United Community

Privacy Notice

Rev. 10/2025

FACTS WHAT DOES UNITED COMMUNITY DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons United Community chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does United Community share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions

United Community customers call 800-822-2651 or go to www.ucbi.com.

Who we are:	
Who is providing this notice?	United Community and its consumer divisions, including United Community Mortgage

What we do:	
How does United Community protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings, as well as: • Information access controls • Service provider oversight and confidentiality agreements • Encryption and/or internal network security of electronic customer information • Proper disposal of customer information • Periodic security training
How does United Community collect my personal information?	We collect your personal information, for example, when you: • apply for a loan or give us your income information • open an account or make deposits or withdrawals from your account • use your credit or debit card • tell us about your investments or retirement portfolio We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions:	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include Navitas Credit Corp. and United Community Payment Systems, LLC.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *We do not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Our joint marketing partners include credit card companies.*