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**ACCOUNT TERMS AND DISCLOSURES GUIDE**

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## 1. TERMS AND CONDITIONS OF YOUR ACCOUNT

Visit [ucbi.com/terms-and-conditions/florida](http://ucbi.com/terms-and-conditions/florida) or scan the QR code below to access the Terms and Conditions of Your Account.



## 2. ELECTRONIC FUND TRANSFERS: YOUR RIGHTS AND RESPONSIBILITIES

### THIS ELECTRONIC FUND TRANSFER DISCLOSURE APPLIES ONLY TO CONSUMER ACCOUNTS AS DEFINED BY REGULATION E.

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**Electronic Fund Transfers Initiated By Third Parties** – You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third-party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits** – You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments** – You may make arrangements to pay certain recurring bills from your checking account(s).
- **Electronic check conversion** – You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge** – You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

**Telephone Banking** – types of transfers – You may access your account 24 hours a day by telephone at 1-800-UCBANK1 using your personal identification number and your account numbers to:

- Transfer funds between your checking and savings accounts

- Get information about your deposit and loan account balances
- Determine if a specific check has cleared
- Verify the date/amount of payroll deposits

**ATM Transfers** – types of transfers, dollar limitations, and charges – You may access your account(s) by ATM using your ATM card and personal identification number or debit card and personal identification number to:

- Withdraw up to \$500 in cash per day from your checking or savings account. Some accounts may have higher limits. United Signature Checking customers have a higher limit and may withdraw up to \$1,000 in cash per day.
- Transfer funds between your checking and savings accounts
- Make deposits to your account (limits may apply)
- Get information about your deposit account balances
- There is a charge of \$1.00 per withdrawal or balance inquiry at ATMs we do not own or operate
- Some services may not be available at all terminals

**Debit Card Transactions** – You may access your primary checking account(s) to purchase goods, pay for services, and get cash from a merchant, if the merchant permits, or from a participating financial institution. Using your debit card, you may not exceed \$3,500 in transactions per day from your primary checking account. United Signature Checking customers have a higher limit of up to \$5,000.00 in debit card purchase transactions per day.

**Advisory Against Illegal Use** – You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

**Online Banking Available Services** – You may access your account(s) by computer using your username and password to:

- Transfer funds between your checking and savings accounts
- Make payments from checking or savings to loan accounts with us
- Obtain information regarding the account balance of checking, savings, loan and line of credit accounts
- Reorder checks
- Stop payments
- Pay bills online
- Open a new account
- Retrieve statement copies

**Mobile Banking Available Services** – You may access your account via certain supported mobile devices using your Online Banking Access ID and password to:

- Transfer funds between your checking and savings accounts
- Deposit checks using Mobile Banking (limitations may apply)
- Make payments from checking or savings to loan accounts with us
- Obtain information regarding the account balance of checking, savings, loan and line of credit accounts
- Recorder checks

- Stop payments
- Open a new account
- Pay bills online
- Retrieve statement copies

Mobile Banking access may be activated and accessed after logging in to Online Banking, or by downloading the application through the applicable app store. Additional terms and conditions apply and will be presented online or on your mobile access device for acceptance prior to the service being activated. Message and data rates may apply. Please check with your mobile carrier for details.

## FEES

Fees may apply to bill pay services and external transfers based on timing and dollar amount of the transaction. Please refer to fee payment schedules located within Online Banking for these services at the time the service is initiated. Refer to our Truth in Savings and Miscellaneous Fees sections for a list of other fees associated with your account.

**ATM Operator/Network Fees** – When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

## DOCUMENTATION

**Terminal Transfers** – You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15.00 or less.

**Preauthorized Credits** – If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-800-UCBANK1 to find out whether or not the deposit has been made.

## Periodic Statements –

- You will get a monthly account statement from us for your checking accounts, including money market accounts.
- You will get a monthly account statement from us for your savings accounts, unless there are no electronic transfers in a particular month. In any case, you will get a statement at least quarterly.

## PREAUTHORIZED PAYMENTS

**Right To Stop Payment And Procedure For Doing So** – If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you for each stop-payment order you give. Refer to Miscellaneous Fee Schedule for item charge.

