

Welcome to **United Community**



**Important information about the transition of your
accounts from American National Bank**

Effective Monday, July 14, 2025

We are United

Since 1950, United Community has provided safe and secure banking to every customer we serve. And as an 11-time winner of the J.D. Power award for Customer Satisfaction with Consumer Banking in the Southeast, we're also committed to providing you with exceptional service.

Now that we've joined forces with American National Bank (ANB), we're honored to deliver that same service to you—along with everything else you've come to love about ANB— through a larger network of locations, resources, and expertise.

The friendly and dedicated service you've known at ANB is waiting for you at United Community. Here, we're committed to your success, so you can make progress today and plan for the future you envision. With our highly intentional customer—and community—focus, you'll enjoy a team approach to personal service that sets us apart from other banks.

Inside this guide, you'll find important information related to the transition of your accounts and the new services available to you. As we move forward, there are a few items that require your attention, with detailed instructions for each, as well as key dates and other resources.

Our first priorities are to make you comfortable in your new financial home and to make this transition as seamless as possible. If you have questions, please contact your local banker.

Once again, welcome to United Community. It is our privilege to serve you.

A man with a beard, wearing a dark suit and tie, is smiling and looking down at a tablet computer he is holding. The image is partially obscured by a large, semi-transparent blue circular graphic that frames the right side of the page. The background of the image shows a modern office interior with glass walls and other people in the distance.

Banking for your success. It takes a community.

Welcome

Continued local and personal service is here for you! You can count on us to keep you in the loop and be available when you have questions.

We've put this guide together to serve as a one-stop source for information to help you through the transition process. Please review it to discover the new names of your accounts as well as the features and benefits associated with them. You'll also find details about the transition, important milestone dates, and answers to frequently asked questions (FAQs).

We're here to help.

We've tried to include everything in this guide, but we understand you might still have questions. And if you do, we're here to help. So, don't hesitate to contact your local banker, call us at 1-800-UCBANK1, or visit ucbi.com/ANB.

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Key Dates



Key Dates: What to Expect and When

Online and Mobile Banking

Thursday, July 10

The Bill Pay service will be temporarily inaccessible from 4:00pm ET on Thursday, July 10, until Monday, July 14, at 8:00am ET. Most of your Bill Pay payees and scheduled payments will be automatically transferred and processed. **However, any bill pay payees set up using the phone number, email address or bank account number of the payee will not be converted and any future-dated or recurring payments to these payees will not be converted. These payees can be set back up in the United Community Bill Pay system with their address for check delivery or Zelle may be used to pay from a Personal account if the payee can receive funds using Zelle.**

Friday, July 11

The ANB online banking and mobile app will be turned off at 5:00pm ET on Friday, July 11, and will remain unavailable until 8:00am ET on Monday, July 14. Recurring and future-dated internal transfers will be converted, however, they will not be viewable on United Community's Online and Mobile Banking system to edit or delete. They will be viewable in your account transaction history upon processing. Beginning Monday, July 14, please call 1-800-UCBANK1 and select Option 3 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, July 14 at 8:00am ET. Externally linked accounts will be converted, however, any future-dated or recurring transfers to or from these accounts will not be converted and will need to be re-established on the United Community Online and Mobile Banking system.

The ANB mobile app should be deleted from all tablets and mobile devices after Friday, July 11.

Monday, July 14

Beginning Monday, July 14, at 8:00am ET, visit ucbi.com to access the new United Online and Mobile Banking system. Instructions are provided beginning on page 12 of this booklet.

Download the United Community mobile app from the Apple or Google Play store to access mobile banking and services like Zelle, mobile deposits, and Card Controls debit card management.

If you use Online Banking Alerts, you will need to recreate them once you've signed into the new online banking system. eBills within the Bill Pay service will need to be re-established.

Debit Cards

If you currently have an ANB debit card(s), you will be mailed a new United Community Mastercard® debit card(s). Please keep the card(s), but don't use it until after 5:00pm ET on Friday, July 11. Continue using your current ANB debit card(s) until then.

Friday, July 11

Begin using your new United Community Mastercard® debit card after 5:00pm ET on Friday, July 11. You will need to activate your new debit card and select a PIN prior to using it. Debit cards may be activated at your convenience prior to or after July 11 at 5:00pm ET by calling 1-800-992-3808.

