**Bank Account:** If you are attempting to verify your bank account when manually adding your funding source, you will receive 2 small deposits of \$1.00 or less in your account within 1-2 business days. To verify your bank account as a funding source, you will need to input the 2 micro deposit amounts into your Greenlight app when prompted to verify.

If you do not see these deposits within 3 business days, please contact your banking service provider directly and have them take a look at the status of your bank account. Once you complete verification, the 2 micro deposits will be removed from your bank account to offset the deposit amounts.

**Debit Card:** Once you add your debit card as a funding source and make your initial funding load, you should see 2 transactions on your debit card that add up to the initial load amount. You will need to confirm these transactions within 3 business days in the Greenlight app to verify your debit card.

If you do not see these transactions within 4 business days, please contact your banking service provider directly and have them take a look at the status of your bank account.

### How do I activate my child's Greenlight card?

When your child's card arrives, follow these simple steps to activate it right away!

1. Open your Greenlight app. From your Parent Dashboard, you should see a notification prompting you to activate your child's card.
2. Tap on the notification and input the card's expiration date in the app to activate it.
3. Next, visit your child's dashboard by clicking their square at the top of your Parent Dashboard.
4. Select "Manage Card" then "Set debit card PIN." After the PIN is set, your physical card is activated and ready to use!

### How can I check my child's spending history?

We have made it super easy to check your child's spending history.

1. Navigate to your child's dashboard.
2. Click on the Spending tile.
3. At the top right, click on "History"

You then have the ability to filter the view to see spending history for the last 30 days, 90 days, or 12 months as well as grouping transactions by stores.

**More Questions?** Visit the [Greenlight Help Center](#) or contact us at [1-800-822-2651](tel:1-800-822-2651)

\* The Greenlight prepaid card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International.  
 \*\* United Community Bank customers are eligible for the Greenlight SELECT plan at no cost when they connect their United Community Bank account as the Greenlight funding source for the entirety of the promotion. Upgrades will result in additional fees. Plans start at 85% fee. Upon termination of promotion, customers will be responsible for associated monthly fees. See terms for details. Subject to minimum balance requirements and identity verification. Offer subject to change at any time. Upgraded plans may include Invest Account Services, which are the investment advisory services provided by Greenlight Investment Advisors, LLC, a wholly owned subsidiary of Greenlight, as a Registered Investment Advisor, and the brokerage services provided by Greenlight, LLC as a broker-dealer. Investments are not a deposit and are not FDIC insured, investing involves risk, including potential loss of principal.  
 † Greenlight Core, Greenlight Select, and Greenlight + Invest families can earn monthly rewards of 1% per annum, Greenlight Max families can earn 2% per annum, and Greenlight Infinity families can earn 3% per annum on an average daily savings balance of up to \$20,000 per family. Only Greenlight Max and Infinity families can earn 1% cash back on spending monthly. To qualify the Primary Account must be in Good Standing and have a verified ACH funding account. See Greenlight Terms of Service for details. Subject to change at any time.  
 ‡ International Card transactions will be subject to the currency conversion rates of the card network operator (Mastercard).

United Community

in f t y

**Inside United**

- Why United
- Investor Relations
- Newsroom and Media Contact
- Careers
- Corporate Impact
- Our Communities
- Our Foundation
- Customer Stories

**Support**

- Help
- Find a Location
- Report Lost/Stolen Card
- Reorder Checks
- Make a Loan Payment
- Properties for Sale
- Military Resources
- Fraud Prevention Tips
- Contact Us

**Legal**

- Accessibility
- Compliance
- Deposit Account Agreement
- Privacy Policy

FDIC insured - Backed by the full faith and credit of the U.S. Government  
 © 2020 United Community Bank | NMLS ID # 423848 | ABA Routing # 08123843  
 200 East Campdown Way Greenville, SC 29601 | 1-800-822-2651

# Zelle

FDIC FDIC Member Bank by the FD and most of the U.S. Government

Personal Business Mortgage Wealth Why United Locations Find a Banker Contact More » [See how we help?](#)

United Community Banking Lending Online Banking [Open an Account](#) [Login](#)



Home | Zelle®  
Send and receive money with Zelle® [Login and Email](#)

We've partnered with Zelle® to bring you a fast, secure, and easy way to send and receive money with friends, family, and other people you know and trust!

Zelle® is available within your United online and mobile banking account, so you don't need to download anything new to start sending and receiving money!



#### Fast

Send money directly from your account to theirs, typically in minutes!



#### Safe

Send and receive money with Zelle® right from our mobile banking app!



#### Easy

Send money using just a US mobile number or email address.

### How to start using Zelle®

1. [Equip](#) or [log in](#) to United's online banking or mobile app
2. Select "Send Money With Zelle®" in the menu
3. Accept Terms and Conditions
4. Select your U.S. mobile number or email address and deposit account

That's all! You're ready to start sending and receiving money with Zelle®.

[Log in to Online Banking](#) [View Step-By-Step Demos](#)



### Get Started with Zelle in Online Banking

<h4>Enroll in Zelle® in Online Banking</h4> <p>Learn to enroll in Zelle® in United Community's Online Banking.</p> <p><a href="#">Start Demo &gt;</a></p>	<h4>Send Money with Zelle®</h4> <p>Learn how to send a payment with Zelle® in United Community's online banking.</p> <p><a href="#">Start Demo &gt;</a></p>	<h4>Request Money with Zelle®</h4> <p>Learn how to request money with Zelle® in Online Banking.</p> <p><a href="#">Start Demo &gt;</a></p>
---	---	--

### Beware of Payment Scams

- Be one from United Community will ever ask you to send money with Zelle as a test or to avoid a fraud alert.
- We will never ask you for a security code or to send money to yourself (or anyone).
- If a letter asks you to use Zelle to purchase event tickets, you should refuse unless you know and trust them.
- Always make sure the name that appears on the confirmation screen matches the intended recipient.
- Treat Zelle like cash—if you send money to the wrong person, it's like handing cash to a stranger.

### Don't have our mobile app?

Download it for free.



### Zelle® for Personal Banking

We've partnered with Zelle® to bring you a fast and easy way to send and receive money with friends, family, and others you trust.

You can now gift the cost of that gift for mom and dad, send an allowance to your kids in college, or pay back a friend for dinner at your favorite United Community's online and mobile banking.



### Personal FAQs

- What is Zelle®?
- How do I use Zelle®?
- Is my information secure?
- Who can I send money to with Zelle®?
- Does United Community or Zelle® offer purchase protection?
- I believe I've been a victim of a scam. Who should I contact?
- Can I use Zelle® internationally?
- Can I reverse or cancel a payment?
- How do I use a Zelle® QR code?
- What if I want to send money to someone whose bank or credit union doesn't offer Zelle®?
- Are there any fees to send money using Zelle®?

### Zelle® for Small Business

Accept customer payments in minutes with Zelle®. Eligible small business accounts can send, receive, or request money within online banking, making it even easier to get paid. You can also pay eligible suppliers and vendors with Zelle®.

To get started, log in to online banking on our mobile banking app and navigate to "Send Money with Zelle®".

At this time, Zelle® for Small Business is only available to a select group of customers. Ask your banker to see if you qualify or to find the best option for your business.



### Small Business FAQs

- How do I use Zelle® with a small business account?
- How do I know if my small business is eligible to use Zelle®?
- Are there any fees to use Zelle® with a small business account at United Community?
- Does United Community or Zelle® offer purchase protection?
- Can I reverse or cancel a payment?
- I believe I've been a victim of a scam. Who should I contact?
- Is my information secure?
- Can I use Zelle® internationally?
- How do I tell my customers that they can pay me with Zelle®?
- If I use Zelle® for my small business, will it integrate with accounting software?
- How do I use a Zelle® QR code with a small business account?
- Are there any limits for sending and receiving money with Zelle®?

To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes.

Payment methods for certain items, including gift cards, may not be able to accept payments. Zelle® is available through online banking on the United mobile app. It does not yet work on the United mobile app or on the United mobile app. There is no fee for sending or receiving money using Zelle® in United Online Banking or in the United mobile app. Other fees apply on the app payment.

Some users may apply Zelle® with your mobile phone carrier for Zelle®. Apple Store is a service mark of Apple Inc. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Android, Google Play and the Google Play logo are trademarks of Google Inc.

Zelle® is a U.S.-based digital payments network that allows eligible customers to send money between you and others enrolled with Zelle®. The services referenced are provided exclusively by Zelle®, Inc. and are not available for your selection and are subject to United Community Bank's ("United") Online Banking Terms and Conditions and Terms of Use for Zelle®. Certain restrictions apply for use of the service.

