



September 22, 2023

TREASURY MANAGEMENT SERVICES TRANSITION GUIDE

Dear First National Bank of South Miami Cash Management Client,

In 2023, First National Bank of South Miami (“FNBSM”) and United Community (“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 FNBSM professionals you know and trust, at the same locations.

FNBSM’s operating systems will be fully integrated to United Community’s the weekend of October 21-22, 2023. As a result, the accounts and services you have with FNBSM will undergo some changes.

This integration to United Community’s systems (“conversion”) will include all services related to Cash Management, hereafter referred to as Treasury Management. All relevant details related to the transition of your Treasury Services on conversion weekend (October 21-22, 2023) are outlined below.

Terms and Conditions

Effective October 23, 2023, 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 October 20, 2023, and should contact the bank immediately.

Quick Contact Guide

Product or Service	Who to Contact
Treasury Management Services	TM Support Contact Center (1-866-270-6100)
Quicken/QuickBooks	TM Support Contact Center (1-866-270-6100)
General Password Resets or Login ID Issues	Contact Center (1-866-270-7100) or contact your local branch.
Mobile Deposit Issues or Limit Changes	Your local branch
Bill Pay	Contact Center (1-866-270-7100)



WHAT IS TREASURY MANAGEMENT?

We understand that a lot is changing during this transition. One of the first things you may have noticed is that your Cash Management services will now be referred to as Treasury Management. At United, we use the term Treasury Management to encompass all of the products and services that can help your business streamline your cash flow and improve your business processes. That means access to the same great services you use today and more!

The services below are some of the Treasury Management options available to you at United Community. If you are interested in discussing new services, your local Treasury Management Solutions Officer will be happy to discuss options that fit your business needs. Just contact **1-866-270-6100** or email **treasurymgmt@ucbi.com**

Accounts Receivable

Services to streamline your collections and receive payments quickly and securely

- ACH Collections
- Merchant Services
- Remote Deposit Capture
- Lockbox Services
- SmartSafe Cash Vault

Accounts Payable

Take control of your payments process with convenient and efficient payment options

- ACH Payments
- Online Wire Transfers
- Purchasing Cards
- Payroll Services
- Integrated Payables

Fraud Prevention

Protect your business from fraud with easy to use services that stop fraud before it happens

- Check Positive Pay
- ACH Positive Pay
- Check Block
- ACH Debit Block

Account Management

Monitor activity across accounts and let your money work for you without the hassle

- Zero Balance Accounts
- Insured Cash Sweeps
- BAI and EDI Reporting
- Account Reconciliation

Meet Rocio Centurion - Regional Treasury Solutions Officer



At United, your Treasury Management relationship is always managed by a local representative. We are proud to have Rocio Centurion represent the South Florida region. Rocio has over two decades of experience in banking and customer relations with experience across several industries. She takes pride in her ability to build strong relationships and understand clients' unique needs to tailor solutions that will help them achieve their financial goals. Rocio believes in a healthy work-life balance, enjoying activities such as running and boating.



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The remainder of this guide is dedicated to explaining the conversion process and answering questions related to Treasury Management products. Required and recommended actions will be called out through this transition guide that will help ensure a smooth conversion for your business. If you have additional questions outside of this guide please contact us at **1-866-270-6100** or **treasurymgmt@ucbi.com**

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GENERAL BANKING INFORMATION

Cutoff Times

The table below lists the new daily cutoff times that will be in place starting October 23, 2023.

Product	Cutoff Time
ACH	6:00pm ET
ACH same day*	2:00pm ET
Internal Transfer same day	6:00pm ET
Wire - Domestic and International	5:00pm ET
RDC	6:00pm ET
Mobile RDC	5:45pm ET
Positive Pay Exception Decisions	1:30pm ET
ACH Positive Pay Exception Decisions	1:30pm ET

*Additional fees may apply

Internal Transfers

Recurring and future-dated internal transfers will be processed as they are now in your current Online Banking. They will be viewable in your account transaction history 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 October 23, 2023 at 8:00am ET. Account level internal recurring transfers and transfer permissions can be easily adjusted to your preference after conversion weekend.

Product Pricing and Fees

Your fees for currently used Treasury Management products will remain the same at this time. Billing for Treasury Management customers takes place on the 10th of each month (for the previous month's activity). There will be a delayed start to such billing, and you will see your first charges on February 10, 2024 (for January 2024 activity). Your fees will be reviewed and may be subject to changes by October 2024. Please contact your designated Treasury Management Solutions Officer if you have further questions.