Debit cards issued by ANB may not be used after July 11 and should be safely discarded.

Monday, July 14

Notify merchants currently using your existing ANB card as a payment method for recurring bills to switch to your new United Community debit card number beginning Monday, July 14

Credit Cards

If you currently have an ANB branded credit card, the issuer of your card is Card Assets, a division of First Arkansas Bank and Trust. In most cases, your credit card account will remain with Card Assets—it will not transition to United Community. If you have questions regarding an existing ANB branded credit card, you can contact Card Assets directly at 800-854-7642. You may also receive correspondence directly from Card Assets regarding the status of your credit card.

Statements and eStatements

Friday, July 11

You will be mailed an interim bank statement from ANB with balance and transaction information through July 11, 2025. After that date, we will resume regular statement cycle dates.

Up to 24 months of eStatements and 18 months of 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, July 14. Prior to Friday, July 11, you may find it beneficial to print or save existing documents that you may need to access at a later time.

Online and Mobile 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 on Monday, July 14, at 8:00am ET by visiting ucbi.com. Additional details on these services are available at ucbi.com/ANB, or you can call our Customer Contact Center at 1-800-822-2651 Monday–Friday, 8:00am–6:00pm ET, and Saturday, 9:00am–12:00pm ET.

Step 1:

Getting Ready

To ensure 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.** For a better and more secure online financial experience, it is vital to use the most current version of your preferred browser. Visit ucbi.com/ANB for additional information.
2. **Update your email address and telephone number within your current ANB online banking.** 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.
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/ANB for further details.
4. **Update payee information within Bill Pay.** Review your payee details to ensure accuracy – especially account numbers and addresses – so payments process correctly after the transition. If needed, update or delete any outdated or unused payees before Friday, July 11.

5. **Replace your mobile banking app.** Delete your ANB mobile app from all devices after Friday, July 11. You may download and begin using the new United Community mobile app on Monday, July 14.

Step 2:

Beginning Monday, July 14, at 8:00am ET, visit ucbi.com

Enter your login ID, which will be the same ANB username you currently use, then click on the “Log In” button.

Step 3:

Enter your password

Enter your ANB online banking password when prompted and click “Log In.”

Step 4:

Select your Secure Access Code delivery method

Choose where you would like us to deliver your Secure Access Code (SAC). An 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 any unrecognized computer or mobile device, you will be asked to select a “target” (text message or phone 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.

Log In

Choose Log In

Online Banking

Username

Password

Login

[Forgot Login/Unlock](#) [Forgot Password](#)

Or enroll in online banking

Select Online Enrollment

Note: Treasury Management clients that initiate wire transfers through online banking will be issued a Token Code in lieu of an SAC.

Note: SAC notifications will be distributed by United Community.

Step 5:

Enter your SAC

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

Step 6:

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 lowercase letter and one number.

Step 7:

Accept the Online and Mobile Banking Terms and Conditions

Review and agree to the Online and Mobile Banking Terms and Conditions associated with these services.

United Community will never call you for this code. Your secure access code is 116904. Protect your financial information. Do not share this code.

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.

United Community

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

Phone to: (XXX) XXX-7852

Text: (XXX) XXX-7852

IMPORTANT: We 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.

United Community

Enter your Secure Access Code

Secure Access Code

BackContinue

Download the United Community mobile app

The United Community mobile app will need to be downloaded from the Apple or Google Play store to continue accessing mobile banking. With the app, you can bank from your iOS® or Android™ device.

Visit ucbi.com/digital for additional information about downloading the United Community mobile app.

Recreate Alerts

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



Personal Banking



Personal Banking

Personal Deposit Account Details

Your ANB personal deposit accounts will undergo a few changes as we integrate ANB’s operating system into United’s. They will transition to a new account type with similar benefits and features, the details of which are outlined on the following pages.

You will also enjoy access to a suite of new services, including:

- New online and mobile banking experience
- Zelle®
- My Money Manager
- Card Controls
- And more!

Beginning July 14, 2025, the [Terms and Conditions](#) for United Community will amend and replace your current account agreement. These new terms, conditions, and fees will be applicable to your account, including the new fee schedule, which is included in the [Account Terms and Disclosures Guide](#).

As a courtesy, there will be no monthly maintenance fees assessed on your checking or money market account(s) during the first three statement cycles following conversion or your savings account(s) during the first quarterly statement cycle following conversion. Please reference United’s [Account Terms and Disclosures Guide](#) for additional product information.