**Notice Of Varying Amounts** – If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

**Liability For Failure To Stop Payment Of Preauthorized Transfer** – If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

## FINANCIAL INSTITUTION'S LIABILITY

**Liability For Failure To Make Transfers** – If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If you have an overdraft line and the transfer would go over the credit limit.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

## CONFIDENTIALITY

We will not disclose information to third parties about your account or the transfers you make unless:

- You request or authorize it;
- The information is provided to help complete a transaction initiated by you;
- The information is provided to a reputable credit bureau or reporting agency; or
- We are legally required or permitted to do so.

## UNAUTHORIZED TRANSFERS

### Consumer Liability –

- Tell us AT ONCE if you believe your card and/or code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50.00 if someone used your card and/or code without your permission.
- If you do NOT tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.00.
- If your statement shows transfers that you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money

you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

- Mastercard® Debit Card. Additional Limits on Liability for MasterMoney Card®. You will not be liable for any unauthorized transactions using your Mastercard debit card if: (1) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (2) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark of Mastercard International Incorporated.

## YOUR RIGHTS AND RESPONSIBILITIES

**Personal Identification Number (PIN).** The ATM PIN, POS PIN, or Audio Response PIN issued to you is for your security purposes. The numbers are confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s). You agree not to disclose or otherwise make your ATM PIN, POS PIN, or Audio Response PIN available to anyone not authorized to sign on your accounts.

Termination of ATM, POS, and Audio Response Services. You agree that we may terminate this agreement and your use of the ATM card, POS or Audio Response services, if:

- You or any authorized user of your ATM PIN, POS card or PIN, or Audio Response PIN breach this or any other agreement with us;
- We have reason to believe that there has been an unauthorized use of your ATM PIN, POS card or PIN, or Audio Response PIN;
- We notify you or any party to your account that we have canceled or will cancel this agreement. You or any other party to your account can terminate this agreement by notifying us in writing.

Termination of service will be effective the first business day following receipt of your written notice. Termination of this agreement will not affect the rights and responsibilities of the parties under this agreement for transactions initiated before termination.

**Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

## ERROR RESOLUTION NOTICE

**Notices.** All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

**In Case Of Errors Or Questions About Your Electronic Transfers** – Call or write us at the telephone number or address listed in this disclosure as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).

- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**Business Days** – For purposes of these electronic funds’ disclosures, our business days are Monday through Friday. Holidays are not included.

United Community Bank  
4301 N Federal Highway  
Oakland Park, FL 33308  
Phone: 1-800-UCBANK1

#### **AUTOMATED BILLING UPDATER (ABU)**

The Automated Billing Updater (ABU) service provides a way for debit card issuers to communicate the most recent cardholder account information to Mastercard. Mastercard will then make this information available to merchants who keep a customer’s card number on file for recurring billing payments. Examples of recurring billing types include subscription services and utility companies. ABU is a mandatory service that all issuers must participate in; merchants must request to participate in the service through Mastercard before they are given access to cardholder details. Cardholders may opt-out of participation in the service.

Cardholders will benefit from ABU by no longer having to provide updated card information to participating merchants when a card is reissued due to normal expiration or a lost/stolen card. Merchants who elect to use ABU will typically obtain updated cardholder information before processing their billing cycles, reducing the potential for denied transactions due to outdated card-on-file information.

If you would like to opt-out of this service and not have your account information automatically updated, call Customer Service at 1-800-UCBANK1 during normal business hours (Monday–Friday 8:00am–6:00pm EST and Saturday 9:00am– 12:00pm EST). Follow the prompts for debit cards, and be sure to have your card number and expiration date available when you call.

### **3. YOUR ABILITY TO WITHDRAW FUNDS AT UNITED COMMUNITY BANK**

**Important Update that will impact your ANB account prior to conversion: Effective July 1, 2025, adjustments to Regulation CC will take effect which impact the availability of funds for certain deposits, including increases in minimum withdrawal amounts and thresholds for large deposits and new accounts. Information outlined below reflects the increased limits that become effective July 1, 2025, for your ANB account and for your United Community account thereafter.**

This policy statement applies to “transaction” accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us.

Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash or check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash, and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:00 p.m. ET at our branch offices (cut-off times may be later at some locations) on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:00 p.m. ET or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in one of your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately, but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

#### **LONGER DELAYS MAY APPLY**

**Case-By-Case Delays** – In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275.00 of your deposits, however, may be available on the first business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**Safeguard Exception Delays** – In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

#### **SPECIAL RULES FOR NEW ACCOUNTS**

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725.00 will not be available until the second business day after the day of your deposit.

Funds from deposits of checks drawn on United Community Bank will be available on the first business day after the day of your deposit.