ZELLE SHOULD ONLY BE USED TO SEND MONEY TO FRIENDS, FAMILY, OR OTHERS YOU KNOW AND TRUST. Neither United Community nor Zelle® offers purchase protection for payments made with Zelle®. For more information on the best practices for use or to see if you are not an eligible user, see our Online Banking Service Agreement for further details.

Copyright © 2018. All rights reserved. Zelle® and the Zelle® related marks are entirely owned by Early Warning Services, LLC and are used herein under license.



**Inside United**  
Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

**Support**  
Help  
Find a Location  
Report Lost/Stolen Card  
Reporting Checks  
Make a Loan Payment  
Properties for Sale  
Money Transfers  
Fraud Prevention Tips  
Contact Us

**Legal**  
Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy

FDIC FDIC Member Bank by the FD and most of the U.S. Government  
© 2018 United Community Bank NMLS ID: 408864 ABA Routing: 48080844  
200 East Commerce Way Greenville, SC 29615 1-800-422-2800



# Mastercard Debit Card



The power of a community in your wallet.

Issued by your community's most trusted bank, this debit card gives you the convenience you need, no matter where your life takes you.

[Report a Lost/Stolen Debit Card](#) [Find Your Local Branch](#)



## Card Controls

Protect your debit card with Card Controls—available within your online and mobile banking accounts. It offers security features like travel notices and spending limits, along with several new options to manage your money.

- Understand your spending clearly with spending insights, recurring payment information, card-on-file merchant identification, and more.
- Get real-time transaction alerts so you know exactly when and where your card is being used.
- View a digital card on a mobile device and easily push it to Apple Pay or Google Pay.

[Learn More](#)

## Mastercard® ID Theft Protection

As you shop with your debit card, you can rest assured that you're protected. Your United Community Mastercard® debit card comes with Mastercard's ID Theft Protection<sup>1</sup>, free of charge, which includes:

- Identity Monitoring
- Financial Account Takeover Protection
- Resolution Services
- Lost Wallet Assistance
- Single-Bureau Credit Monitoring

Ready to get started? You can enroll with Mastercard® for free—just click the link below and enter in your card number.

[Enroll in ID Theft Protection](#)



## Make room for more important stuff.

Enjoy the convenience of adding your Mastercard® debit card into your mobile wallet. With fewer cards in your pocket, you can free up space for more important things. Use more money or cards.

Compatible with Google Pay<sup>2</sup>, Apple Pay<sup>3</sup>, Samsung Pay, Venmo, PayPal<sup>4</sup> and more.

## Click to Pay

When you store your United Community Mastercard® in Click to Pay, you can shop without searching for your card or having to type in payment details. Whether on your smartphone, tablet or desktop, just look for the Click to Pay icon when checking out online where Mastercard® is accepted.

[Learn More](#)



## Frequently Asked Questions about Debit Cards

- ✓ How can I protect my United debit card?
- ✓ What happens if my card is lost or stolen?
- ✓ Is there a charge for using Card Controls?

## Resources

[Mastercard® Guide to Benefits for Personal Cardholders](#)

[Mastercard® Guide to Benefits for Enhanced Debit Mastercard Cardholders](#)

[Mastercard® Guide to Benefits for Small Business Cardholders](#)

## Learning Center



### What to Know About Retirement

The earlier you can start planning for retirement, the better. And if you're not sure where to start or you're asking yourself whether or not you're doing enough to be prepared, you're in the right place.

[Read Article >](#)



### Banking Online Safely: What You Need to Know

Online banking is a popular and convenient way to manage your finances. While it offers many benefits, like 24/7 access to your accounts and the ability to make transactions from anywhere, it's important to be aware of the potential risks and how to keep your information safe. Here's what you need to know to stay protected while banking online.

[Read Article >](#)



### Wealth Management: Services that Protect, Grow, and Simplify Your Financial Life

Whether you've built a successful business, recently inherited money, or simply need more personalized guidance in managing your financial life, our ongoing wealth on your own can feel overwhelming. A coordinated wealth team helps you make these decisions with clarity and confidence.

[Read Article >](#)

<sup>1</sup> \$1 charge on all transactions outside of the United or Public Presto® ATM networks unless account holder qualifies for the fee to be waived. ATM transactions/balance inquiries outside of United or Public Presto® ATM networks are also subject to charges by other institutions.

<sup>2</sup> Message and data rates may apply. Fees may apply for certain optional services through Personal Online and Mobile Banking.

<sup>3</sup> Certain terms, conditions and exclusions apply. Cardholders need to register for this service. This service is provided by Intel Powered by Gemalto. Please see your guide to benefits for details or call 1-800-MASTERCARD.



Inside United  
Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

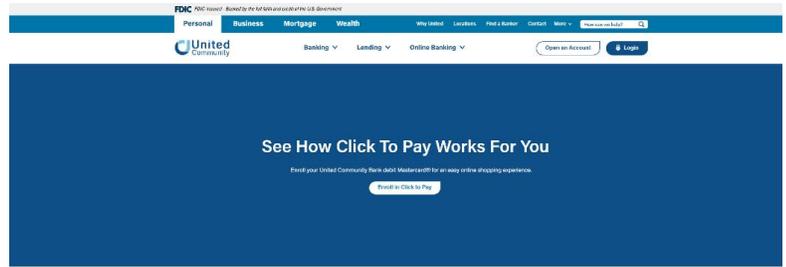
Support  
Help  
Find a Location  
Report Lost/Stolen Card  
Reorder Checks  
Make a Cash Payment  
Properties for Sale  
Military Resources  
Fraud Prevention Tips  
Contact Us

Legal  
Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy

FDIC Member - Backed by the full faith and credit of the U.S. Government  
© 2020 United Community Bank NMLS ID # 42846 ADA Routing # 08102843  
300 East Comprehensive Way Greenville, SC 29601 | 1-800-822-2851



# Click-to-Pay



## No more reaching for your card.

When you store your United Community Mastercard® in Click to Pay you can shop without searching for your card or having to type in payment details, whether on your smartphone, when in desktop, just look for the Click to Pay icon when checking out online where Mastercard® is accepted.

## No more forgotten passwords.

Don't stress, click "Remember me" and spend through checkout. Never device? No problem. No you need to your email address and Click to Pay sends you a secure one-time code so you can check your saved Mastercard® and pay online quickly and securely, for more passwords to remember, or forget.



### Check out online with peace of mind.

**Encrypted payment information.**  
Mastercard® Click to Pay covers your payment information using an encrypted, 128-bit data transfer protocol to protect your Mastercard® details as you cast a step online with peace of mind.

**Sophisticated bot detection.**  
Humans and bots behave differently. It may be subtle, but the right security technology can keep your online safe. Mastercard® Click to Pay uses the best security technology from Mastercard® to distinguish you from "bot" traffic and protect our most secure payment with your favorite merchants.

**Protection against fraud.**  
As always, when you check out with a Mastercard®, you're protected from unauthorized transactions with zero liability protection. And you can easily work with Mastercard® if theft protection™.

### Checking out with Click to Pay is as easy as 1, 2, 3.

#### Step 1

Look for the Click to Pay icon at any participating merchant.



#### Step 2

Choose your saved United Community Mastercard® from a recommended device.



#### Step 3

Results through check out and get on your way.



Enroll in Click to Pay

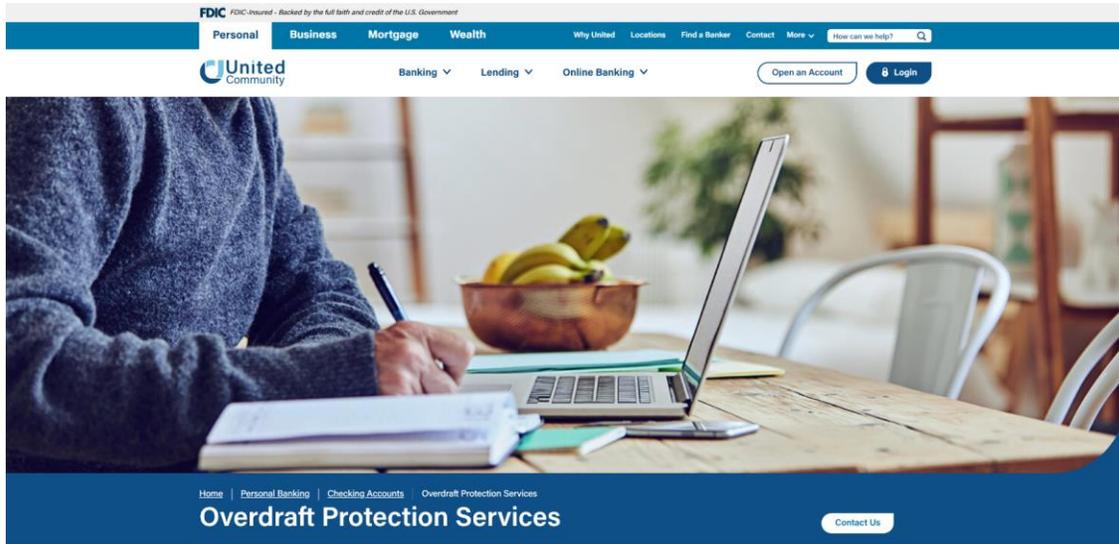
Origin, terms, conditions and restrictions apply. To learn more about zero liability, visit [mastercard.com/zeroliability](#). Contact your issuing financial institution for complete coverage terms and conditions or go to [www.mastercard.com/zeroliability](#) for more information.  
 \*Certain terms, conditions and restrictions apply. Cardholders need to register for this service. This service is provided by General Global Solutions, Inc. Please see your guide to benefits for details or call 1-888-847-2244 (US) or 1-800-872-9222.  
 The Click to Pay icon is a trademark owned by and used with permission of EMVCO, LLC.