	If your current account is:	Then your new account will be:	On July 14, 2025, the following change in terms will be made to your account. Please reference United’s Account Terms and Disclosures Guide for full details.	
CHECKING	Regular Checking	United Checking for Students (if youngest account holder is under 23 in 2025)	• Free access to 1,260+ Publix Presto! ATMs and 200+ United Community ATMs/ITMs. • Free eStatements through online banking (or \$3 monthly for paper statements).	• There is no monthly service charge.
		United Checking for 55+ (if oldest account holder is 55 or older in 2025)	• Free access to 1,260+ Publix Presto! ATMs and 200+ United Community ATMs/ITMs. • Free standard wallet checks (limited to one order per year).	• There is no monthly service charge.
		United Checking (all others)	• Free access to 1,260+ Publix Presto! ATMs and 200+ United Community ATMs/ITMs.	• There is an \$8 monthly service charge. • Avoid monthly service charge if 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, retirement, VA Benefits, and annuity or dividend payments.
	Prestige NOW Checking Personal NOW	United Signature Checking	• This is a tiered, variable rate account. The interest rate and Annual Percentage Yield may change. Interest will be paid at the prevailing rate. • Complimentary exclusive Signature Banking checks (limited to two (2) orders per year). • No fees for Overdraft Protection Transfers, Official Checks, and ATM/debit card replacements. • \$30 discount for Stop Payment requests. • \$25 reimbursement on annual safe deposit box rental. • No charge for foreign or outside network ATM/Debit Card usage • Up to \$5 refund per statement cycle on ATM fees charged by other institutions when you access an ATM outside of the Publix Presto! ATM and United Community ATM/ITM networks.	• There is a \$25 monthly service charge. • Avoid monthly service charge 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. Additionally, the monthly service charge may be avoided if the primary account holder for this account also maintains assets under management with United Community Advisors or maintains a mortgage loan serviced by United Community Mortgage 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.)

		If your current account is:	Then your new account will be:	On July 14, 2025, the following change in terms will be made to your account. Please reference United's Account Terms and Disclosures Guide for full details..	
SAVINGS		Personal MMDA Personal Premium Savings	United Money Market	• This is a tiered, variable rate account. The interest rate and Annual Percentage Yield may change. Interest will be paid at the prevailing rate.	• There is a \$12 monthly service charge. • Avoid the monthly service charge by maintaining \$1,500 minimum daily balance.
		Special Prestige Savings	United Savings	• This is a tiered, variable rate account. The interest rate and Annual Percentage Yield may change. Interest will be paid at the prevailing rate.	• There is a \$5 quarterly service charge. • Avoid the quarterly service charge by maintaining \$100 minimum daily balance.
		Health Savings Account (HSA)	Health Savings Account (HSA)	• This is a tiered, variable rate account. The interest rate and Annual Percentage Yield may change. Interest will be paid at the prevailing rate.	• There is a \$2.75 monthly service charge.
		Certificate of Deposit and Individual Retirement Account	Certificate of Deposit and Individual Retirement Account	• The terms of your existing Certificate of Deposit (CD) and Individual Retirement Account (IRA) will remain unchanged until maturity, except as referenced in United's Account Terms and Disclosures Guide.	

Business Banking



Business Banking

Business Deposit Account Details

Your ANB business deposit accounts will undergo a few changes as we integrate ANB’s operating system into United’s. They will transition to a new account type with similar benefits and features, the details of which are outlined on the following pages.

Beginning July 14, 2025, the [Terms and Conditions](#) for United Community will amend and replace your current account agreement. These new terms, conditions, and fees will be applicable to your account, including the new fee schedule, which is part of the which is included in the [Account Terms and Disclosures Guide](#).

As a courtesy, there will be no monthly maintenance fees assessed on your checking or money market account(s) during the first three statement cycles following conversion or your savings account(s) during the first quarterly statement cycle following conversion.

SAVINGS	If your current account is:	Then your new account will be:	On July 14, 2025, the following change in terms will be made to your account. Please reference United's Account Terms and Disclosures Guide for full details.
	Business MMDA Commercial Savings	Business Money Market	• This is a tiered, variable rate account. The interest rate and Annual Percentage Yield may change. Interest will be paid at the prevailing rate. • There is a \$12 monthly service charge. • Avoid the monthly service charge by maintaining \$2,500 minimum daily balance.
	Certificate of Deposit	Certificate of Deposit	• The terms of your existing Certificate of Deposit (CD) will remain unchanged until maturity, except as referenced in United's Account Terms and Disclosures Guide.