Funds from all other checks will be available no later than the ninth business day after the day of your deposit.

## **4. TRUTH-IN-SAVINGS DISCLOSURES**

The following disclosures provide details of the minimum balance requirements, fee structures, interest calculation and payment methods, and other features associated with the personal and business checking and savings accounts that we offer. Additional fees are disclosed in the Miscellaneous Fees Schedule and the "What You Need to Know about Overdrafts and Overdraft Fees" section of this disclosure. All fees are subject to change at the option of United Community Bank. You will be notified in advance of changes. Please review this information carefully.

#### **NOTICE TO INTEREST-BEARING ACCOUNT HOLDERS**

Interest rates for fixed-rate Certificates of Deposit (CDs) and fixed-rate Individual Retirement Accounts (IRAs) are not subject to change until maturity. Interest rates for demand deposit accounts, savings accounts and variable IRAs are subject to change at any time at the Bank's discretion, including the transition to a United Community Bank product. For information regarding the current interest rate and annual percentage yield, please call us at 1-800-UCBANK1 or visit [ucbi.com/rates](http://ucbi.com/rates).

## **PERSONAL DEPOSIT ACCOUNTS**

#### **UNITED CHECKING**

Minimum balance to open the account – You must deposit \$50.00 to open this account.

Minimum balance to avoid imposition of fees – The account has no minimum balance requirements. An \$8 service charge per monthly statement cycle will be imposed unless the account is enrolled in eStatements through online banking OR there is at least one qualifying direct deposit of \$200 or more into this account during the current statement cycle. Qualifying direct deposits are electronic deposits made by an employer, federal or state government, a corporation, or organization and include income such as salary, Social Security, pension and retirement, VA Benefits, and annuity or dividend payments.

#### **UNITED CHECKING FOR 55+**

Account is available to individuals age 55 and older. There are no minimum balance requirements or monthly service charges associated with this account.

Minimum balance to open the account – You must deposit \$25.00 to open this account.

#### **UNITED CHECKING FOR STUDENTS**

Account is available to individuals age 22 and younger. There are no minimum balance requirements or monthly service charges associated with this account.

Minimum balance to open the account – You must deposit \$25.00 to open this account.

#### Additional terms:

The account receives Free eStatements. Otherwise, a \$3.00 monthly fee for paper statements. This account will convert to our standard checking product (United Checking) when you reach age 23.

#### **UNITED SIGNATURE CHECKING**

Minimum balance to open the account – You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees – Avoid \$25.00 monthly service charge on United Signature Checking account by maintaining \$15,000 minimum daily balance. You may also avoid the monthly service charge if you maintain \$25,000 in combined consumer deposit balance(s) or maintain \$50,000 in combined outstanding principal balances in consumer loan accounts owned and serviced by United Community Bank. Additionally, the monthly service charge may be avoided if the primary account holder for this account also maintains assets under management with United Community Advisory Services, or maintains a mortgage loan serviced by United Community Mortgage Services or our mortgage servicing provider on behalf of United. (Note: United Signature Checking, advisory services, and third party serviced loans must all be reporting under the same tax identification number in order to qualify for service charge waiver.)

Variable rate – The interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate – Your interest rate and annual percentage yield will depend on the daily balance in the account as shown on the Rate Tier Chart.

Frequency of rate changes – We may change the interest rate on your account daily at our discretion.

Compounding and crediting frequency – Interest will be compounded monthly and credited monthly to your account.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the “daily balance method” to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Additional benefits and features:

- No fee for Overdraft Protection Transfers
- No fee for Official Checks
- \$30 discount for Stop Payment requests
- No fee for ATM/Debit Card Replacement
- No fee for exclusive Signature Banking checks (limited to two orders per year)
- No fee charged by United for using ATMs outside of the United and Publix Presto! network
- Up to \$5.00 refund per statement cycle on ATM fees charged by other institutions for accessing an ATM outside of the United and Publix Presto! ATM networks
- \$25 Reimbursement on annual Safe Deposit Box rental fee

## HEALTH SAVINGS ACCOUNT

Minimum balance to open the account: You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees: There are no minimum balance requirements for this account. A service charge of \$2.75 will be imposed every statement cycle.

Variable rate: The interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate: Your interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Tier Chart.

Frequency of rate changes: We may change the interest rate on your account daily at our discretion.

