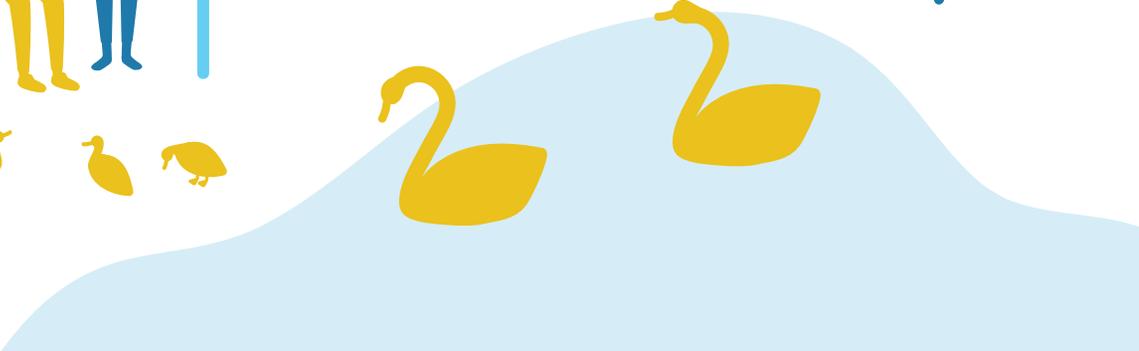
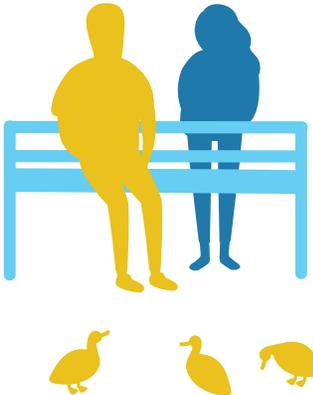


Community Impact Report 2025



United
Community
Bank
Foundation

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Building Better Communities Together

Five years ago, we launched the United Community Bank Foundation with a clear purpose: to strengthen the financial health of the communities we serve. Since then, our teams have partnered with 690 organizations and invested \$2,699,893 to create opportunities that make a difference.

This year, we are proud that our commitment to financial education earned national recognition with the American Bankers Association Foundation’s Community Commitment Award for Volunteerism for our work done during Financial Literacy Month. During this time, our team led more than 150 workshops tailored to students, teachers, small-business owners, retirees, veterans, and others—reaching over 13,400 individuals. These sessions opened the door for people to learn, feel confident about their finances, and build their future.

At United Community, we believe in the power of community. Our team lives that mission every day—volunteering, sharing their knowledge, and giving back. Through the Foundation, we are proud to support those efforts and create a lasting impact.