in f o t w

<p><b>Inside United</b></p> <ul style="list-style-type: none"> <li>Why United</li> <li>Executive Resilience</li> <li>Newsroom and Media Contact</li> <li>Careers</li> <li>Community Impact</li> <li>Our Communities</li> <li>Our Foundation</li> <li>Customer Service</li> </ul>	<p><b>Support</b></p> <ul style="list-style-type: none"> <li>Help</li> <li>ATM's &amp; Location</li> <li>Report Lost/Stolen Card</li> <li>Report Fraud</li> <li>Mobile &amp; App Support</li> <li>Priority Pass for Sale</li> <li>Money Resources</li> <li>Travel/Prevention Tips</li> <li>Contact Us</li> </ul>	<p><b>Legal</b></p> <ul style="list-style-type: none"> <li>Accessibility</li> <li>Compliance</li> <li>Deposit Account Agreement</li> <li>Privacy Policy</li> </ul>
--	--	--



# Overdraft Protection



## Determine the right coverage for you.

Accidentally write a check without the proper funds in your account to cover it? It's easy to lose track of the balance of your account when life gets hectic. Our courtesy Overdraft Protection may help you avoid an uncomfortable situation. Need a little extra coverage? We have a number of additional overdraft protection options so you don't find yourself in a bind.

Courtesy Overdraft Coverage	Courtesy Overdraft with ATM and Debit Card Coverage	Overdraft Protection Transfer
<p>Coverage comes standard for eligible United Community personal checking accounts<sup>1</sup>.</p> <ul style="list-style-type: none"> <li>Each occurrence is \$36 per item<sup>2</sup>. Your daily overdraft charges are limited to a maximum of three (3) fees per day.</li> <li>Types of transactions covered                             <ul style="list-style-type: none"> <li>Checks</li> <li>Other debit payments</li> </ul> </li> </ul>	<p>Optional coverage added to Courtesy Overdraft that covers overdrafts for everyday debit card transactions.<sup>2</sup></p> <ul style="list-style-type: none"> <li>Each occurrence is \$36 per item<sup>3</sup>. Your daily overdraft charges are limited to a maximum of three (3) fees per day.</li> <li>Types of transactions covered                             <ul style="list-style-type: none"> <li>Checks</li> <li>Other debit payments</li> <li>ATM withdrawals</li> <li>Everyday debit card transactions</li> </ul> </li> </ul> <p><a href="#">Enroll Now</a></p>	<p>Optional coverage that allows you to link your account to another United Community savings<sup>4</sup> or checking account, money market or a line of credit<sup>5</sup> that will be used to cover overdrafts.</p> <ul style="list-style-type: none"> <li>Overdraft Protection Transfer: \$7.50 per occurrence. Standard overdraft fees apply for overdrawn payments beyond your available balance.</li> <li>Types of transactions covered                             <ul style="list-style-type: none"> <li>Checks</li> <li>Other debit payments</li> <li>ATM withdrawals</li> <li>Everyday debit card transactions</li> </ul> </li> </ul>

<sup>1</sup> We pay overdrafts based on our standard overdraft policy. We do not guarantee that we will always pay any overdraft transaction.

<sup>2</sup> Courtesy Overdraft with ATM and Debit Card Coverage is a discretionary service. We do not guarantee that we will always pay any overdraft transaction. Customers must opt in to authorize us to pay overdrafts on ATM and everyday debit card transactions. Customers may also choose to opt out of the Courtesy Overdraft Program. United Community Bank may pay overdrafts at our discretion and reserves the right to terminate this service at any time.

<sup>3</sup> You are required to pay a \$36 overdraft fee for each overdraft transaction that is paid by the bank. There is a limit of \$108 each day in total fees that you can be charged for overdrawing your account. We will not charge you a Returned Item Fee for items presented against insufficient funds in your account and returned unpaid. Overdraft service applies to checks, pre-authorized electronic debits and online banking and bill payment transactions. Additionally, ATM withdrawals and one-time debit card transactions are covered if you choose to opt into this service for those transactions. Reimbursement of overdraft coverage payments must be made promptly by making a deposit in your account. Overdraft items are generally not covered for accounts that are not in good standing, do not have regular deposits or those with excessive overdrafts.

<sup>4</sup> Transaction restrictions may apply. See account agreement disclosures for details.

<sup>5</sup> Subject to credit approval. Other restrictions may apply.

<p><b>United Community</b></p> <p>in f o t v</p>	<p><b>Inside United</b></p> <ul style="list-style-type: none"> <li>Why United</li> <li>Investor Relations</li> <li>Newsroom and Media Contact</li> <li>Careers</li> <li>Corporate Impact</li> <li>Our Communities</li> <li>Our Foundation</li> <li>Customer Stories</li> </ul>	<p><b>Support</b></p> <ul style="list-style-type: none"> <li>Help</li> <li>Find a Location</li> <li>Report Lost/Stolen Card</li> <li>Reorder Checks</li> <li>Make a Loan Payment</li> <li>Properties for Sale</li> <li>Military Resources</li> <li>Fraud Prevention Tips</li> <li>Contact Us</li> </ul>	<p><b>Legal</b></p> <ul style="list-style-type: none"> <li>Accessibility</li> <li>Compliance</li> <li>Deposit Account Agreement</li> <li>Privacy Policy</li> </ul>
--	--	---	--

# Overdraft Protection



**Due to federal regulations, we require your consent before we provide you with overdraft services for everyday debit card and ATM transactions.**

At United Community Bank, we strive to pay your check transactions and automatically drafted payments (ACH) regardless of the funds that exist in your account. We can also extend this valuable service to your everyday debit card and ATM items; however, federal regulations require that we have your permission before including these types of transactions in this service. If you choose not to provide consent, your card transactions will be declined when you do not have enough money in your account.

The purpose of this website is to assist you with making an informed decision regarding options available to you for overdraft and to provide you with a means to notify us of your choice.

[Help Me Decide](#)

[Make Selection](#)

[Learn More](#)

Member  
**FDIC**



## Help Me Decide

Have you ever experienced an overdraft (i.e., been able to make a debit card purchase or withdraw cash from the ATM when you did not have enough money in your account)?

[Yes](#)

[No](#)

[Back](#)

[Make Selection](#)

[Learn More](#)

[Home](#)

Member  
**FDIC**



# Overdraft Protection



**FDIC** FDIC-Insured – Backed by the full faith and credit of the U.S. Government

Deciding whether to opt-in to overdraft services for your everyday debit and ATM transactions is an important decision. We encourage you to consider your lifestyle, spending habits and record-keeping processes and how frequently you use your ATM and debit cards before you choose which option is best for you. On this page, we offer some additional tools to guide you through the decision-making process.

What are overdraft services? Click [Explanation of Overdraft Services](#) for an overview of these types of services that are offered at United Community Bank.

What does it mean to opt-out? For more information please choose a convenient option below to let us know.

Click "Make Selection" below and follow the links to make your selection

Call 1-800-UCBank1

Visit or [contact your local bank office](#)

Click [Opt-In Disclosure](#) to read the full disclosure.



[Explanation of Overdraft Services](#)



[Opt-In Disclosure](#)

[Help Me Decide](#)

[Make Selection](#)

[Home](#)

Member  
**FDIC**



# Overdraft Protection



**FDIC** FDIC-Insured – Backed by the full faith and credit of the U.S. Government

## What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a checking account, savings account, or line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these

First Name

Last Name

Last 4 Digits of Your Social Security Number

Date of Birth

Next: List Accounts



Success!