Compounding and crediting frequency: Interest will be compounded monthly and credited monthly to your account. We use the “daily balance method” to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest. Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Additional terms:

Participants may contribute up to the maximum allowed by law. Contribution amounts are based on IRS limits.

## UNITED SAVINGS

Minimum balance to open the account – You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees – 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.

Variable rate – The interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate – Your interest rate and annual percentage yield will depend on the daily balance in the account as shown on the Rate Tier Chart.

Frequency of rate changes – We may change the interest rate on your account daily at our discretion.

Compounding and crediting frequency – Interest will be compounded quarterly and credited quarterly to your account.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the “daily balance method” to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Additional terms:

There will be a \$2.00 service charge for each withdrawal/transfer in excess of six (6) per quarter.

A transfer or withdrawal is a transaction to another account of yours or to a third party by means of preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party.

## UNITED STUDENT SAVINGS

Account is available to individuals age 22 and younger.

Minimum balance to open the account – you must deposit \$5.00 to open this account.

Minimum balance to avoid imposition of fees – There are no minimum balance requirements for this account. There is no Service Charge.

Variable rate – The interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate – Your interest rate and annual percentage yield will depend on the daily balance in the account as shown on the Rate Tier Chart.

Frequency of rate changes – We may change the interest rate on your account daily at our discretion.

Compounding and crediting frequency – Interest will be compounded quarterly and credited quarterly to your account.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the “daily balance method” to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Additional terms:

There will be a \$2.00 service charge for each withdrawal/transfer in excess of six (6) per quarter.

A transfer or withdrawal is a transaction to another account of yours or to a third party by means of preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party.

This account will convert to a United Savings Account when you reach the age of 23.

### **UNITED TREASURE CHEST SAVINGS**

Account is available to individuals age 12 and younger.

Minimum balance to open the account – you must deposit \$5.00 to open this account.

Minimum balance to avoid imposition of fees – There are no minimum balance requirements for this account. There is no Service Charge.

Variable rate – The interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate – Your interest rate and annual percentage yield will depend on the daily balance in the account as shown on the Rate Tier Chart.

Frequency of rate changes – We may change the interest rate on your account daily at our discretion.

Compounding and crediting frequency – Interest will be compounded quarterly and credited quarterly to your account.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the “daily balance method” to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Additional terms:

There will be a \$2.00 service charge for each withdrawal/transfer in excess of six (6) per quarter.

A transfer or withdrawal is a transaction to another account of yours or to a third party by

means of preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party.

This account will convert to a United Student Savings Account when you reach the age of 13.

### **UNITED CHRISTMAS CLUB**

Minimum balance to open the account – You must deposit \$5.00 to open this account.

Minimum balance to avoid imposition of fees – There are no minimum balance requirements for this account. There is no Service Charge.

Variable rate – The interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate – Your interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Tier Chart.

Frequency of rate changes – We may change the interest rate on your account daily at our discretion.

Compounding and crediting frequency – Interest will be compounded annually and credited annually to your account. We use the “daily balance method” to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

### **UNITED MONEY MARKET**

Minimum balance to open the account – You must deposit \$1,500.00 to open this account.

Minimum balance to avoid imposition of fees – A service charge of \$12.00 will be imposed every statement cycle if the balance in the account falls below \$1,500.00 any day of the statement cycle.

Variable rate – The interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate – Your interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Tier Chart.

Frequency of rate changes – We may change the interest rate on your account daily at our discretion.

Compounding and crediting frequency – Interest will be compounded monthly and credited monthly to your account.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the “daily balance method” to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Additional terms:

There will be a \$10.00 activity charge for each withdrawal/transfer in excess of six (6) per statement cycle.

A transfer or withdrawal is a transaction to another account of yours or to a third party by means of preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party.

## BUSINESS DEPOSIT ACCOUNTS

### BUSINESS FREEDOM CHECKING

Minimum balance to open the account – You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees – There are no minimum balance requirements or monthly service charges associated with this account.

Additional terms:

- No charge for the first 250 combined items and only \$0.40 per item over 250. Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions). Excess Combined Item Fee will appear as “Activity Charge” on monthly statement.
- First \$10,000 per month of cash deposited is complimentary; \$0.15 per \$100 of cash deposited after that.
- eStatements are free. Otherwise, \$3.00 monthly fee for paper statements.

### BUSINESS SELECT CHECKING

Minimum balance to open the account – You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees – A service charge of \$12.50 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the statement cycle.