Lynn Harton
Chief Executive Officer
United Community Bank Foundation



Foundation Overview

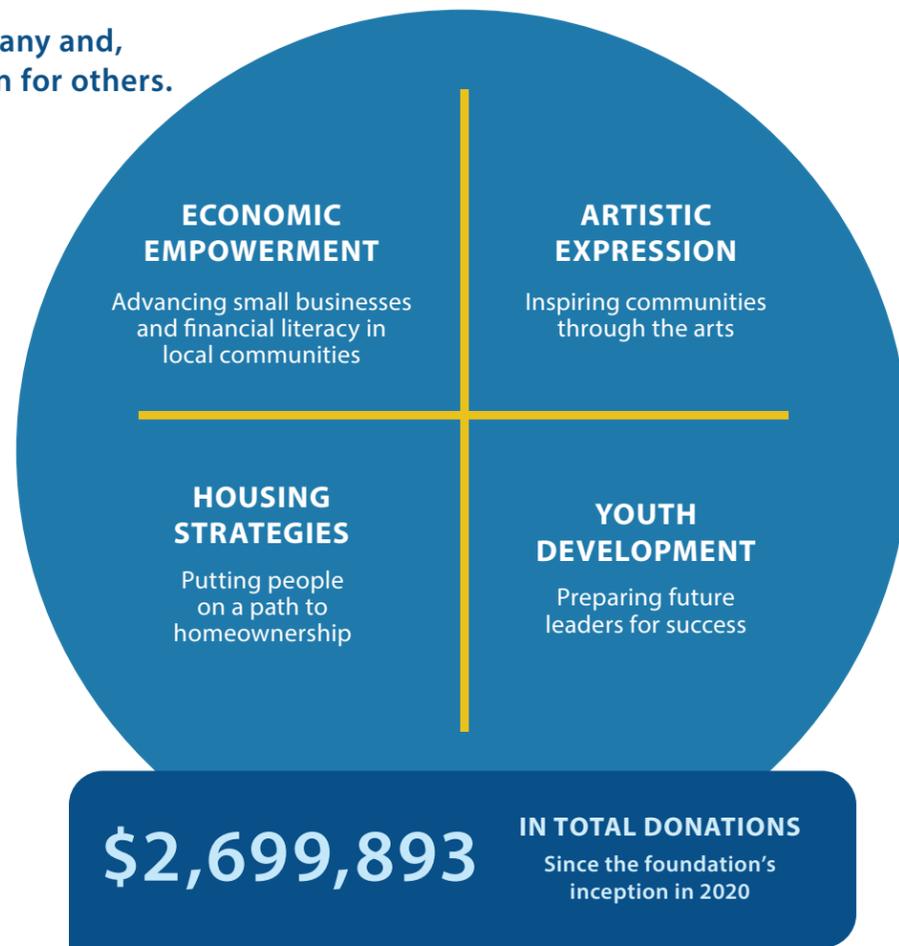
Serving our communities has always been at the heart of our company and, throughout our history, driven by people with unbelievable passion for others.

Our teammates have always been passionate about making a difference in the communities they live and work in. Through the United Community Bank Foundation, we empower our employees by supporting local organizations that align with their individual interests, contributions, and volunteer efforts.

To focus the Foundation's efforts, we established four pillars based on employee survey results, representing important issues to our team. These pillars help us deliver on our mission to improve the financial health of the areas we serve.

Through the Foundation, United Community can truly amplify the ongoing work of our team. By the submission of grant applications, employees can request funding to fuel initiatives they personally care about. This year alone, the Foundation's impact extended to 228 causes, awarding \$504,763 in donations.

In the following pages, we share stories of our bankers and the positive impact we've made together over the past year. We look forward to continuing to make a difference in the years to come.



\$504,763	228	125	5	6
IN TOTAL DONATIONS throughout 2025	ORGANIZATIONS IMPACTED	GRANTS AWARDED to organizations nominated by United Community team members, totaling \$382,000	GOOD DAYS Grants totaling \$122,763 awarded to 106 organizations	STATES IMPACTED Alabama, Florida, Georgia, North Carolina, South Carolina, and Tennessee

Economic Empowerment

We believe that investing in entrepreneurs strengthens families, creates jobs and builds stronger, more resilient communities.

We have been proud supporters of Prospera, a nonprofit organization dedicated to advancing Hispanic entrepreneurs through free, bilingual education, technical assistance and access to capital—demonstrating our commitment to economic empowerment across the communities we serve.

Lupita Chabran-Mendez, Commercial Relationship Manager at United Community, has played an active and meaningful role in advancing Prospera's mission. Throughout the year, Lupita served her third term on Prospera's Technical Assistance Committee, where she helped review local small business cases and award critical support services, including accounting assistance, legal guidance, branding and marketing.

Through this work, Lupita helped ensure that entrepreneurs had the practical tools and financial insight they needed to navigate challenges, strengthen operations and build toward long-term success. Her involvement reflects United Community's people-first approach—meeting business owners where they are and providing thoughtful, trusted guidance as they grow.

Prospera's impact is significant. Over the past five years, the organization has helped create or retain more than 18,600 jobs, supported nearly 10,000 consulting clients, engaged over 17,000 seminar participants and facilitated \$65 million in loans for small businesses across Florida, North Carolina and Georgia.