Statements and eStatements

You will be mailed an interim bank statement from FNBSM with balance and transaction information through October 20, 2023. After that date, we will resume regular statement cycle dates.

Up to 18 months of eStatements and transaction history will be available within the new United Community Online and Mobile Banking system. However, there may be a temporary delay accessing eStatements following the transition to the new system on Monday, October 23. Contact your local branch if you are in need of any statements during this time.

RECOMMENDED ACTION

Prior to Friday, October 20, you may find it beneficial to print or save existing documents that you may need to access at a later time.



Routing Number Changes

United Community Routing Numbers

ABA Routing Number	061112843
Domestic Wire Routing Number	061112843
International BIC or SWIFT code	UCOJUS33

Outgoing Wire Transactions

For outgoing domestic and international wire transfers, there is nothing that you need to change. All online wire transfers will be sent with your new United Community routing number.

Outgoing ACH Transactions

For outgoing single batch ACH transactions initiated through online banking, there is nothing that you need to change. Your transactions will originate from your new United Community routing number.

ACTION NEEDED

For outgoing ACH transactions originated using a NACHA file, you will need to update your File Header beginning Monday, October 23, 2023, using the information below. For assistance, please call 1-866-270-6100.

Field	Data Element Name	Contents	Length
1	Record Type Code	'1'	1
2	Priority Code	'01'	2
3	Immediate Destination	'B061000146' (B represents a blank space)	10
4	Immediate Origin	Your Tax Identification Number preceded by a predetermined number (normally a 1)	10
5	File Creation Date	YYMMDD	6
6	File Creation Time	HHMM	4
7	File ID Modifier	'A'	1
8	Record Size	'094'	3
9	Blocking Factor	'10'	2
10	Format Code	'1'	1
11	Immediate Destination Name	'United Community Bank'	23
12	Immediate Origin Name	Your Company Name	23
13	Reference Code	Blank (space fill to 94 character length)	8

Incoming Wire Transactions

ACTION NEEDED

Beginning Monday, October 23, 2023, you will need to inform the originator of the wire transfer of the following information to be certain that incoming domestic and international wire transfers are properly credited to your account.

Financial Institution Name	United Community Bank
Bank Routing Number	
Domestic Routing Number	061112843
International Bank Identifier Code	UCOJUS33
Address	125 Highway 515 East, Blairsville, GA 30512
Your Information as it appears on your account	Your Name Your Account Number

Incoming ACH Transactions

For incoming ACH transactions, there is nothing you need to change. These transactions will continue to process as they do now after conversion weekend.



ONLINE BANKING

Online Banking Access

Online Banking and mobile banking apps will be temporarily disabled at 5:00pm ET on Friday, October 20, and will remain unavailable until Monday, October 23, at 8:00am ET while we transition to a new and improved system.

Preparing Your Online Banking

ACTION NEEDED

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.
- 2. Update your contact information including your email address, telephone number, and mobile number within your current FNBSM Online Banking system.** It's important we have this information current as soon as possible so that we can communicate with you about the planned upgrade to the United Community Online Banking system.
- 3. Update financial software.** If you utilize financial software such as Quicken®, QuickBooks™, or another accounting software, 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/fnbsm for further details and instructions.
- 4. For Mobile Banking Users: Delete your FNBSM Mobile App from all devices after Friday, October 20.** You may download the "UCBI Mobile" app from the Apple or Android app store.

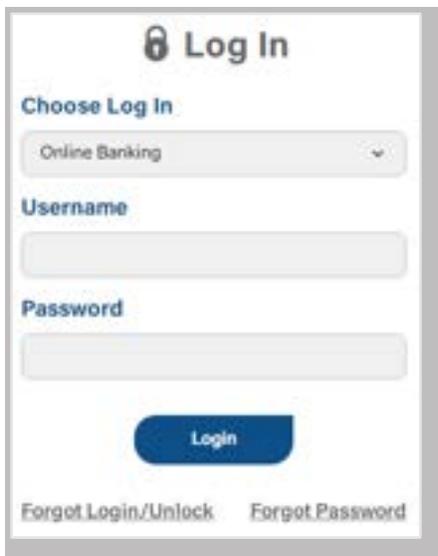
How to Login for the First Time

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 Community Online and Mobile Banking system beginning Monday, October 23, 2023, at 8:00am ET by visiting ucbi.com or downloading the UCBI mobile app. Additional details on these services are available at ucbi.com/fnbsm.