Additional terms:

- You may avoid the monthly service charge if you maintain \$10,000 in combined deposit balance(s) or maintain \$50,000 in combined outstanding principal balances in business loan accounts owned and serviced by us.
- Monthly allowance of 500 combined items. If you exceed this allowance, items will be processed at \$0.40 per item. Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions). Excess Combined Item Fee will appear as “Activity Charge” on monthly statement.
- Cash deposited is complimentary

### BUSINESS INTEREST CHECKING

Minimum balance to open the account – You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees – A service charge of \$15.00 will be imposed

every statement cycle if the balance in the account falls below \$2,500.00 any day of the statement cycle.

Variable rate – The interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate – Your interest rate and annual percentage yield will depend on the daily balance in the account as shown on the Rate Tier Chart.

Frequency of rate changes – We may change the interest rate on your account daily at our discretion.

Compounding and crediting frequency – Interest will be compounded monthly and credited monthly to your account.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the “daily balance method” to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Additional terms:

- Avoid monthly service charge by maintaining \$2,500.00 minimum daily balance.
- Monthly allowance of 250 combined items. If you exceed this allowance, items will be processed at \$0.35 per item. Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions). Excess Combined Item Fee will appear as “Activity Charge” on monthly statement.
- First \$10,000.00 per month of cash deposited is complimentary; \$0.15 per
- \$100.00 of cash deposited after that.

### BUSINESS ANALYSIS CHECKING

Minimum balance to open the account – You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees – There are no minimum balance requirements for this account. An analysis charge of \$25.00 will be imposed every statement cycle. Fees can be offset by compensating balance earnings credit based on current market rates.

Additional terms:

Per transaction and cash deposited fees apply, which can be offset by earnings credit. Transaction fees are as follows:

- Deposits: \$0.85
- Checks: \$0.20
- Deposited Items: \$0.12
- Electronic Items: \$0.25
- Coin & Currency Deposited: \$0.15 per \$100 deposited

## **IOLTA CHECKING**

Minimum balance to open the account – You must deposit \$100.00 to open this account

Minimum balance to avoid imposition of fees – A service charge of \$15.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the statement cycle.

Variable rate – The interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate – Your interest rate and annual percentage yield will depend on the daily balance in the account as shown on the Rate Tier Chart.

Frequency of rate changes – We may change the interest rate on your account daily at our discretion.

Compounding and crediting frequency – Interest will be compounded monthly and credited monthly to your account.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the “daily balance method” to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

### Additional terms:

This is an interest-earning account which is available to attorneys and law firms for their escrow accounts.

No charge for the first 250 combined items and only \$0.35 per item over 250.

## **UNITED BUSINESS SAVINGS**

Minimum balance to open the account – You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees – A service charge of \$5.00 will be imposed every quarter if the balance in the account falls below \$300.00 any day of the quarter.

Variable rate – The interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate – Your interest rate and annual percentage yield will depend on the daily balance in the account as shown on the Rate Tier Chart.

Frequency of rate changes – We may change the interest rate on your account daily at our discretion.

Compounding and crediting frequency – Interest will be compounded quarterly and credited quarterly to your account.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the “daily balance method” to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

### Additional terms:

There will be a \$2.00 service charge for each withdrawal/transfer in excess of six (6) per quarter.

A transfer or withdrawal is a transaction to another account of yours or to a third party by means of preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party.

## **BUSINESS MONEY MARKET**

Minimum balance to open the account – You must deposit \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees – A service charge of \$12.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the statement cycle.

Variable rate – The interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate – The interest rate for your account and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Tier Chart.

Frequency of rate changes – We may change the interest rate on your account daily at our discretion.

Compounding and crediting frequency – Interest will be compounded monthly and credited monthly to your account.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the “daily balance method” to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

### Additional terms:

There will be a \$10.00 activity charge for each withdrawal/transfer in excess of six (6) per statement cycle.

A transfer or withdrawal is a transaction to another account of yours or to a third party by means of preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party.