Privacy · Help

[Help Me Decide](#)

[Learn More](#)

[Home](#)

Member  
**FDIC**





# Account Management



## Stay in the know.

Get convenient access to your money and manage your business accounts in real time with our information reporting solutions.

### BAI and EDI Reporting

Exchange the detailed information your business needs through a variety of reporting options including BAI and EDI files.

[Contact Us Today](#)

### Account Reconciliation

Reduce time your issued checks with our Account Reconciliation services. Choose from full and partial all services.

[Contact Us Today](#)

### Zero Balance Accounts

Consentable balances automatically by transferring funds between subsidiaries and a trustee account for efficient use.

[Contact Us Today](#)

### Insured Cash Sweeps

Access FDIC insurance beyond \$250,000 with daily liquidity while maintaining one banking relationship.

[Contact Us Today](#)



## Online and Mobile Banking

View accounts, customer rights, access your account history, transfer funds, facilitate key payments, conduct ongoing deposits, wire transfers, check cash payments, sign up for statements and more with Online and Mobile Banking for Business.

[Learn More](#)

## Contact our Treasury Management Team

Fill out the form below, call 1-800-222-4262, or email [Treasury@ucb.com](mailto:Treasury@ucb.com) to get in contact with the Treasury Management Services team.

Name  Select An Industry

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?  
 Yes  No

Anything else you want to tell us?

I want a quote 

## Learning Resources



### Thinking about switching payroll providers?

Get right on the perfect time. As a business owner, you have a lot of work and payroll should be one that keeps you up at night. If you've been thinking about making a change, the fourth quarter is a smart time to do it.

[Read Article >](#)



### Business hurricane preparation guide

Ensure your business is ready for business season. Get your full hurricane preparation guide for businesses.

[Read Article >](#)



### The Importance of Cash Flow Management

One of the keys to building a successful business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

[Read Article >](#)

[View All Posts](#)



Inside United  
 Why United  
 Investor Relations  
 Business and Media Center  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Reputation  
 Customer Stories

Support  
 Help  
 Find a Location  
 Report Lost/Debit Card  
 Register Mobile  
 Make a Loan Payment  
 Prepare for Sale  
 Military Resources  
 Fraud Prevention Tips  
 Contact Us

Legal  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

FDIC (Member FDIC) | Member FDIC | Member FDIC | Member FDIC  
 © 2019 United Community Bank | 1-800-222-4262 | 400 Banking | 1000 Bank  
 100 East Commercial City, Knoxville, TN 37902 | 866-822-0861



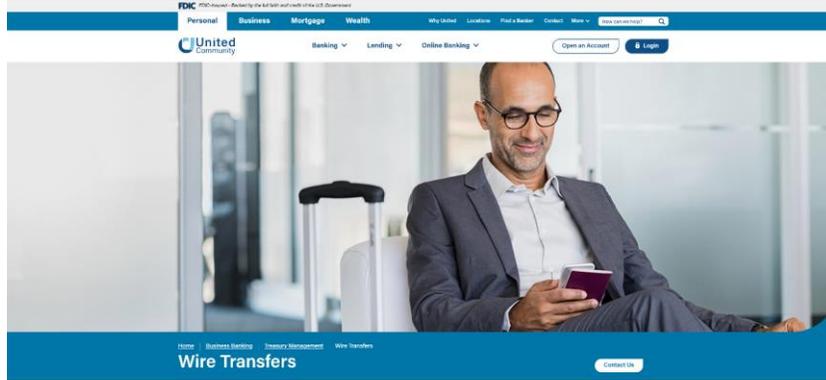








# Wire Transfers



## Move money to and from your account.

Our convenient wire transfer services allow you to move money to and from your United Community account. This is a fast and secure payment method that, in most cases, clears on the same day the transfer is requested.

### Domestic Wire Instructions

#### How to Receive a Domestic Wire Transfer

Provide the originating financial institution with the following wire information:

- **Wire funds to:** United Community Bank
- **Routing number:** 00112919
- **Address:**  
123 Highway 123 East  
Memphis, TN 38102
- **For Credit to:** Your name and account number

Allow 24 hours for a domestic wire transfer to credit to an account. The domestic incoming wire fee is \$15.

#### How to Send a Domestic Wire Transfer

Provide United Community Bank with the following wire information:

- **Wire funds to:** The receiving financial institution's name
- **Routing ABA number:** Routing and transit number of receiving financial institution
- **Address:** Address of receiving financial institution
- **For Credit to:** Name, physical address, and account number of receiving party

Domestic outgoing wire fee sent via Business Online Banking is \$15. Otherwise, the fee is \$30.

### International Wire Instructions

#### How to Receive an International Wire Transfer

Provide the originating financial institution with the following wire information:

- **Wire funds to:**  
United Community Bank  
123 Highway 123 East  
Memphis, TN 38102
- **SWIFT BIC:** UCCUUS33
- **For Final Credit to:** Your name and account number

Allow up to 7 days for an international wire transfer to credit to an account.

International incoming Wire Fee is \$15. Currency conversion exchange rates may apply.

#### How to Send an International Wire Transfer

Provide United Community Bank with the following wire information:

- **Wire funds to:** The receiving financial institution's name
- **Swift Code:** The Swift code (sometimes called BIC code) for the foreign financial institution
- **For Credit to:** Name, physical address, and account number of receiving party

For wires being transferred to a foreign country some additional information may be required to send funds. Please contact your [local branch](#) for additional information.

### Wire Transfers

Domestic Wires | International Wires | Contact Us

## Contact our Treasury Management Team

Fill out the form below, call 1-888-275-6100, or email [24hours@ucb.com](mailto:24hours@ucb.com) to get in contact with the Treasury Management Services team.

Name	Select An Industry
City	Select a State
Email	Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?  
 Yes  No

Anything else you want to tell us?

I'm not a robot 

Submit



**Inside United**  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

**Support**  
 Help  
 Find a Location  
 Report Lost/ stolen Card  
 Report Checks  
 Make a Loan Payment  
 Programs for Sale  
 Military Resources  
 Fraud Prevention Tips  
 Contact Us

**Legal**  
 Accessibility  
 Complaints  
 Deposit Account Agreement  
 Privacy Policy

FDIC FDIC insured. Member of the FDIC and one of the U.S. Silver Depository Banks.  
 © 2018 United Community Bank. NMLS ID # 423849. Ask Us About #80010844  
 900 First Independence Way, Memphis, TN 38102 | 1-888-275-6100



# International Services



## We go where you go.

With United by your side, you have an extra level of confidence in your international services. We'll ensure payments are collected quickly, risk is minimized and documents are exchanged properly. Plus, it offers an extra level of protection if you're importing or exporting.



### Documentary Collections Letter

Don't worry about document exchange, we're happy to help ensure every "Y" is correct and every "N" is correct. With our documentary collections service, we'll monitor the documentation process between you and your customer, during your import or export process to help safeguard your business against risk.

[Contact Us Today](#)



### Letters of Credit

- Pay the funds you owe overseas with Export Letters of Credit. Once the required documents are submitted, we'll directly pay your seller.
- Import Letters of Credit enable you to pay for imported goods after the exporter complies with your terms and ships your products.
- Assure recipients that you'll adhere to the terms of your contract with a Standby Letter of Credit.

[Contact Us Today](#)



### Wire Transfers

Easily move money from your United Community account in a cost-effective way with our Wire Transfer service.

[Learn More](#)

## Contact our Treasury Management Team

Fill out the form below call 1-866-252-8555, or email [Treasury@united.com](mailto:Treasury@united.com) to get in contact with the Treasury Management Services team.

Name  Select An Industry

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?  
 Yes  No

Anything else you want to tell us?

I'm not a robot

## Learning Resources



**Thinking about switching payroll providers?**  
 It might be the perfect time. As a business owner, you need a lot of help - and payroll shouldn't be one that keeps you up at night. If you've been thinking about making a change, the fourth quarter is a smart time to do it.  
[Read Article >](#)



**Business hurricane preparation guide**  
 Ensure your business is ready for hurricane season this year with our business preparation guide for businesses.  
[Read Article >](#)



**The Importance of Cash Flow Management**  
 One of the keys to building a sustainable business is an efficient cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.  
[Read Article >](#)

[View All Posts](#)

Open credit approval

[Why United](#)  
[Investor Relations](#)  
[Newsroom and Media Contact](#)  
[Careers](#)  
[Corporate Impact](#)  
[Our Communities](#)  
[Our Foundation](#)  
[Customer Stories](#)

[Support](#)  
[Help](#)  
[Find a Location](#)  
[Request Loan/Deposit Card](#)  
[Resend Checks](#)  
[Make a Loan Payment](#)  
[Prepared for Sale](#)  
[Military Resources](#)  
[Fraud Prevention Tips](#)  
[Contact Us](#)

[Legal](#)  
[Accessibility](#)  
[Compliance](#)  
[Deposit Account Agreement](#)  
[Privacy Policy](#)

FDIC FDIC-insured. Member of the FDIC and member of the U.S. Government.  
 © 2020 United Community Bank. FDIC. All rights reserved. Ask Us Today! 1-866-252-8555  
 200 East Commonwealth Way, Greenville, SC 29615



# Autobooks



Banking Lending Online Banking

Open an Account Login

Home / Invoicing and Payments for Small Businesses

## Autobooks

### Invoicing

Send a professional invoice and get paid — all in the same place.