Step 1:

Beginning Monday, October 23, at 8:00am ET, go to ucbi.com

Click Login in the top right corner and enter your login ID, which will be your current FNBSM Online Banking username. Then enter your FNBSM password when prompted and click **Login**.



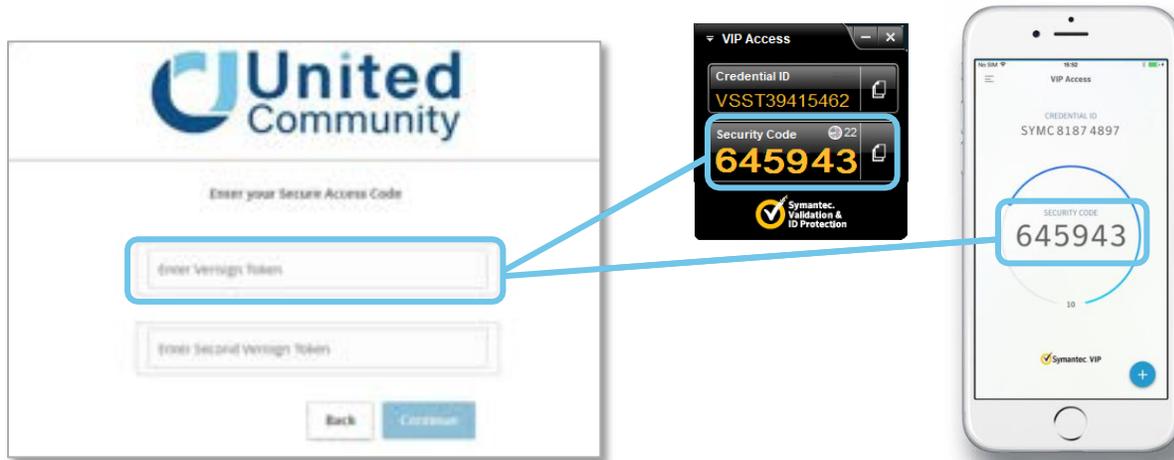
The screenshot shows a web page titled "Log In" with a lock icon. Below the title is a dropdown menu labeled "Choose Log In" with "Online Banking" selected. There are two input fields: "Username" and "Password". A blue "Login" button is at the bottom. At the very bottom, there are links for "Forgot Login/Unlock" and "Forgot Password".



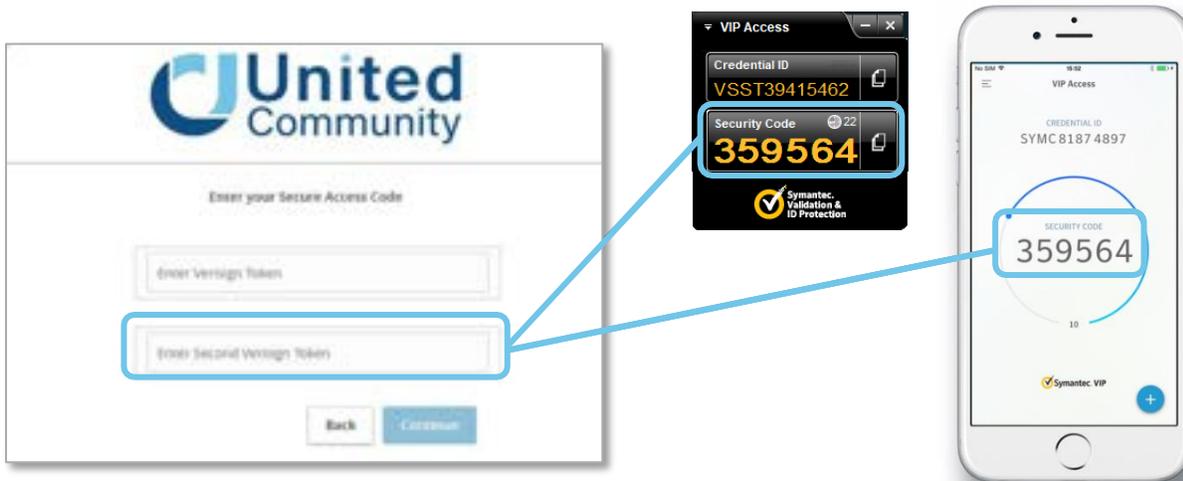
Step 2: ACH and Wire Customers Only – First Time Login
Setting up your Token Credential ID

If you are a company who uses ACH origination or wires, your users who work with payments will need to use a token to do so. Users who do not work with payments will use a Secure Access Code (SAC) mentioned in Step 3 of this login procedure. If you do not have a Token Credential ID on file, we may contact you directly to assist with setting up your token.