## 5. RATE TIERS FOR PERSONAL AND BUSINESS DEPOSIT ACCOUNTS

ACCOUNT NAME	DAILY BALANCE RATE TIER RANGES
United Savings United Student Savings United Treasure Chest Savings Christmas Club Health Savings Account	\$0.00–\$2,499.99 > = \$2,500.00
United Variable IRA	>= \$0.00
United Signature Checking	\$0.00 - \$2,499.99 \$2,500.00 - \$9,999.99 \$10,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$999,999.99 >= \$1,000,000.00
IOLTA	>= \$0.00
Business Interest Checking Public Funds Interest Checking	\$0.00–\$9,999.99 \$10,000.00–\$49,999.99 \$50,000.00–\$99,999.99 > = \$100,000.00
Business Savings	\$0.00 - \$4,999.99 \$5,000.00 - \$24,999.99 >= \$25,000.00
United Money Market	\$0.00–\$9,999.99 \$10,000.00–\$49,999.99 \$50,000.00–\$99,999.99 \$100,000.00–\$249,999.99 \$250,000.00–\$499,999.99 \$500,000.00 - \$999,999.99 > = \$1,000,000.00
Business Money Market	\$0.00–\$9,999.99 \$10,000.00–\$49,999.99 \$50,000.00–\$99,999.99 \$100,000.00–\$249,999.99 \$250,000.00–\$499,999.99 > = \$500,000.00

## 6. WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES (consumer accounts only)

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 plans.

This notice explains our standard overdraft practices.

### WHAT ARE THE STANDARD OVERDRAFT PRACTICES THAT COME WITH MY ACCOUNT?

We may authorize and pay overdrafts for the following types of transactions:

- Checks, ACH, and other transactions made using your checking account number
- Recurring debit card purchases (subscriptions or recurring memberships)
- Automatic bill payments

However, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

### WHAT FEES WILL I BE CHARGED IF UNITED COMMUNITY BANK PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you an Overdraft Fee of up to \$36.00 each time we pay an overdraft.
- We will not charge you a Returned Item Fee for items presented against insufficient funds in your account and returned unpaid.
- The maximum charge per day for consumer accounts will be three Overdraft Fees (\$36.00 per fee), meaning up to a total of \$108 per day. Except as specified for daily limits, there is no limit on the total fees we can charge you for overdrawing your account.
- You will not be charged an Overdraft fee for items of \$1.00 or less.

### WHAT IF I WANT UNITED COMMUNITY BANK TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, choose a convenient option below to let us know.

- Online at [ucbi.com/courtesy](https://ucbi.com/courtesy)
- Visit any United Community Bank branch
- Call 1-800-UCBANK1

## 7. MISCELLANEOUS FEES

### CONSUMER MISCELLANEOUS FEES SCHEDULE

ACCOUNT RESEARCH	
Research – Hourly Rate	\$25.00
Research Photocopies (Per Page)	\$1.00
AUTOMATED TELLER MACHINES	
Card Replacement	\$5.00/card
ATM Foreign Transaction/Balance Inquiry Outside of United or Publix® Presto! Networks	\$1.00
CHECKS	
Official Check	\$10.00
Check Copy (per check)	\$3.00
Check Orders	Varies by style
COLLECTIONS	
Domestic	\$20.00
Foreign	\$25.00
Other Bank Pass-thru Fees	Actual
LEGAL ORDERS	
Levy or Garnishment	No Charge
Subpoena Research (Hourly Rate)	\$25.00
Subpoena Photocopies (Per Page)	\$0.25
MISC SERVICES	
Account Closure Within 90 Days of Opening	\$20.00
Branch Photocopies (Per Page)	\$1.00
Deposit Correction	No Charge
Fax (Per Page)	\$2.00
Returned Deposited Item	No Charge
Returned Redeposited Item	No Charge
Special Handling	\$25.00
Stop Payment (Branch Initiated)	\$36.00
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) <sup>1</sup>	\$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

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 & Back Check Images Included (Monthly)	Add \$3.00
Statement Copy (Maximum of \$50)	\$5.00

WIRE TRANSFERS	
Incoming (Domestic & 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 other \$0

### BUSINESS MISCELLANEOUS FEES SCHEDULE

ACCOUNT RESEARCH	
Research - Hourly Rate	\$25.00
Research Photocopies (Per Page)	\$1.00
AUTOMATED TELLER MACHINE (ATMs)	
Card Replacement	\$5.00/card
ATM Foreign Transaction/Balance Inquiry Outside of United or Publix Presto! Network	\$1.00
CHECKS	
Official Check	\$10.00
Check Copy (Per Check); Maximum of \$30	\$3.00

CHECKS	
Check Orders	Varies by style

COLLECTIONS	
Domestic	\$20.00
Foreign	\$25.00
Other Bank Pass-thru Fees	Actual

DORMANT ACCOUNT	
Dormant Fee (until re-activation or escheatment)	\$5.00 per 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
Deposit Correction	No Charge
Fax (Per Page)	\$2.00
Negative Available Balance Fee <sup>1,2</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)	\$5.00
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
Monthly Access <sup>3</sup>	\$0.00	\$25.00
# of Users	Up to 2	Up to 5
Additional Users <sup>3</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 (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)	\$7.50

WIRE TRANSFER SERVICES	
Incoming (Domestic & 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 analyses checking balance earnings credit based on current rates.