Lupita Chabran-Mendez emphasizes the importance of the work: "It's incredibly rewarding to use my financial background to help small business owners navigate challenges and position themselves for long-term success."



Prospera USA
Orlando, FL

OTHER GRANTS INSPIRING SMALL BUSINESS ADVANCEMENT AND FINANCIAL LITERACY

The Extension Inc.
Adairsville, GA

NOMINATED BY: Scott Nation

United Way of the Piedmont
Spartanburg, SC

NOMINATED BY: William Marcus, Jr.



The Princess Theater

Decatur, AL

OTHER GRANTS INSPIRING
ARTISTIC EXPRESSION

Daybreak Arts

Pleasant View, TN

NOMINATED BY: Jenna Cherry

Performance Theater Club

Wilmington, NC

NOMINATED BY: Jennifer Merritt

Artistic Expression

We believe in supporting programs that make a meaningful difference in our communities. The arts unite people, enrich lives, and contribute to local economic vitality.

Stuart Tubb, Senior Vice President of Middle Market Banking for Alabama and the Florida Panhandle, was drawn to The Princess Theatre – Center for the Performing Arts in Decatur, Alabama, after attending a sold-out performance in 2021. Seeing a 600-seat historic venue filled on a weeknight highlighted the theatre’s growing role as a cultural and economic anchor for North Alabama.

Inspired by its impact, Tubb joined the theatre’s Board of Directors, where he has now served for four years. He participates in monthly meetings focused on financial oversight, programming and balancing ticketed performances with the theatre’s commitment to hosting free community events throughout the year.

“The Princess has always been a landmark in Decatur, but over the last decade it’s experienced a real rebirth,” said Tubb. “You can see the difference it makes downtown on show nights.”

Education remains central to the theatre’s mission. Each year, The Princess reaches more than 20,000 students and teachers through school matinees, workshops and master classes, while hosting over 50 national touring performers. These programs help ensure children and families have access to arts experiences they might not otherwise receive.

The United Community Bank Foundation’s financial support helps strengthen The Princess Theatre’s ability to serve as a nonprofit cultural hub and catalyst for downtown revitalization.

“I chose to serve because I grew up coming to this theater and Decatur is my home,” Tubb shared. “The Princess remains a cornerstone of Decatur’s community life and a place that brings people together.”

Housing Strategies

We believe stable housing is the foundation for long-term financial well-being and opportunity. At United Community, we use our skills, resources and financial expertise to help individuals and families not only secure housing but build the stability needed to thrive.

Elizabeth Boggess, Head of Investor Relations and Mergers & Acquisitions at United Community, has been volunteering as a financial coach with Front Porch Housing in Greenville, South Carolina, since 2024. Front Porch Housing is a nonprofit organization that provides a three-year supportive housing program for individuals and families in crisis. Through safe, affordable housing and holistic support, the organization helps residents build stability and transition toward independent living.

“I volunteer with Front Porch Housing because I believe financial literacy is key to long-term stability and well-being,” said Boggess. “Personal finance doesn’t have to be complicated, but it is important. I was fortunate to have had family and mentors who helped me develop financial knowledge and healthy habits from a young age, and I want to help empower and support others as they learn those same skills.”

As a financial coach, Boggess works with residents to help them improve their credit, manage debt and build sustainable savings habits—practical tools that help residents gain confidence and take ownership of their financial futures.

“It’s incredibly rewarding to watch residents grow in confidence and make progress on their personal financial goals,” Boggess shared. “Having someone walk alongside you as you build these habits can be truly life-changing.”

Boggess’s commitment has extended beyond individual coaching. She has encouraged friends and colleagues to get involved, recently signed up to mentor a third resident and has helped strengthen United Community’s partnership with Front Porch Housing.

Through Elizabeth’s leadership and the United Community Bank Foundation’s continued financial support, Front Porch Housing can deliver meaningful and lasting impact—providing a safe place to live and the financial tools and confidence residents need to build a more secure future.