When signing in for the first time with a Token Credential ID, you will be asked to enter your Verisign Token code from the VIP Access app twice as seen below.



Wait 30 seconds for the Symantec VIP Access app to generate a new security code



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 log in going forward. Subsequent login attempts will then not require you to enter the token code. After your first time logging in, the token code will only be needed to approve a wire or ACH transaction.



Step 3: For non-token users as described above
Select your Secure Access Code delivery method

Choose where you would like us to deliver your Secure Access Code (SAC). A SAC is a temporary, one-time code used as a security method to prevent someone other than you from gaining access to your account. When logging in to Online Banking or the Mobile Banking App for the first time from 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.



The screenshot shows the United Community logo at the top. Below it, the text reads: "How would you like to receive your code? Select an option below:". There are three radio button options: "Text: (XXX) XXX-6226", "Phone to: (XXX) XXX-7379", and "Text: (XXX) XXX-7379". A "Back" button is located at the bottom center.

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.



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.

Step 6:

Review and 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.

A screenshot of the United Community password reset interface. At the top is the United Community logo. Below it, the text reads "Please set your new password:". A "Password Requirements" box lists: "Must be between 8 and 20 characters", "Must contain at least 1 number", "Password must contain a minimum of 1 lower case character", "Password may not contain the following characters: !@", "Password may not be the same as any 8 passwords", and "May not be the same as current password". Below the requirements are three input fields: "Current Password", "New Password", and "Confirm New Password". At the bottom are "Back" and "Continue" buttons.

Download the United Mobile App

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



Alerts

If you use Online Banking Alerts for high balance, low balance, or checks cleared, your alerts will convert as you are currently using them. For all other Online Banking Alerts, you will need to recreate them once you've signed in to Online and Mobile Banking.

Bill Pay

The Bill Pay service will be temporarily unavailable beginning Thursday, October 19 at 4:00am ET until October 23, at 8:00am ET 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.

Mobile Deposit

Beginning Friday, October 20 at 4:00pm ET the Mobile Deposit feature will be temporarily inaccessible. Access to your new Mobile Deposit will be restored on Monday, October 23 at 8:00am ET. Your mobile deposit limit will be set to the standard \$10,000 daily limit. If you believe this limit will not be sufficient, please contact your Treasury Management partner.

Security

The following security features will be available to you on Monday, October 23, 2023, 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.



AUTOMATED CLEARING HOUSE (ACH) ORIGATION

Final Origination Date

Online Banking including ACH Origination will be taken offline starting Friday, October 20, 2023 at 5:00pm ET.

ACTION NEEDED

You will need to submit and approve all pending ACH transactions prior to this time. Please **do not** originate ACH transactions with an effective date beyond conversion weekend of October 21-22, 2023.

You can begin originating ACH transactions on United's online banking system immediately on the Monday after conversion weekend (with effective dates including that Monday and beyond).

ACH Limits

Your user and company daily limits will be converted as closely as possible to your current configuration to your new profile(s) in Online Banking on conversion weekend (October 21-22, 2023). All ACH limits will be set at the customer level using the cumulative total of all subsidiary limits under that customer. You can edit user limits and other settings in your Online Banking after Monday, October 23.

Dual Control

Your ACH company and user dual control setting will be converted during the weekend of October 21-22. Please contact Treasury Management Support if you need assistance with creating or editing additional dual control settings starting Monday, October 23.

Approving Transactions

When approving an ACH transaction in online banking, you will need to provide a security code from your VIP Access app. This is the same Symantec VIP Access app that you are currently using with FNBSM today. If you feel that your token may be out of date or you do not have a token credential ID, please contact your Treasury Management partner.

ACH Recipients and Templates

RECOMMENDED ACTION

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

All ACH Templates and Recipients within each template will be loaded from batches used in the past twelve months. 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 users will have access to all ACH templates and recipients following conversion weekend. Contact Treasury Management Support to work with you immediately after conversion weekend to create or edit user level template and/or recipient permissions.

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 October 23, 2023. We apologize for this inconvenience.