#### Customized invoice includes branding

Create a professional-looking invoice with your business logo and colors in just a few minutes. Your financial institution logo is included at the bottom for added credibility.

#### Wide range of digital payment options

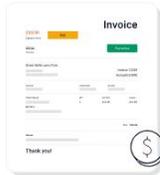
Let customers easily pay you online with most major credit cards, debit card, or via ACH electronic bank transfer.

#### All payments deposited into checking

Get paid directly into your checking account within two business days — no need to transfer your money from external payment acceptance apps.

#### Easy invoice automation and tracking

Always know exactly who's paid and who's due. Set up recurring invoices so you can automate your process and automatically send late fees for past due invoices.



#### Send Yourself an Invoice

See how easy it is to receive an invoice and make a payment.

Email\*

Submit

### Secure Payment Link

Share a secure payment link by text, or place it on a web page.

#### Secure payment form accessed via a unique URL

When an email, you've assigned your own unique URL to a secure payment form. This link can be shared by text (SMS) and email, or added to any web page or social media profile.

#### Detailed payment/transaction history readily available

Payments are listed chronologically and you can filter the list to find specific payments. Generate a spreadsheet if you need it, and export with one click.

#### Pay now language can be adjusted for non-profits

If you're a church or nonprofit, there's no need to generate members — quickly update verbiage to take donations or contributions instead.

#### All payments deposited into checking

Get paid directly into your checking account within two business days — no need to transfer your money from external payment acceptance apps.



Accept payments with Autobooks

[View in a flow window](#)

### Checkout Pages

Take your business or non-profit online, get paid directly into your bank account.



#### Offer single items, quantity purchases, or a package offering

Easily setup your Checkout Page to offer a single item or with quantity selection. Add further selection to build a package that customers can easily select and purchase.

#### Clients pay deposits or other fees online

Share a Checkout Page link so that customers can pay a deposit fee before you start the project. Checkout Pages are also great for collecting booking, class, and registration fees.

#### Streamline the collection of dues, fees, or donations at an event

Direct members to a checkout page to pay dues or fees. Checkout Pages are ideal for events, simplifying and streamlining the donation collection process. All fees and donations are deposited directly into the organization's account at the financial institution, not a payment app.

#### Collect needed customer information with customization

Require customers to provide a mailing address or other information related to their purchase. Customers receive a purchase receipt, and you receive a payment notification.

### In-App Payment Acceptance

Take customer payments on the spot or over the phone.

#### Payment form doubles as an in-app terminal

When you're ready to take a digital payment, just access your payment form inside online or mobile banking, and enter the payment details yourself!

#### Free standalone mobile app available for Apple or Android

Download the free Autobooks app, via the App Store or Google Play, and access your unique payment form online, you need to install a payment...

#### Transparent processing fees in comparison to non-bank apps

When you're a small business, you need to know exactly what you're paying. Our rates are comparable to popular payment apps, but there are never any hidden fees.

#### All payments deposited into checking

Get paid directly into your checking account within two business days — no need to transfer your money from external payment acceptance apps.



### Payment Acceptance, via QR Code

Display your unique QR code to make it easier for customers to pay.



#### Reusable QR code is ready to download

Access a reusable QR code inside online or mobile banking. Download and store in your phone for easy retrieval, or print and send/display in a prominent location.

#### Ideal for busy events

QR codes are ideal for in-person events where you just need to meet with multiple customers or donors — farmers markets, fundraisers, you name it.

#### For paper and static invoices

If you send PDF invoices and are doing communications to customers, don't forget your Autobooks QR code. It doesn't make a difference if it's a paper or email invoice.

### Accounting & Reporting

Add on full financial management functionality when you're ready.

#### Real-world accounting tools prioritize simplicity

Take track of your business directly inside online banking and mobile banking. Most having to try to get and paper, spreadsheets, or overly complex accounting software.

#### Automated reporting to keep everything up to date

When you get paid or pay via the Autobooks mobile app, business reports automatically. Also get profit and loss reporting that tracks your income and expense, balance sheet, and more.

#### Cash flow management to track incoming and outgoing

Track your account balances right alongside your incoming and outgoing payment information. Includes scheduled payments, coming due, and past due payments.

#### Business bill pay to keep expenses top of mind

All bills managed in one place: create, track, and schedule. Users can create a bill of materials, that only set up and schedule payments and track who they've paid and when coming up.



### Have a question?

Visit the Autobooks Support Site

Submit a Support Ticket

I understand how leaving this website and visiting related partner sites.

I understand how leaving this website and visiting related partner sites.

## Frequently Asked Questions

- What forms of payment are available to paying customers?
- How can I get paid online without sending an invoice?
- Can I link to the Payment Form from my website?
- Can I also use a QR code to get paid?
- How much does the accounting, bookkeeping, and reporting functionality cost?
- How much do you charge to accept online payments?

United Community Bank ("UCB") is pleased to offer digital invoicing and payment technology services through Autobooks, Inc. ("Autobooks"), a third party provider of online accounting services. By providing your contact information, you consent to be contacted by representatives with Autobooks, United, its subsidiaries, and its affiliates, as well as affiliated with Autobooks. The services referenced herein are provided exclusively by Autobooks. Customers use of such services is solely at customer's election and subject to Autobooks terms of use, all applicable, certain restrictions and may apply to use of the services. United and its employees may be unable to receive fees and reimburse from Autobooks based on United's customer's use of these services. Autobooks may have privacy and security policies that are different from United's Privacy Policy and Security Statement. You should review the Autobooks terms of use and the privacy and security policies on the Autobooks website before you provide personal or confidential information. Please refer to the Autobooks website for its statement on security and compliance. Note: Payment initiated through Autobooks products typically paid to your United account in a 2 business days. Please always refer to our website for more information.



Inside United  
Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

Support  
Help  
Find a Location  
Request a Loan Statement Card  
Reorder Checks  
Make a Loan Payment  
Properties for Sale  
Military Resources  
Fraud Prevention Tips  
Contact Us

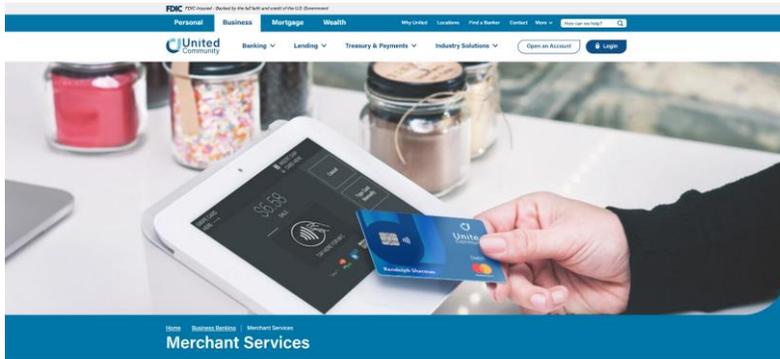
Legal  
Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy



FDIC insured / Backed by the full faith and credit of the U.S. Government  
© 2018 United Community Bank | NMLS ID # 421846 | ABA Routing # 081003443  
200 East Commonwealth Way Greenville, SC 29601 | 1-800-822-2600



# Merchant Services



## More payment options mean better business solutions.

Doing a business can be demanding—from tracking inventory and supporting employees to taking orders and everything in between. That's why United Community Payments Systems has teamed up with Clover, an all-in-one point-of-sale system that can help transform your business with payment processing and business management solutions, customized just for you.

### Limited-Time Offer

Built for those who sell all their clothes and make things happen, Clover helps you simplify the day-to-day and keep your business growing your way. Act by March 31 and get a \$400 rebate\* when you purchase or lease a Clover Flex, Flex Pocket, Mini, Station Solo, or Duo.

### Right-sized solutions to help your business thrive.

From payments to business management, Clover® POS systems are tailor-made for your specific needs. The robust suite of tools and devices make running your business smarter, more efficient and better for your customers.