Front Porch Housing

Greenville, SC

OTHER GRANTS PUTTING
PEOPLE ON THE PATH TO
HOME OWNERSHIP

Athens Area Habitat for Humanity

Athens, GA

NOMINATED BY: Brian Brooks

Habitat for Humanity of Morgan County, Alabama

Decatur, AL

NOMINATED BY: Diana Clemmons



Academy of Goal Achievers
Charlotte, NC

**OTHER GRANTS PREPARING
FUTURE LEADERS FOR SUCCESS**

Gentry's Education Foundation
Franklin, TN

NOMINATED BY: Brandon Rowe

**Junior Achievement
of Central Orlando**
Orlando, FL

NOMINATED BY: Nikkole Lee

Youth Development

Every child deserves the support they need to succeed, as early as possible. By investing in youth development, we help strengthen young lives and build a stronger future for our communities.

Blake Morris, President of United Community's Charlotte market, and Leslie Jones, Branch Manager in Charlotte, bring this commitment to life through their involvement with The Academy of Goal Achievers (TAOGA), a Charlotte-based nonprofit dedicated to developing youth leaders and preparing students and families for post-secondary success.

Morris began volunteering with TAOGA in 2023 after being introduced to the organization through United Way of the Carolinas. A Charlotte native and graduate of East Mecklenburg High School—like TAOGA's founder, Courtnie Coble—he felt a strong connection to the organization's partnership with his alma mater and its focus on helping students prepare for life after high school.

Jones became involved in early 2024 after Morris introduced her to the organization. Having recently relocated to Charlotte, she was eager to find a way to give back in her new community.

"This work reminded me of the challenges I saw in my community growing up," Jones shared. "There are so many students who are first-generation college-bound or don't always have a clear direction. TAOGA meets them where they are and helps them and their families see what's possible."

TAOGA takes a holistic approach to youth development, supporting students through mentorship, leadership development and financial literacy while also engaging families along the way. Morris and Jones have volunteered in several ways, including mentoring students, packing college care packages, supporting fundraising efforts and participating in leadership panels.

"For me, it means a lot to work for an organization that supports the causes its people care about," said Morris. "Youth development is one of the most important investments we can make."

Volunteering together has also strengthened the team's connection to the Charlotte community. Through the United Community Bank Foundation's financial support and employees' hands-on involvement, TAOGA continues to expand its impact—helping young people build confidence, skills and opportunities for the future.

5 Good Days

Selected because of their importance to United Community employees, the Good Days are honored by the Foundation with donations made in each state of the United Community footprint.

The organizations that receive donations are typically tied to a particular cause related to the Good Day. United Community employees are also encouraged to volunteer on each Good Day through activities coordinated by the Together for Good Council.

Martin Luther King Jr. Day (January 20)

Teach Children to Save Day (April 24)

National Day of Service (September 11)

World Animal Day (October 4)

Veterans Day (November 11)



"Through our Good Days, building stronger communities through service has become one of the most meaningful parts of our work. Our legacy will be more than strong financial performance—it will be the lives we have touched, the nonprofits we have supported, the communities we have strengthened, and the good we have done together."

Lisa Wiggins
Branch Manager, Together
for Good Council Member,
Cherokee, NC



United's Good Days matter because they remind us of who we are at our core—a team that cares deeply about one another and the communities we serve. Our Good Days bring team members across our entire footprint together in a way that only United Community can. They strengthen connection, build community, and reinforce one of our most important purposes: to create better places to live, work, and thrive. When we work hand-in-hand with our communities, we foster a deeper, shared sense of unity that strengthens the places we call home.

Adam Born/Candi Wilson
Together for Good Co-chairs



Together For Good Council

The Together for Good Council is a volunteer group of employees who help advance United Community's social impact programs.

Across the footprint, our teams consistently give their time and heart to support their communities, and this council aims to amplify the good work being done and ensure that we stay true to serving our local communities as we grow.



Our Mission

Improve the financial health of the local communities we serve.



Scan here to learn more about the United Community Bank Foundation and its work in the community or visit ucbi.com/united-in-our-communities

