



March 14, 2022

## TREASURY MANAGEMENT SERVICES TRANSITION

Dear Reliant Treasury Management Client,

In 2021, Reliant Bank and United Community Bank (“United” or the “bank”) joined forces. Together, we are committed to delivering the same personalized care you enjoy today, but with the added benefit of expanded services to meet your needs, goals, and aspirations. You will continue to enjoy the same convenience and service from the team of Reliant Bank professionals you know and trust, at the same locations.

Reliant Bank’s operating systems will be fully integrated into United’s the weekend of April 23-24, 2022. As a result, the accounts and services you have with Reliant Bank will undergo some changes.

This integration into United’s systems (“conversion”) will include all services related to Treasury Management. All relevant details related to the transition of your Treasury Services on conversion weekend (April 23-24, 2022) are outlined below.

### TERMS AND CONDITIONS

Effective April 25, 2022, the enclosed Treasury Management Master Agreement will apply to all your accounts and services (“Treasury Management Services”). By using (or continuing the use of) Treasury Management Services, you acknowledge receipt of, and agree to be bound by the terms and provisions of the Treasury Management Master Agreement, any applicable Enrollment Form, Operating Instructions, Service Applications, including any and all schedules thereto. To the extent you do not agree to the Treasury Management Master Agreement, you should not use any Treasury Management Services after April 23, 2022, and should contact the bank immediately.

### Quick Contact Guide

We want to make the transition for your business as easy as possible. Below is a guide of whom to contact at United to get the help that you need following conversion weekend. In some cases this contact may be outside of the Treasury Management team. These include:

Product or Service	Who to Contact
Quicken/QuickBooks	The Contact Center (866-270-7100)
General Password Resets or Login ID Issues	The Contact Center (866-270-7100) or contact your local branch.
Mobile Deposit Issues or Limit Changes	Your local branch or visit <a href="http://www.ucbi.com/locations">www.ucbi.com/locations</a>
Bill Pay	The Contact Center (866-270-7100)

## Table of Contents

The remainder of this guide is dedicated to explaining conversion issues and questions related to Treasury Management products as listed below.

<b>Product or Service</b>	<b>Page Number</b>
General Information	3
ACH	10
Wires	12
Remote Deposit Capture (RDC)	13
Fraud Management Products (Positive Pay and Filter)	14
Other Products	14
Training and Contact Information	15

## ONLINE BANKING

### Online and Mobile Banking: How to Log In for the First Time

You will enjoy a new Online and Mobile Banking experience where you can view and manage your bank accounts right from your desktop, tablet, or smartphone. You may begin using the United Online and Mobile Banking system beginning Monday, April 25, at 7:00am CST by visiting [ucbi.com](http://ucbi.com). Additional details on these services are available at [ucbi.com/Reliant](http://ucbi.com/Reliant).

#### Step 1:

##### Getting ready

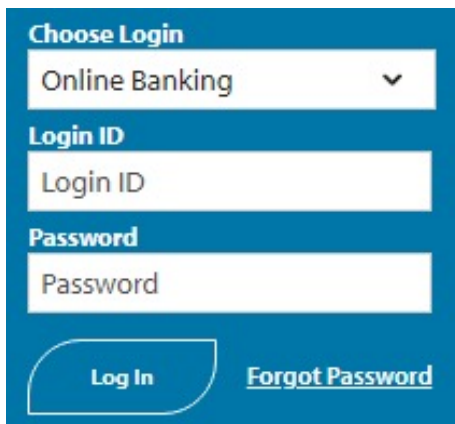
To ensure that the transition to the new Online and Mobile Banking system is as smooth as possible, please take a few moments to read the following tips to get ready:

- 1. Update your Internet browser.** An updated browser is the gateway to a better and more secure online financial experience. It's vital to use the most current version of your preferred browser. Visit [ucbi.com/Reliant](http://ucbi.com/Reliant) for additional information.
- 2. Update your email address, telephone number, and mobile number within your current Reliant Online Banking system.** It's important we have this information so we can communicate with you about the planned upgrade, including sending your new Secure Access Code (SAC) so you can sign in to the United Online Banking system. Note: Secure Access Codes will be distributed by United Community Bank.
- 3. Update financial software.** If you utilize financial software such as Quicken® or QuickBooks™, there will be additional steps to take to ensure you are able to continue to successfully download transactions from the new Online Banking system. Visit [ucbi.com/Reliant](http://ucbi.com/Reliant) for further details.
- 4. For Mobile Banking Users:** Delete your Reliant Mobile App from all devices after Friday, April 22.