[Contact us to Get Started](#)

#### Clover Station

This all-in-one countertop POS and business management system enables you to run your business efficiently.



#### Clover Mini

This compact countertop system has the power of a full-size POS without the bulk. It can even connect to a cash drawer for added convenience.



#### Clover Flex

Accept payments wherever, in-line, on-the-go or at point-of-sale with this handheld portable POS. The powerful system includes a built-in receipt printer, a camera and a QR scanner in a single device.



#### Clover Go

This all-in-one countertop, plug and swipe card reader will seamlessly pair with a mobile device. With CloverGo, you can take the power of the Clover® system wherever your business takes you.



## Clover Solutions

Your Clover® point-of-sale (POS) system makes running your business a breeze. Take orders and accept payments. Organize inventory and manage your team. Grow your customer base. All at the tap of your fingers.

[Get Started](#)



**Protect yourself and your customers.**  
The Clover® system has built-in security and fraud prevention, making it the safe choice for your business.

**Do it all with one system.**  
You can use the Clover® system to manage inventory, employee schedules, payroll and more.

**Get paid in so many ways.**  
Accept more types of payments including EMV® chip cards, Apple Pay®, Google Pay and Samsung Pay®.

**Find your perfect fit.**  
There are additional options available from an extensive portfolio of innovative payment acceptance solutions.

**Continue working offline.**  
Keep taking payments when your internet goes down. Clover Station continues working even when the internet disconnects. Your payments will run when you're back online.

Find out how United's merchant solutions can transform your business.

Connect with a merchant business consultant today! Call 770-915-7262 to get started.

## Contact our Merchant Services Team

Fill out the form below or call 770-915-7262 to get in contact with the Merchant Services team.

Name  Select An Industry

City  Select a State

Email  Phone (Optional)

Preferred Contact Method:  
 Email  Phone

Current Customer?:  
 Yes  No

Anything else you want to tell us?

I'm not a robot 

© 2020 Clover Network, LLC. The Clover name and logo are registered trademarks owned by Clover Network, LLC and are registered or used in the U.S. and many foreign countries. Use of Clover requires a merchant processing agreement. All trademarks, service marks and trade names referenced in this material are the property of their respective owners.

\*Promotional offer valid from January 1, 2020, through March 31, 2020. This offer is available for qualified United Community clients who have not had a merchant services account processed by First Data Merchant Services LLC within six months. New accounts are subject to standard credit approval and underwriting requirements. Offer is valid for one \$400 rebate for a Clover Flex, Flex Pocket, Mini, Station Solo or Duo series of sale hardware device purchase or lease. To be eligible for the rebate, the merchant must (1) be credit approved between 10/2019 and 3/31/20; (2) sign a merchant processing agreement; and (3) activate account within 30 days from approval date. The \$400 rebate will be credited approximately 60 days after the account begins processing transactions. Customer must process with First Data Merchant Services LLC for 90 days or forfeit the rebate. Early termination fees apply. Only one offer per eligible business per ID. Eligibility is at the sole discretion of First Data Merchant Services LLC. Offer not valid with any other offer and subject to change without notice.



**Inside United**  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundation  
 Customer Stories

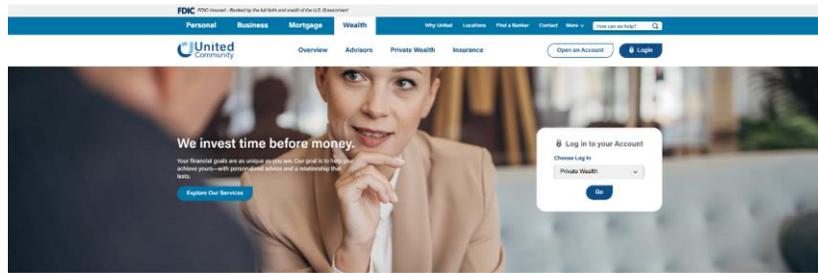
**Support**  
 Help  
 Find a Location  
 Report Lost/Stolen Card  
 Renewal Checks  
 Make a Loan Payment  
 Properties for Sale  
 Military Resources  
 Fraud Prevention Tips  
 Contact Us

**Legal**  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

FDIC Member | Backed by the full faith and credit of the U.S. Government  
 © 2020 United Community Bank NMLS ID #42641 ABA Routing # 08120243  
 200 East Comprehensive Way Greenville, SC 29601 1-800-822-3801



# Wealth & Investments



## Built Around You

At United Community, wealth management isn't one size fits all—it's highly personal. Whether you're just starting to invest or managing the complexity that comes with significant wealth, we have the team to understand your goals, needs, and values. Then we help chart a path that fits you—and the other way around.

We offer a full range of services—investment management, financial planning, insurance, estate planning, private banking, and more—through teams built to serve your individual needs.

Not all services available in all states. See our website for more information.

### Who We Serve

You're in the right place if you're looking for:

- A lasting, meaningful financial relationship
- Commercial advice—not all the usual one-size-fits-all
- A single point of contact to help navigate personal, commercial, and wealth needs
- Local access to real people who are responsive, experienced, and invested in your success



## Explore Our Services

### Advisors

For investors who value in-person guidance at one of our banking centers. Personalized advice, fee advice, brokerage, annuities, and more delivered by professionals in your local community.

[Learn More](#)

### Private Wealth

For high-net-worth individuals and families with more complex financial needs. We provide fiduciary services, estate and retirement planning, investment management, insurance, and private banking solutions, built around you.

[Learn More](#)

## What We Believe

We believe in conversations before recommendations.

And we believe that the best plans begin with trust.

We believe that wealth is about more than money.

And we believe that the best plans begin with trust.

## Let's Start a Relationship

Not sure where to begin? Let's talk.

Our team will help connect you with the right Financial Advisor or Private Banker based on your needs and goals.

Not sure who to reach out to? Fill out the form below and we'll start the conversation.

Name  Email

Phone (Optional)

City

State

Anything else you want to tell us?

I'm not a robot

[Let's Talk](#)

## Economic and Markets Update

Get new and timely insights from the experts in our Wealth Management Division in the latest installment of our Economic Overview series.

[Growth](#) | [Employment](#) | [Inflation](#) | [Interest Rates](#) | [Markets](#)

[Read the Latest](#)

Securities and advisory services are offered through UIC Financial (UICF), a registered investment advisor and broker-dealer (member SIPC). Insurance products are offered through UICF or its licensed affiliates. UICF Community and United Community Advisors are registered as broker-dealer or investment advisor. Registered representatives of UICF offer products and services using United Community Advisors, and may also be employees of UICF Community. These products and services are being offered through UICF or its affiliates, which are separate entities from, and not affiliated with, United Community or United Community Advisors.

Asset and wealth management, estate and retirement planning, investment management, trust and fiduciary services are offered through United Community Bank. Investing involves risk and, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Past performance is not a guarantee of future results. Some deposit products and services are not FDIC insured. United Community Bank is not a broker-dealer or registered investment advisor.

Securities and insurance offered through UICF or its affiliates and investment products are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed
Not a Bank Deposit or Obligation	May Lose Value



Inside United  
 Why United  
 Investor Relations  
 Newsroom and Media Contact  
 Careers  
 Corporate Impact  
 Our Communities  
 Our Foundations  
 Customer Stories

Support  
 Help  
 Find a Location  
 Report Lost/Stolen Card  
 Request Checks  
 Make a Loan Payment  
 Proposals for Sale  
 Mobile Resources  
 Fraud Prevention Tips  
 Contact Us

Legal  
 Accessibility  
 Compliance  
 Deposit Account Agreement  
 Privacy Policy

Not all services are available in all states. See our website for more information.  
 © 2023 United Community Bank. 1000 N. 1st Avenue • 404 Banking • 404  
 200 East Commerce Street, Savannah, GA 31401 • 1-800-822-8281



# Advisors



## Investing Starts with a Conversation

Our Financial Advisors are right here in your community—ready to help you build a financial strategy that fits your life today and your goals for tomorrow.

[Find an Advisor Near You](#)

### Real People. Real Advice.

All United Community Advisors, meeting isn't just about products—it's about people. Our Financial Advisors take the time to get to know you, your plans, and your concerns before offering recommendations. That personal relationship is the foundation for everything we do.

Whether you're just getting started, looking for retirement, or looking to grow your portfolio, our advisors are here to help you move forward with clarity and confidence.

[Find an Advisor Near You](#)



### What We Offer

Comprehensive investment guidance, here to help.