ACTION NEEDED

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 FNBSM before conversion weekend (October 21-22, 2023). Newly established ACH transfers can be initiated and managed within Online and Mobile Banking beginning Monday, October 23.



Uploaded Files

ACTION NEEDED

If you upload a **multi-batch NACHA file**, you will need to change the File Header with the information indicated below beginning October 23, 2023.

Field	Data Element Name	Contents	Length
1	Record Type Code	'1'	1
2	Priority Code	'01'	2
3	Immediate Destination	'B061000146' (B represents a blank space)	10
4	Immediate Origin	Your Tax Identification Number preceded by a predetermined number (normally a 1)	10
5	File Creation Date	YYMMDD	6
6	File Creation Time	HHMM	4
7	File ID Modifier	'A'	1
8	Record Size	'094'	3
9	Blocking Factor	'10'	2
10	Format Code	'1'	1
11	Immediate Destination Name	'United Community Bank'	23
12	Immediate Origin Name	Your Company Name	23
13	Reference Code	Blank (space fill to 94 character length)	8

Same Day ACH

All ACH Originators will be able to process same day ACH after conversion. The cutoff time is 2:00pm ET. (Additional fees may apply)

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.**

EDI Information

If you are set up to receive EDI reporting, you will have access to EDI information beginning October 23 via Online Banking by navigating to **Statements/Notices.**

DOMESTIC AND INTERNATIONAL ONLINE WIRES

Final Origination Date

Beginning Friday, October 20, 2023, at 5:00pm ET, Online Banking including the ability to initiate Domestic and International Wire Transfers will be taken offline while we upgrade your experience.

ACTION NEEDED

Please send and approve all pending wire transfers prior to this time.

You may begin sending Online Domestic and International Wire Transfers on Monday, October 23.

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 October 23, 2023.



Wire Limits

Your user and company level daily wire limits will be converted as closely as possible to your current configuration in your new profile(s) in Online Banking on conversion weekend (October 21-22, 2023). Your company level limit will be set at the cumulative total of all account level limits under that company.

Dual Control

Your Wire Transfer Company and User dual control setting will be converted during the weekend of October 21-22, 2023. Please contact Treasury Management Support if you need assistance with creating or editing additional dual control setting starting Monday, October 23, 2023.

While we attempt to convert all company and user settings to the same configuration you currently use at FNBSM, 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.

Approving Transactions

When approving a wire transfer in online banking, you will need to provide a security code from your VIP Access app. This is the same Symantec VIP Access app that you are currently using with FNBSM today. If you feel that your token may be out of date or you do not have a token credential ID, please contact your Treasury Management partner.

Wire Recipients and Templates

RECOMMENDED ACTION

Please be sure to download all wire recipients and templates for your records or for uploading after conversion weekend, if needed. Contact your FNBSM Cash Management team for assistance.

All Wire Templates and Recipients within each template will be loaded from wires sent in the past twelve months. 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.

Incoming Wire Transfers

ACTION NEEDED

Beginning Monday, October 23, 2023, you will need to inform the originator of the wire transfer of the following information to be certain that incoming domestic and international wire transfers are properly credited to your account.

Financial Institution Name	United Community Bank
Bank Routing Number	
Domestic Routing Number	061112843
International Bank Identifier Code	UCOUUS33
Address	125 Highway 515 East, Blairsville, GA 30512
Your Information as it appears on your account	Your Name Your Account Number

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 October 20, 2023, please contact your Relationship Manager or Branch Manager and they will handle the process for you.

Personal Wires

United Community **DOES NOT ALLOW** personal wire transfers through online banking. If you have a personal account set up for online wires, this account will be removed from the service at the time of conversion. For personal wires after October 20, 2023, please speak to your Relationship Manager or Branch Manager.

REMOTE DEPOSIT CAPTURE (RDC)

Conversion Process

To convert your Remote Deposit Capture (RDC) scanner, new drivers need to be installed on your device. Our trusted partner, **Benchmark Technologies**, will be working with you to install these new drivers.

ACTION NEEDED

Benchmark Technologies will email the RDC users at your company in September to set up a phone based, scanner conversion appointment for the week of October 16-20 (the week prior to conversion weekend). You will need to respond to the Benchmark Technologies email by signing up for a scanner driver installation appointment.

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 to download and install new drivers.

Your scanner must be upgraded before conversion weekend (October 21-22). You may continue to use your current RDC website until your Benchmark Technologies appointment takes place. At that time, Benchmark Technologies may need to uninstall your current drivers and you will not be able to make deposits until Monday, October 23.