#### Step 2:

##### Beginning Monday, April 25, at 7:00am CST, go to [ucbi.com](http://ucbi.com)

Enter your login ID, which will be the same Reliant Bank username you currently use. Then, enter your Reliant Bank Online Banking password when prompted and click "Log In."



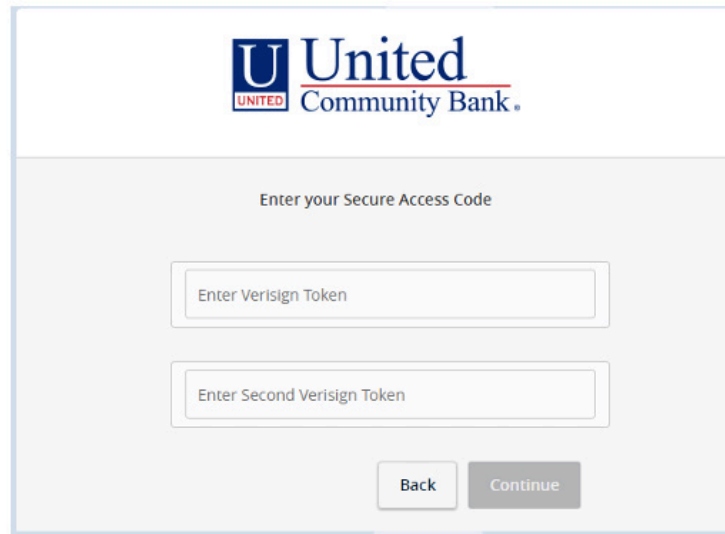
The image shows a login form with a blue header and white input fields. The header is labeled "Choose Login" and contains a dropdown menu with "Online Banking" selected. Below the header are three input fields: "Login ID", "Password", and "Forgot Password". At the bottom left is a "Log In" button.

Choose Login	
Online Banking	▼
Login ID	
Password	
Log In	<a href="#">Forgot Password</a>

## **Wire Customers – First Time Login**

If you are a company who uses wires, your users who work with payments will need to use a token to do so (including ACH). Users who do not work with payments can use a Secure Access Code (SAC) mentioned later in this document. We will contact you directly prior to conversion weekend to deliver new tokens to your company's appropriate users.

When using one of these new tokens for the first time, you will be asked to enter your Verisign Token code twice as seen in the below screen:

The screenshot shows the United Community Bank logo at the top. Below the logo, the text "Enter your Secure Access Code" is centered. There are two input fields: the first is labeled "Enter Verisign Token" and the second is labeled "Enter Second Verisign Token". At the bottom of the form, there are two buttons: "Back" and "Continue".

### **To login as pictured above, please follow the steps below:**

1. From your token, enter the code it provides you into the first box in the above screen labeled "Enter Verisign Token."
2. Then, wait for the code on your token to cycle to a new code (it will count down for you).
3. Then, enter this new, recycled code from your token into the second box in the above screen labeled "Enter Second Verisign Token."

After logging in for the first time with a token, you will be asked to register your device. Doing so will enable you to use your username and password exclusively to login going forward. Subsequent login attempts will then not require you to enter the token code.

The token code will then only be needed to approve wire or ACH payments.

### **Step 3:**

#### **Select your Secure Access Code delivery method (for non-token users as described above)**

Choose where you would like us to deliver your Secure Access Code (SAC). A SAC is a temporary, one-time code used as a security method to prevent someone other than you from gaining access to your account. When logging in to Online Banking or the Mobile Banking App for the first time from an unrecognized computer or mobile device, you will be asked to select a "target" (text message or phone call, depending on what contact information we have on file for you) to receive your SAC. It will allow you to log in and register your computer or mobile device. The SAC is only valid for a limited period of time.