- **Fee-Based Advisory Services** - Professional portfolio management with a plan tailored to your goals.
- **Full-Service Brokerage** - Access to equities, mutual funds, ETFs, and other investment products.
- **Fixed Income and Diversified Products** - Customized strategies to manage income and risk.
- **Annuities and Insurance Solutions** - Options to protect and preserve your future.
- **Ongoing Guidance** - Regular reviews and support as your life evolves.

Whether you're investing for growth, income, or stability, we'll help you chart a path forward.

[Find an Advisor Near You](#)

### Who We Serve

We work with individuals and families who value:

- A local, accessible financial advisor
- Personalized service, not a call center
- Help understanding investment options
- Guidance through life changes like retirement, inheritance, or education planning

You don't have to be an expert to invest well. You just need a partner who understands where you're coming from—and where you want to go.

[Find an Advisor Near You](#)



### Why Choose Us

We're here to help you invest with purpose—and with someone you can trust.

Local access to licensed, experienced advisors

A relationship-first approach to financial planning

Flexible solutions aimed to grow and adapt with you

The strength and support of our broker-dealer, LPL Financial

[Find an Advisor Near You](#)

## Ready to Get Started?

Let's talk about your goals, your timeline, and what's next. Your advisor is right around the corner.

### Contact a Financial Advisor

Check the background of investment professionals associated with this site on FINRA's BrokerCheck.

Select a State



**Clint Allen**  
Financial Advisor  
815.221.2083 | Email



**Sidney Baker, CIMAP, CRPC™**  
Financial Advisor  
720.631.6232 | Email



**Don Bishop**  
Financial Advisor  
864.255.2988 | Email



**Blair Burch**  
Financial Advisor  
706.435.3189 | Email



**Eddie Burgos, CFP®, CPWA®**  
Financial Advisor  
407.571.2989 | Email



**Jay Burkett, CFP**  
Financial Advisor  
706.349.4212 | Email



**Michael Candee**  
Financial Advisor  
864.654.0532 | Email



**Jim Combs**  
Financial Advisor  
704.439.4350 | Email



**Jody Deming**  
Financial Advisor  
720.237.2370 | Email

« 1 2 3 4 »

### Contact us by filling out the form below.

Name  Email

Phone (Optional)

City

State

Anything else you want to tell us?

Submit

#### LPL Financial Form CRS

United Community ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in conflict of interest. The Financial Institution is not a current client of LPL for brokerage or advisory services. Please visit <https://www.lpl.com/disclosures/relationship-disclosure.html> for more detailed information.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA-SIPC). Insurance products are offered through LPL or its licensed affiliates, United Community and United Community Advisors, and may also be employees of United Community. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, United Community or United Community Advisors. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed
Not a Bank Deposit or Obligation	May Lose Value

The LPL Financial registered representatives associated with this website may discuss and/or transact business only with residents of the states in which they are properly registered or licensed. No offers may be made or accepted from any resident of any other state.

#### LPL Financial's Privacy Policy



in f o t v

**Inside United**  
Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

**Support**  
Help  
Find a Location  
Request Loan/Holder Card  
Render Checks  
Make a Loan Payment  
Properties for Sale  
Military Resources  
Fraud Prevention Tips  
Contact Us

**Legal**  
Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy

Non-deposit products are not insured by the FDIC, are not deposits, and may lose value.

#### LPL Financial Form CRS

United Community ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in conflict of interest. The Financial Institution is not a current client of LPL for brokerage or advisory services. Please visit <https://www.lpl.com/disclosures/relationship-disclosure.html> for more detailed information.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA-SIPC). Insurance products are offered through LPL or its licensed affiliates, United Community and United Community Advisors, and may also be employees of United Community. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, United Community or United Community Advisors. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed
Not a Bank Deposit or Obligation	May Lose Value

The LPL Financial registered representatives associated with this website may discuss and/or transact business only with residents of the states in which they are properly registered or licensed. No offers may be made or accepted from any resident of any other state.

#### LPL Financial's Privacy Policy

App Store Google Play



# Private Wealth

FDIC Member. Member of the Sun Belt and South of the US. Member

Personal Business Mortgage Wealth

Why Us? Locations Find a Broker Contact Work with Us

United Community Bank

Overview Advisors Private Wealth Insurance

Open an Account Learn

Home Private Wealth

Private Wealth

Access My Account

## Your Vision. Our Strategy.

Customized wealth management, including estate planning, wealth planning, insurance, and investment management, for individuals and families with complex financial needs. We take the time to understand your life, then build a plan around it.

Meet with a Private Banker



### A Partner for the Long Term

When you've worked hard to build wealth, you need a partner who will work just as hard to help protect and grow it. At United Community, we deliver personalized strategies backed by a team with the depth, experience, and insight to guide you through every stage of life and legacy.

We begin by listening. To your goals, your obligations, your aspirations. Then we assemble a plan that fits how you live today and where you want to be tomorrow.

Meet with a Private Banker

## What We Offer

Your needs are unique. So are our solutions.

Our team works closely with you to design a wealth management plan that will evolve with your life and business. We then deliver each service through a single point of contact who understands your full financial picture.

- Investment Management - Discretionary or advisory portfolio services aligned with your goals.
- Fiduciary Services - Trust administration and estate settlement with experienced fiduciaries.
- Private Banking - Customized lending and deposit solutions for high-net-worth clients.
- Insurance Solutions - Individual and corporate policies, including life, disability, long-term care, and business protection strategies.
- Wealth Planning - Protect your legacy, manage retirement with confidence, and transfer your business to your heirs through comprehensive estate, tax, and succession strategies.

Meet with a Private Banker



## Who We Serve

Our customers include:

- Multi-generational families seeking legacy planning.
- Business owners preparing for transition.
- Individuals managing complex investment, insurance, and tax considerations.
- Philanthropic individuals and foundations.
- Professionals and executives with evolving needs.

No matter your situation, our approach is the same: thoughtful, personal, and built around you.

Meet with a Private Banker

## Our Difference

Wealth without the one-size-fits-all.

- A relationship-first approach.
- Customized plans, not pre-packaged portfolios.
- Truly, advisory services from a dedicated team.
- The strength and stability of a regional bank with private bank capabilities.
- Business cooperation across wealth, insurance, commercial, and personal banking.

We don't just manage your wealth—we bring clarity, confidence, and control to your financial life.

Meet with a Private Banker



## Start the Conversation

Let's start building your strategy—together.

Whether you're thinking about succession, legacy, insurance, or long-term planning, we're ready to listen and help.

Select a State



**Jared Newman**  
Regional Director, Private Banking  
Serving North Carolina & Tennessee  
704.433.3600 | Email  
NMLSA 737885



**Nora Babby**  
Regional Director, Private Banking  
Serving Florida & Alabama  
802.562.2202 | Email



**Brian Hungerford**  
Regional Director, Private Banking  
Serving South Carolina & Georgia  
864.255.7987 | Email



**Terri Castellano**  
Private Banker  
804.413.3043 | Email  
NMLSA 104302



**David Beer**  
Private Banker  
410.562.2225 | Email  
NMLSA 191252



**Andrew Vollman**  
Private Banker  
804.468.2329 | Email  
NMLSA 167700



**Chris Howell**  
Private Banker  
770.460.2044 | Email  
NMLSA 2392002



**Richard Crumpler**  
Private Banker  
864.720.8119 | Email  
NMLSA 797207



**Gina Hahn**  
Private Banker  
864.413.3931 | Email  
NMLSA 543407



**Courtney Faircloth**  
Private Banker  
864.233.8902 | Email

## Private Wealth

Our Offerings | Our Differences | Contact Us

Not sure who to reach out to? Fill out the form below and we'll start the conversation.

Name  Email

Phone (Optional)

City

State

Anything else you want to tell us?

Email a link

Let's Talk

## Economic and Markets Update

Get new and timely insights from the experts in our Wealth Management Division in the latest installment of our Economic Overview series.

Growth | Employment | Inflation | Interest Rates | Markets

Read the Latest

<sup>1</sup> Asset and wealth management, estate and retirement planning, investment management, and trust and fiduciary services are offered through United Community Bank. Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Past performance is not a guarantee of future results. Non-deposit products and services are not FDIC insured. United Community Bank is not a broker-dealer or registered investment advisor. Investment products are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed
Not a Bank Deposit or Obligation	May Lose Value

<sup>2</sup> Bank deposit products, such as checking, savings and bank lending and related services are offered by United Community Bank, Member FDIC.