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 contact you to replace your scanner at no cost to you.

New RDC Website

Beginning Monday, October 23, to log in to make a deposit with your remote scanner go to ucbi.com/merchant-capture and click the button that says Account Login. This will be your RDC portal going forward. You will no longer need to log into your previous FNBSM site for RDC.

Login Credentials

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.

Multiple Locations

Deposit location information is available in the RDC portal found at ucbi.com/merchant-capture.

Beginning Monday, October 23, you may assign **Nicknames** to your RDC accounts, and the **Memo field** can include an identifier you may find useful for reconciliation (i.e., a store number).



FRAUD MANAGEMENT (ACH AND CHECK POSITIVE PAY)

Decision Exception Items

To approve or reject items presented as exceptions, you will simply need to log into your Online Banking. From the menu, navigate to Commercial Functions > Positive Pay > Quick Exception Processing.

As of Monday, October 23, all Positive Pay accounts will be set to Return All as the default decision, which may be different than your current setup. When an account is set to Return All as the default decision, it will require a user to approve or reject all items that have been identified as suspicious in the Positive Pay module each day. Any item that is not decided by the cutoff time (1:30pm ET) will be automatically returned. If you would like to change this setting, please contact your Treasury Management partner today.

Cutoff Times

Exceptions need to be decided by 1:30pm ET each business day. Transactions that are not approved or rejected will be automatically processed by your default option.

Check Positive Pay

The record of outstanding checks which you have previously entered into your Positive Pay system will be transferred to the new Positive Pay system. You will not need to upload these check files again.

If you enter each check manually into Online Banking for Positive Pay, you will be able to do so on Monday, October 23.

ACTION NEEDED

For customers uploading a check file for Positive Pay, we will need to map your file to the new Positive Pay system prior to conversion in order for you to continue uploading after Monday, October 23. Mapping a file involves our team teaching the Positive Pay system where each field can be found in a file to allow it to automatically pick up information when you upload it. Please contact our Treasury Management Support team or send us a sample file at treasurymgmt@ucbi.com or 1-866-270-6100 to map your Positive Pay file.

ACH Positive Pay

ACH rules that you have previously entered for authorized companies will not be converted. You will need to add new rules beginning Monday, October 23 or as exceptions are generated. We apologize for any inconvenience this creates.

RECOMMENDED ACTION

We suggest saving a copy of your rules prior to conversion weekend that includes the Company ID, Name, and Authorized Amount. This will make creating rules easier in your new Online Banking and reduce the number of exceptions you receive.

Notifications

After conversion, notifications for Positive Pay and ACH Positive Pay will be sent to the users' email address previously used at FNBSM. These email notifications will come from treasurymgmt@ucbi.com. If you feel that your email address may be out of date or incorrect, please contact your Treasury Management partner as soon as possible.



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.

Merchant Services

If you are currently using Merchant Services with FNBSM, you will continue to work with Elavon for your merchant needs. For customer support and servicing, you may contact Elavon customer service at 1-800-725-1243.

For customers interested in setting up new merchant services or discussing options for your business to offer flexible payment solutions, call our Merchant Business Consultant at 1-706-621-9211 to get started.

Repo Sweeps

United Community **DOES NOT OFFER** Repurchase Sweeps at this time. For customers with existing Repurchase Sweeps (REPO Sweeps) we will be contacting you to discuss other options that may fit your business needs.

TRAINING AND EDUCATION

We realize that you may want to become familiar with the new Online Banking prior to conversion weekend. We will be hosting three identical virtual training and education calls during the month of October to demonstrate our Online Banking and some of the features and services offered. Your company's users will receive an email invitation in the coming weeks with training details.

Tuesday, October 10, 2023	10:00am ET – 11:00am ET
Thursday, October 12, 2023 (Spanish)	11:00am ET – 12:00pm ET
Wednesday, October 18, 2023	3:00pm ET – 4:00pm ET

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 Cash Management phone number, 305-278-5750, and email address Support@FNBSM.com, will no longer work following conversion weekend. For assistance with Treasury Management, please contact one of the following:

Treasury Management Support	Phone 1-866-270-6100 Email treasurygmt@ucbi.com
Additional Contact Information	www.ucbi.com/contact-us
Conversion Information and Resources	www.ucbi.com/fnbsm
New Services - Rocio Centurion	Phone 561-537-4048 Email rocio_centurion@ucbi.com