**Let's register your device** - Please choose where you would like us to deliver your Secure Access Code (SAC). A SAC is a temporary, one-time code that will help us identify you and your device. It will allow you to log in and register this device if desired. This code is only valid for 15 minutes. ×



How would you like to receive your code? Select an option below:

- I have a Secure Access Code
- Phone to : (XXX) XXX-1237
- Text : (XXX) XXX-1731
- Phone to : (XXX) XXX-1731

United Community Bank will never call you for this code. Your secure access code is 080241. Protect your financial information. Do not share this code.

#### Step 4:

#### Enter your SAC

Once you receive your SAC, enter it below. SACs are only valid for a limited time and cannot be reused.

**IMPORTANT: United will never ask you to disclose your login ID, password or Secure Access Code (SAC). Once you receive your SAC, enter it below.** NOTE: SACs are only valid for 15 minutes and cannot be reused. If your code expires you must start the process again. ×



Enter your Secure Access Code

#### Step 5:

#### Set your new password

Change your password in the fields provided. Your new password must be at least eight characters long, but no more than 20 characters long. It must also contain a minimum of one lower case letter and one number.

If you register your device after logging in for the first time, you will not be asked to enter your SAC code again. Instead, you will only need your username and password for subsequent login attempts.

If your company processes ACH transactions (and not wires), users who approve such transactions will need to enter a SAC code for each final approval.

## Step 6:

### Accept the Treasury Management and Online Banking and Mobile Banking terms and conditions

Review and agree to the Online Banking and Mobile Banking terms and conditions associated with these services.

#### ONLINE BANKING ACKNOWLEDGEMENT

United Community Bank ("Bank") relies on each customer to review and keep current its information in the Online Banking portal. By clicking the below checkbox, you acknowledge that failure to give prompt notification to Bank of any erroneous information contained in the Online Banking portal shall constitute confirmation that the information contained in the Online Banking portal for each service currently enabled for use by your organization is correct and authorized by your organization, including, without limitation, confirmation of the following:

- (1) after selecting and navigating through the Commercial Functions tab of the Online Banking portal menu, (a) the accounts listed on the Domestic Wire page and/or International Wire page (as applicable) within the Company Policy section and/or (b) the accounts listed in the Account box in the Origination Details page used to originate wire transfers, are in each case the accounts your organization has designated for wire transfers; and
- (2) you are authorized by your organization to use the accounts described in item (1) above for origination of wire transfers.

For the purposes of this acknowledgment, "prompt notification" means sending a message to Bank using the Messages function in the Online Banking portal menu no later than the second business day after clicking the below checkbox, which message identifies the information you believe is erroneous.

## Download the United Mobile App

The United Mobile App will need to be downloaded from the Apple or Google Play store to continue accessing Mobile Banking. With the United Mobile App, you can bank from your iOS® or Android™ device. Visit [ucbi.com/digital](http://ucbi.com/digital) for additional information about downloading the United Mobile App.



## Alerts

If you use Online Banking Alerts, you will need to recreate them once you've signed in to Online and Mobile Banking.

## Statements and eStatements

### Friday, April 22

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.

Up to 24 months of eStatements and transaction history will be available within the new United Online and Mobile Banking system. However, there may be a temporary delay accessing eStatements following the transition to the new system on Monday, April 25. Prior to Friday, April 22, you may find it beneficial to print or save existing documents that you may need to access at a later time.

## Routing Number Changes

### *Incoming Transactions*

To be certain that *incoming* domestic and international wire transfers are properly credited to your account, you will need to inform the originator of the wire transfer of the following information to begin using on Monday, April 25:

- (1) Financial Institution Name: **United Community Bank**
- (2) **Domestic:** Bank Routing Number (also called ABA Number): **061112843**  
**International:** Bank Identifier Code (also called BIC): **UCOUES33**
- (3) Address: **125 Highway 515 East**  
**Blairsville, GA 30512**
- (4) Your name and account number

*For incoming ACH*, there is nothing you need to change, and those transactions will continue to process as they do now at Reliant after conversion weekend.