CHECKING	If your current account is:	Then your new account will be:	On July 14, 2025 the following change in terms will be made to your account. Please reference the enclosed Terms and Conditions which is included in the Account Terms and Disclosures Guide .
	Small Business Checking	Business Select Checking	• There is a \$12.50 monthly service charge. • Avoid monthly service charge by maintaining \$2,500 minimum daily balance. You may also 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 United Community. • 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). • Cash deposited is complimentary.
	Business Interest Business NOW	Business Interest Checking	• This is a tiered, variable rate account. The interest rate and Annual Percentage Yield may change. Interest will be paid at the prevailing rate. • There is a \$15 monthly service charge. • Avoid monthly service charge by maintaining \$2,500 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). • First \$10,000 per month of cash deposited is complimentary; \$0.15 per \$100 of cash deposited after that.
	Commercial Checking	Business Analysis Checking	• \$25 monthly service charge. • Earnings Credit is based on average daily collected balance. • 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 and Currency Deposited: \$0.15 per \$100 deposited
	IOTA Checking	IOLTA Checking	• United Community is a certified Interest on Trust Account (IOTA) provider for attorneys. An IOTA moves potential interest income from an attorney's general client trust account to the State Bar to help fund community-based programs.

FAQs



Frequently Asked Questions (FAQs)

Below are some of the most frequently asked questions concerning the transition of your accounts. You may receive separate, additional notices from us that provide more detailed information on upcoming changes. Please take a moment to review this information and, if necessary, act upon these changes per the instructions provided.

As always, your banker is available to support you through this transition.

General

Q: Why are changes being made to my accounts, debit card, and online banking system?

A: ANB and United Community will be joining forces in order to deliver the same personalized care you enjoy today, 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 bankers you know and trust, at the same locations.

ANB’s operating system will be fully integrated into United’s the weekend of July 12. As a result, the accounts and services you have with ANB will undergo some changes. Effective July 14, all of your accounts and services will be subject to United’s account terms and disclosures.

More than anything, we are working to ensure these changes are as seamless as possible.

Q: Will the name remain American National Bank?

A: American National Bank will begin operating under the United Community name, with a full transition on July 14. The United and ANB teams will work diligently in the background to make this transition as seamless as possible for you.

Q: Who is United Community?

A: United Community is a top 100 US financial institution with \$27.9 billion in assets as of March 31, 2025, that, through its subsidiaries, provides a full range of banking, wealth management, and mortgage services. United Community Banks, Inc. (NYSE: UCB) is the financial holding company for United Community, which has 199 offices across Alabama, Florida, Georgia, North Carolina, South Carolina, and Tennessee, as well as a national SBA lending franchise and a national equipment financing subsidiary.

Since 1950, United Community has been dedicated to providing best-in-class service to our customers as the foundation of every relationship. We are committed to improving the lives of residents in the communities we serve through the philosophy of delivering an exceptional banking service. We strive to provide valuable, convenient, and innovative banking with the attentive customer service you deserve.

We’re honored to have received the following awards over the past several years:

- *#1 for Retail Banking Customer Satisfaction in the Southeast, plus #1 in Trust and People (J.D. Power), 11-time winner*
- *Coalition Greenwich Best Bank Awards, 2025 (Coalition Greenwich)*
 - *5 awards for outstanding performance in Middle Market and Small Business Banking, including national honors for Overall Satisfaction*
- *America’s Most Trustworthy Companies, 2025 (Newsweek)*
- *Best Banks to Work For, 2024 (American Banker)*
 - *Marks eight years in a row based on employee satisfaction*
- *World’s Most Trustworthy Companies, 2024 (Newsweek)*
- *America’s Best Midsize Companies, 2024 (Time)*

We are proud of this success, but we're even more proud of the tradition upon which our company was built—treating customers the way we want to be treated. We are committed to helping individuals, families, businesses, and communities grow strong and prosperous. Additional information about United can be found at ucbi.com.

Q: Will I continue to work with my same bankers?

A: Yes, the bankers you know and trust are committed to assisting you through this system integration, and will continue to do so after this transition. Your banker is backed by a team of professionals that have a high commitment to customer service and local relationships.