<sup>2</sup> Fees 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 \$65 per month.

<sup>4</sup> The fee applies to transactions created by check, in-person withdrawal, ATM Withdrawal or other electronic means

## 8. CERTIFICATES OF DEPOSIT AND INDIVIDUAL RETIREMENT ACCOUNTS

Except as described below, the terms of your existing Certificate of Deposit (CD) and Individual Retirement Accounts (IRA) (fixed rate only) will remain unchanged until maturity:

### Compounding and Crediting.

- Certificate of Deposit: Interest on your CD will now be compounded daily. There will be no change to the frequency or method interest is paid to you or credited to your account.
- IRA: Interest on your IRA will now be compounded daily. Additionally, your payment frequency may change. Interest will be credited to your account or paid to you on a quarterly basis on the last day of each quarter.

**Interest Calculation Method.** We use the “daily balance method” to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Early Withdrawal Penalty.** If your CD automatically renews for an additional term, upon renewal the Early Withdrawal Penalty will change and be calculated as follows:

- Term of 12 months or less – an amount equal to 91 days of interest earned or that could have been earned
- Terms over 12 months but less than 36 months – an amount equal to 182 days of interest earned or that could have been earned
- Terms of 36 months or greater – an amount equal to 365 days of interest earned or that could have been earned

**IRA:** At conversion on July 14, 2025, the Early Withdrawal Penalty will change and be calculated as follows:

- Term of 12 months or less – an amount equal to 91 days of interest earned or that could have been earned
- Terms over 12 months but less than 36 months – an amount equal to 182 days of interest earned or that could have been earned
- Terms of 36 months or greater – an amount equal to 365 days of interest earned or that could have been earned

## 9. LOANS

### NOTICE OF MORTGAGE TRANSFER

Through the legal merger, which occurred May 1, 2025, United Community Bank became the owner of your existing mortgage by acquiring legal title to all debt obligations of American National Bank (ANB). The transfer of ownership will not be reflected in public records. There will be no changes to the terms of your loan as a result of the merger. Until Friday, July 11, 2025, please continue to make your payments at the ANB branch or by mail American National Bank, 4301 N Federal Highway, Oakland Park, FL 33308.

Beginning Monday, July 14, 2025, you may make your payments at any United Community Bank branch or by mail to United Community Bank, P.O. Box 249, Blairsville, Georgia 30514. Please contact us at 1-800-UCBANK1 if you have questions or concerns about your loan payments.

### PARTIAL PAYMENTS

As your new lender, following completion of the conversion on July 14, 2025, United Community Bank will accept payments that are less than the full amount due (partial payments), and we will apply the payment to your loan. The partial payment will be credited to your loan to reduce the interest, principal, and escrow currently due but will not advance the next payment due date until funds sufficient to satisfy the full payment amount due have been received. If your loan is sold in the future, the new lender may have a different policy.

### HELOCs

- Stop Payments: We do not honor stop payment orders for checks drawn against your HELOC Account. You therefore should not use your HELOC Account if you anticipate the need to stop payment. You agree that we will have no liability to you or to any other party because we do not honor stop payment orders.
- Your first United billing statement may contain more than thirty days of interest.
- Your HELOC monthly payment due date may be modified. Following conversion, HELOC billing statements will be produced on the 15th of each month with a due date of the 5th of the following month. The payment grace period remains unchanged.

## 10. SAFE DEPOSIT BOX LEASE TERMS AND CONDITIONS

**Fees.** The annual rental fee for your safe deposit box may change on the date of next renewal. All other fees are effective at the time of conversion. See the chart below for a complete listing of fees.

SAFE DEPOSIT BOX ANNUAL RENTAL	
3 X 5	\$40.00
3 X 10	\$70.00
5 X 10	\$90.00
10 X 10	\$150.00
Locker	\$150.00
Past Due After 30 Days	\$10.00





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