### *Outgoing Transactions*

For outgoing wire and ACH transfers, there is nothing you need to change unless you are uploading multi-batch ACH files. For further details regarding this, please see the ACH section of this document.

## Purchasing Card

You will be issued a new purchasing card and your company and related employees will receive them before conversion weekend of April 22-24, 2022. We will proactively reach out to you regarding this process.

## Bill Pay

The Bill Pay service will be temporarily unavailable beginning Friday, April 22 at 8:00am CST until Monday, April 25 at 7:00am CST as we transition to a new Bill Pay system. Any payments scheduled to be delivered will be sent, as all payees and scheduled payments will be automatically updated in the new Bill Pay service, so there is no need for you to re-enter the information.

## Internal Transfers – Business Accounts

Recurring and future-dated internal transfers will be converted, however, they will not be viewable on United Community Bank's Online and Mobile Banking system to edit or delete. They will be viewable in your account transaction history upon processing. Beginning Monday, April 25, please call 1-800-UCBANK1 and select "Option 2," if you need to make any edits or deletions to previously established transfers.

Newly established internal transfers can be initiated and managed within Online and Mobile Banking beginning Monday, April 25 at 7:00 am CST.

Additionally, if internal transfers are currently enabled at the company level, all accounts will be enabled for "to" and "from" internal transfer access. Account level internal transfers permissions can be easily adjusted to your preference after conversion weekend.

## SECURITY

The following security features will be available to you on Monday, April 25, 2022 in Online Banking:

- Dual control for processing and approving transactions
- Token (hard or soft)
- IP Whitelisting
- Time and geographic restrictions for transactions.

We highly recommend you use all of the above security features. Please speak with your Treasury Management contact for more information.

## CUTOFF TIMES

The table below lists the new cutoff times that will be in place starting April 25, 2022:

PRODUCT	CUTOFF TIME
ACH	5:00pm EST / 4:00pm CST
ACH same day*	10:30am EST / 9:30am CST
Wire	Domestic – 5:00pm EST / 4:00pm CST International – 4:00pm EST / 3:00pm CST
RDC	6:00pm EST / 5:00pm CST
Mobile RDC	5:45pm EST / 4:45 CST
Positive Pay / ACH Filter	Exception decisions needed daily before 1:00pm EST / 12:00pm CST

\*Please note that there is currently only one same day ACH window at United as outlined above. This is different than Reliant's current same day ACH windows of 6:55am, 9:50am, and 12:50pm CST.



## **PRODUCT PRICING AND FEES**

Your fees for currently used Treasury Management products will remain the same at this time. Please contact your Treasury Management contact if you have further questions.

Please also note that billing for Treasury Management customers takes place on the 10th of each month (for the previous month). There will be a delayed start to such billing, and you will see your first charges on July 10, 2022 (for June 2022 activity).

## ACH

### Approving Transactions

If you are only an ACH customer (and do not originate wires), your company's users will only receive a Secure Access Code sent to a valid mobile or land line phone (text and/or voice).

If you feel that your mobile or land line phone numbers are out of date or incorrect, please update Reliant Bank at [tmss@reliantbank.com](mailto:tmss@reliantbank.com) as soon as possible.

As a note, you will **not** need to use a token to approve ACH transactions if your company does not use online wires.

### Dual Control

While we attempt to convert all company and user settings to the same configuration you currently use at Reliant, there may be some perceived differences in how dual control works when you move to United's Online Banking system. We will work closely with you to create or edit any additional settings you need immediately after conversion weekend.

### Uploaded Files

If you only upload single batch NACHA files, you do NOT need to make any changes to the routing number in your file. The file will process as it currently does with Reliant after conversion weekend (April 23-24, 2022).