Inside United  
Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

Support  
Help  
Find a Location  
Report Lost/Stolen Card  
Request Checks  
Make a Loan Payment  
Properties for Sale  
Military Resources  
Fraud Prevention Tips  
Contact Us

Legal  
Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy



# Personal Misc Fees Schedule

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Personal Business Mortgage Wealth Why United Locations Find a Branch Contact More [How can we help?](#)

United Community Banking Lending Online Banking Open an Account Login

Home Personal Miscellaneous Fees Schedule

## Personal Miscellaneous Fees Schedule

As of January 2028

### Account Research

Research (hourly rate): \$25.00 minimum  
Research Photocopies (per page): \$1.00

### Automated Teller Machines (ATMs)

Card Replacement: \$5.00/Card  
ATM Transaction/Balance Inquiry Outside of United or Public © Prevo/Network: \$1.00

### Checks

Official Check: \$0.00  
Check Copy (per check) (maximum of \$30.00): \$3.00  
Check Orders: Varies by state  
Check Cashing Fee (non-customers): 7% fee (or minimum of \$5.00) for checks cashed at any United Community location

### Collections

Domestic: \$20.00  
Foreign: \$25.00  
Other Bank Pass- thru Fees: Actual

### Dormant Account

Dormant Fee (until re-activation or encashment): \$5.00/month

### Legal Orders

Levy or Garnishment: No Charge  
Subpoena Research (hourly rate): \$25.00  
Subpoena Photocopies (per page): \$0.25

### Miscellaneous Services

Account Closure Within 90 Days of Opening: \$20.00  
Branch Photocopies (per page): \$1.00  
Debit Card Country Claim Fee: \$15.00  
Deposit Correction: No Charge  
Fax (per page): \$1.00  
Returned Deposited Item: No Charge  
Returned Redeposited Item: No Charge  
Special Handling (per month): \$25.00  
Stop Payment (branch initiated): \$35.00  
Stop Payment (Online Banking initiated): \$30.00  
MasterCard Payment Cancellation: \$15.00  
Verification of Deposit: \$20.00

## Online and Mobile Banking

Bill Pay: No Charge  
External Transfers (each): \$3.00  
Mobile Deposits: No Charge

## Overdraft Services<sup>2</sup>

Overdraft (per item): \$36.00  
Returned Item NSF (per item): No Charge  
Overdraft Line of Credit Protection Transfer (per occurrence): \$7.50  
Overdraft Protection Transfer from Deposit Account (per occurrence): \$7.50

## Safe Deposit Box Annual Rental

2 x 5: \$40.00  
3 x 5: \$40.00  
4 x 5: \$50.00  
5 x 5: \$60.00  
3 x 10: \$70.00  
4 x 10: \$80.00  
5 x 10: \$90.00  
6 x 10: \$95.00  
7 x 10: \$100.00  
10 x 10: \$150.00  
10 x 15: \$170.00  
15 x 18: \$175.00  
Locker: \$150.00  
Past Due After 30 Days: \$10.00

## Statement Services

eStatement: No Charge  
Paper Statement—No Check Images (monthly): varies<sup>3</sup>  
Paper Statement—Front Check Images Included (monthly): Add \$2.00  
Paper Statement—Front and Back Check Images Included (monthly): Add \$3.00  
Statement Copy (maximum of \$50.00): \$5.00

## Wire Transfer Services

Incoming (domestic and international): \$15.00  
Outgoing Domestic (branch initiated): \$30.00  
Outgoing International (branch initiated): \$50.00

<sup>1</sup> The fee applies to transactions created by check, in-person withdrawal, ATM Withdrawal, or other electronic means. The maximum charge will be three (3) Overdraft Fees per day per account.

<sup>2</sup> Overdraft Services and Fees do not apply to United Essential Banking.

<sup>3</sup> United Essential Banking \$2; United Checking for Students \$3; all others \$0.



**Inside United**  
Why United  
Investor Relations  
Newsroom and Media Contact  
Careers  
Corporate Impact  
Our Communities  
Our Foundation  
Customer Stories

**Support**  
Help  
Find a Location  
Report Lost/Stolen Card  
Reorder Checks  
Make a Loan Payment  
Properties for Sale  
Military Resources  
Fraud Prevention Tips  
Contact Us

**Legal**  
Accessibility  
Compliance  
Deposit Account Agreement  
Privacy Policy



FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government  
© 2028 United Community Bank | NMLS ID # 421841 | ABA Routing # 06112343  
200 East Camperdown Way Greenville, SC 29601 | 1-800-822-2951



# Business Misc Fees Schedule

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Personal Business Mortgage Wealth Why United Locations Find a Banker Contact More

United Community Banking Lending Online Banking Open an Account Login

Home Business Miscellaneous Fees Schedule

## Business Miscellaneous Fees Schedule

As of January 2026

### Account Research

Research (hourly rate): \$25.00 minimum

Research Photocopies (per page): \$1.00

### Automated Teller Machines (ATMs)

Card Replacement (per card): \$5.00

ATM Transaction/Balance Inquiry Outside of United or Publi® Presto! Network: \$1.00

### Checks

Official Check: \$10.00

Check Copy (per check) (maximum of \$30.00): \$3.00

Check Orders: Varies by style

Check Cashing Fee (non-customers): 1% fee (or minimum of \$5.00) for checks cashed at any United Community location

### Collections

Domestic: \$20.00

Foreign: \$25.00

Other Bank Pass-thru Fees: Actual

### Dormant Account

Dormant Fee (until re-activation or escheatment): \$5.00/month

### Legal Orders

Levy or Garnishment: No Charge

Subpoena Research (hourly rate): \$25.00

Subpoena Photocopies (per page): \$0.25

### Miscellaneous Services

Account Closure Within 90 Days of Opening: \$20.00

Branch Photocopies (per page): \$1.00

Coin Supplied (per roll): \$0.10

Currency Supplied (per \$100): \$0.15

Debit Card Courtesy Claim Fee: \$15.00

Deposit Correction: No Charge

Fax (per page): \$2.00

Negative Available Balance Fee<sup>1</sup>: Prime + 3%

Night Depository Plastic Bags: Actual Price

Night Drop Deposits (per bag): \$2.00

Returned Deposited Item: \$10.00

Returned Redeposited Item: \$7.00

Special Handling: \$25.00

Statement Copy (maximum of \$50.00): \$5.00/statement

Stop Payment (branch initiated): \$36.00

Stop Payment (Online Banking initiated): \$30.00

Verification of Deposit: \$20.00

## Online and Mobile Banking Services

Package Name	Basic	Plus
Plus Monthly Access <sup>1</sup>	\$0.00	\$30.00
# of Users	Up to 2	Up to 5
Additional Users <sup>2</sup>	N/A	\$5.00
# of Accounts	Up to 5	Up to 10
Additional Accounts <sup>3</sup>	N/A	\$5.00

## Overdraft Services

Overdraft Fee (per item)<sup>4</sup>: \$36.00

Returned Item Fee (per item)<sup>4</sup>: \$36.00

Overdraft Transfer Fee (Line of Credit or Linked Deposit Account): \$750

## Safe Deposit Box Annual Rental

2 x 5: \$40.00

3 x 5: \$40.00

4 x 5: \$50.00

5 x 5: \$60.00

3 x 10: \$70.00

4 x 10: \$80.00

5 x 10: \$90.00

6 x 10: \$95.00

7 x 10: \$100.00

10 x 10: \$150.00

10 x 15: \$170.00

15 x 18: \$175.00

Locker: \$150.00

Past Due After 30 Days: \$10.00

## Wire Transfer Services

Incoming (domestic and international): \$15.00

Outgoing Domestic (branch initiated): \$30.00

Outgoing Domestic (Business Online Banking initiated): \$15.00

Outgoing International (branch or Business Online Banking initiated): \$50.00

Reverse Wire Drawdown: \$25.00

<sup>1</sup> Fees can be offset by compensating analysis checking balance earnings credit based on current rates.  
<sup>2</sup> Fee will be charged on your negative available balance for the month.  
<sup>3</sup> Sum of Monthly Access, Additional User and Additional Account fees will not exceed \$70 per month.  
<sup>4</sup> The fee applies to transactions created by check, in-person withdrawal, ATM Withdrawal or other electronic means.



**Inside United**

- Why United
- Investor Relations
- Newsroom and Media Contact
- Careers
- Corporate Impact
- Our Communities
- Our Foundation
- Customer Stories

**Support**

- Help
- Find a Location
- Report Lost/Stolen Card
- Reorder Checks
- Make a Loan Payment
- Properties for Sale
- Military Resources
- Fraud Prevention Tips
- Contact Us

**Legal**

- Accessibility
- Compliance
- Deposit Account Agreement
- Privacy Policy



FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government  
 © 2026 United Community Bank | NMLS ID # 421841 | ABA Routing # 081112843  
 200 East Campdown Way Greenville, SC 29601 | 1-800-822-2651

