



Dear Valued Customer,

Once again, we are grateful to welcome you to United Community Bank. United's acquisition of Reliant will provide you with expanded access to personal banking, business banking, and wealth management solutions, while maintaining the high-quality service and individualized care you've come to expect.

On April 22, 2022, we will fully merge Reliant into United. As we approach the final weeks of this transition, we want to ensure you feel informed and confident about any changes that will impact you personally.

Enclosed, you will find an introduction to United Community Bank, an overview of dates to remember, and possible service interruptions during the transition so you know what to expect as we get closer to the conversion of your account(s) to United. While you should continue to conduct your banking as you always have with the same great team you know and trust, please be attentive to this important information.

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

As we take this exciting step forward, our goal is to make this transition as seamless as possible for you. If you have any questions or concerns, please do not hesitate to contact your local Reliant branch, call us at 1-800-UCBANK1, or visit [ucbi.com/Reliant](http://ucbi.com/Reliant).

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

Sincerely,

A handwritten signature in blue ink, appearing to read 'Rich Bradshaw'.

Rich Bradshaw  
President and Chief Banking Officer  
United Community Bank

# Welcome to United

## What to Expect



### What's next?

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

### Have questions? We're here to help.

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

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



# Welcome!

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



**Expanded access to branches and ATMs across the Southeast**



**Improved Online and Mobile Banking experience**



**Access to new banking and wealth management solutions**



**Surcharge-free access to over 1,260 Publix® Presto! ATMs**

## Getting Ready

To ensure a smooth transition to the United Online and Mobile Banking system, beginning Monday, April 25 there are a few actions we recommend taking prior to the system conversion. Please take a few moments to update the following:

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

Visit [ucbi.com/Reliant](http://ucbi.com/Reliant) for further details.

## Changes to Expect



### Online and Mobile Banking

Reliant's Mobile App will be turned off at 3:00pm CST on Friday, April 22, and Reliant's Online Banking system will be temporarily unavailable beginning at 4:00pm CST on Friday, April 22 with no access until Monday, April 25 at 7:00am CST while we transition to a new and improved system. We apologize for the inconvenience.

You may begin using the United Online and Mobile Banking system beginning Monday, April 25 at 7:00am CST by visiting [ucbi.com](http://ucbi.com). Download the United Mobile App from the Apple or Google Play stores to access Mobile Banking.



### Debit Cards

Continue using your Reliant Bank debit card as you do today. You will receive a new United Community Bank Mastercard® debit card to replace your current card between May and September 2022.



### Statements and eStatements

You will be mailed an interim bank statement from Reliant Bank with balance and transaction information through April 22, 2022. After that date, we will resume regular statement cycle dates.



### 24-Hour Telephone Banking

24-Hour Telephone Banking will be temporarily unavailable as of Friday, April 22, at 4:00pm CST and will remain unavailable Saturday and Sunday, April 23–24.

24-Hour Telephone Banking with United will be available beginning 7:00am CST on Monday, April 25, by dialing 1-800-UCBANK1 and selecting Option 1.