However, if you upload a multi-batch file, you will need change the routing number and bank name in that file as follows:

- Financial Institution Name: **United Community Bank**
- Bank Routing Number (i.e. ABA Number): **061112843**

Please Note: This routing number change needs to be changed for April, 25, 2022 and no earlier. It only needs to be in place after conversion weekend to be used on United's system, and cannot be used prior to this date. You can continue to process your current ACH files with Reliant in the same way you always have through conversion weekend.

### ACH Recipients and Templates

**Please be sure to download all ACH templates and recipients for your records or for uploading after conversion weekend if needed.**

We are planning to load all past recipients from the most recently used version of each of your templates.

We are also planning to load templates used for batches used in the past 2 years. However, we will only load the most recent version used of that template. You can then add or remove recipients at your convenience.

Additionally, all ACH templates and recipients for your company will be loaded for all ACH users. Our Treasury Management Support Team can work with you immediately after conversion weekend to set more specific user level template and/or recipient permissions.

## **ACH Returns**

Your ACH returns information will be available in Online Banking. After logging in, simply navigate to: Commercial Functions > Positive Pay > ACH Reporting Files.

## **File Uploads and Single Transactions**

You will be able to submit NACHA formatted files and hand key/use templates for single ACH transactions.

## **Same Day ACH**

You will be able to process same day ACH after conversion. The cutoff time is 10:30am EST / 9:30am CST.

## **EDI Information**

You will have access to EDI information via Online Banking.

## **ACH Limits**

Your user and company daily and monthly limits will be converted as closely as possible to your current configuration to your new profile(s) in Online Banking on conversion weekend (April 23-24, 2022).

## **Recurring and Future Dated ACH Transactions**

Recurring and future dated ACH transactions will need to be re-established in the Online Banking system after conversion on April 25, 2022.

We apologize for this inconvenience. Please make sure to keep a separate record of any existing recurring and future dated ACH transactions that currently exist in your online banking profile at Reliant before conversion weekend (April 23-24, 2022). Newly established ACH transfers can be initiated and managed within Online and Mobile Banking beginning Monday, April 25.

## Wires

If any users at your company plan to send wires using Online Banking, they will need to use the new token that will be issued to them. This token issuing process will take place leading up to conversion weekend. We will proactively contact you and your company's users in this process.

### Recurring and Future Dated Wire Transactions

Recurring and future dated wire transactions will need to be re-established in the Online Banking system after conversion on April 25, 2022.

### Dual Control

While we attempt to convert all company and user settings to the same configuration you currently use at Reliant, there may be some perceived differences in how dual control works when you move to United's Online Banking system. We will work closely with you to create or edit any additional settings you need immediately following conversion.

### Limits

Your user and company level daily and monthly wire limits will be converted.

### Wire Recipients and Templates

*Please be sure to download all wire recipients and templates for your records or for uploading after conversion weekend, if needed.*

We are planning to load all past recipients from the most recently used version of each of your templates.

We are also planning to load templates used for batches used in the past 2 years. However, we will only load the most recent version used of that template. You can then add or remove recipients at your convenience.

Additionally, all wire templates and recipients for your company will be loaded for all wire users. Our Treasury Management Support Team can work with you immediately following conversion to set more specific user level template and/or recipient permissions.

### International Wires

You can continue to send international wires through Online Banking after conversion.

### F/X Wires

Currently, our Online Banking platform does not support sending F/X wires (i.e. wires in a foreign currency). This process is executed through our offices. To send any F/X wires after April 23, 2022, please contact your Relationship Manager or Branch Manager and they will handle the process for you.

## REMOTE DEPOSIT CAPTURE (RDC)

### Conversion Process

To convert your RDC scanner, new drivers need to be installed on the device. Our trusted partner, Benchmark Technologies, will be working closely with you to install these new drivers for you.

Benchmark Technologies will be emailing the RDC users at your company in March to set up a phone based scanner conversion appointment for the week of April 18-22 (the week prior to conversion weekend).

Please ensure that your IT department and/or users that will be responsible for scanner conversion are administrators on your network or have the capability/permissions to download and install new drivers.

**Please Note:** It is important that your company's RDC users respond to the Benchmark Technologies email that you will receive in March 2022 by signing up for a scanner driver installation appointment. Your scanner must be upgraded before conversion (April 23-24). Please continue to use your current RDC website until your Benchmark Technologies scanner driver installation appointment takes place.

### New RDC Website

Beginning Monday, April 25, please log into <https://ucbi.com/merchant-capture>. This will be your RDC portal going forward. You will no longer need to log into your previous Reliant RDC site for RDC.

Your new username and password will be communicated to you during your scanner driver installation appointment and is also available from your Treasury Management contact as needed.

### Replacement Scanners

There is a possibility a small number of scanners are not compatible for conversion. If this is the case with your scanner, we will immediately replace it at no cost to you.

### Daily Company Limit

Your daily aggregate company level RDC limit will be converted. Other limits (such as per deposit limit, etc.) will not be converted.

### Multiple Locations

Deposit location information is available in the RDC portal (<https://ucbi.com/merchant-capture>).

"Nicknames" can be assigned to your RDC accounts, and the "memo" field can include an identifier you find useful for reconciliation (i.e. a store number).

## **FRAUD MANAGEMENT PRODUCTS (ACH Filter and Positive Pay)**

### **ACH Filter**

To decision positive pay or ACH filter items, you will simply need to log into Online Banking.

### **ACH Filter Rules**

ACH rules for debit filter will not be converted. We suggest saving a copy of your rules prior to conversion weekend (April 23-24). You will need to add new rules beginning Monday, April 25 or as exceptions are generated. We apologize for any inconvenience this creates.

### **Positive Pay**

If you enter each check manually into Online Banking for positive pay, you will be able to do so on Monday, April 25. If you upload a positive pay file and your file has been mapped for conversion by the Treasury Management team, you will be able to upload new files in Online Banking on Monday, April 25.

Additionally, the record of outstanding checks which you manually entered or uploaded via a positive pay file will be transferred to the new positive pay system.

### **Fraud Services Notifications**

After conversion, notifications for positive pay and ACH filter will be sent to the users' email address previously used at Reliant. These email notifications will come from [ecorp@ucbi.com](mailto:ecorp@ucbi.com).

### **Cutoff Times**

Exceptions need to be decisioned by 1 pm EST / 12 pm CST each business day.

## **Other Products and Services**

### **ACCOUNT RECONCILIATION**

Standard reconciliation files will continue to be available in Online Banking (.XLS, BAI2, etc.). Please speak with your Treasury Management contact with any additional requests.

### **ICS (Insured Cash Sweep)**

If you are a current ICS client at Reliant, your accounts will transition to United Community Bank, with no change to the Deposit Placement Agreement or other terms and conditions provided when you opened the account(s). You will also receive the same FDIC insurance coverage benefits that you experienced at Reliant.

### **LOOMIS SAFES AND COURIER SERVICES**

Your Loomis safe(s) will be converted, and deposits will be viewable in online banking after conversion (April 23-24, 2022).

Additionally, if you currently utilize a courier service (Hot Shot, CrossTown, or Loomis), you can continue to use them after conversion just as you do now.

## TRAINING AND EDUCATION

We realize that you may want to become familiar with the new Online Banking platform prior to conversion weekend.

We will send invitations to your company's users to attend Zoom training and educational calls occurring during the month of April 2022.

Please speak with your Treasury Management contact regarding any additional questions you have regarding training or education on United's systems.

## SUPPORT CONTACT INFORMATION

Please note that the current Treasury Management phone number, 615-716-2500, and email address, [tmss@reliantbank.com](mailto:tmss@reliantbank.com) will no longer work following conversion weekend. For assistance with Treasury Management, please contact one of the following:

<b>Direct Phone Support</b>	866-270-6100
<b>Support Email Address</b>	<a href="mailto:ecorp@ucbi.com">ecorp@ucbi.com</a>
<b>Additional Information</b>	<a href="http://www.ucbi.com/contact-us">www.ucbi.com/contact-us</a>