Q: Will my local banking office remain open?

A: Yes, you will continue to enjoy the same convenience and service from the team of professionals you know and trust, at the same locations you use today.

Q: Will I have access to United Community's network of branches and ATMs?

A: Yes, beginning Monday, July 14, you may conduct transactions at all of United's branch, ATM, and Interactive Teller Machine (ITM) locations throughout Alabama, Florida, Georgia, North Carolina, South Carolina, and Tennessee. Plus, United Community is a member of the Publix Presto! ATM network where customers can enjoy free access to over 1,260 ATMs all across the Southeast. Visit ucbi.com/locations for a complete list of United's locations.

Q: What is an ITM?

A: An Interactive Teller Machine, or ITM for short, combines the convenience of an ATM with the award-winning service delivered by friendly, knowledgeable United employees. Physically, the machine looks similar to an ATM, but it has video capabilities that allow you to interact with a teller. Interactive Tellers can help you conduct more transactions than basic ATMs and can answer different questions you might have about your finances or a particular

transaction. All this without having to wait in line at the branch.

United ITMs still offer the functionality of an ATM, where customers can simply withdraw cash, view account balances, and perform other basic ATM transactions.

Q: What changes are being made to any checking, money market, or savings account(s)?

A: All checking, savings, and/or money market accounts will automatically transition to a new product during the conversion in July. This notice highlights changes to your account terms. Beginning July 14, the [Terms and Conditions](#) and [Account Terms and Disclosures Guide](#) will amend and replace your current account agreement with ANB.

- An interim paper statement will be mailed on Friday, July 11. This statement will include activity on your account up to final processing.
- As a courtesy, there will be no monthly maintenance fees assessed on your checking or money market account(s) during the first three statement cycles following conversion or your savings account(s) during the first quarterly statement cycle following conversion.

If you have any questions regarding your account type or the fees associated with your new account, please contact your banker or call us at 1-800-UCBANK1.

Q: What if I want a different product?

A: Your banker will be happy to discuss a solution that best fits your financial needs.

Q: Will there be any changes to my Certificate of Deposit (CD) or Individual Retirement Account (IRA)?

A: If you have a CD or a fixed IRA, the interest rate will not change until it matures. Please refer to [United's Account Terms and Disclosures Guide](#) for additional information regarding these accounts.

Q: Will I need new checks or deposit slips for my checking accounts?

A: Please continue using your current checks and checking deposit slips until your supply is gone. When it is time for you to reorder, please contact United Community to ensure that you receive new checks with the correct routing number. The new routing number is 061112843.

Q: Will I need savings deposit or withdrawal slips for my savings account?

A: Yes, savings deposit and withdrawal slips issued by ANB should be discarded after Friday, July 11. Please call 1-800-UCBANK1 or visit a branch office to request a complimentary replacement order.

Q: Will direct deposits and automatic payments continue to process as normal?

A: Yes, your direct deposits and automatic payments will continue to be processed in the same manner as they are now. There is no action you need to take.

If any merchants are currently using your ANB debit card as a payment method for recurring bills, please provide your new United Community debit card number beginning Monday, July 14.

Q: Will I have access to 24-Hour Telephone Banking?

A: Yes, you will have access to 24-Hour Telephone Banking beginning Monday, July 14, at 8:00am ET by dialing 1-800-UCBANK1. You will be able to check your account balance, review your transactions, transfer funds, make a payment, report lost or stolen cards, and more.

The last four digits of your tax identification number will serve as your temporary PIN until you designate the PIN of your choice. Please note that your 24-Hour Telephone Banking PIN will be reset to the last four digits of your tax identification number even if you have a previously established PIN.

Q: Will there be any changes to my safe deposit box?

A: Please reference [United’s Account Terms and Disclosures Guide](#) for details regarding safe deposit box rental fees.

Q: What will I need to do to continue receiving incoming domestic and international wire transfers to my account?

A: 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 July 14:

- 1. Financial Institution Name: **United Community**
- 2. **Domestic:** Bank Routing Number (also called ABA Number): **061112843**
International: Bank Identifier Code (also called BIC): **UCOUUS33**
- 3. Address: **125 Highway 515 East**
Blairsville, GA 30512
- 4. Your name and account number

Incoming wire transfers intended for loan payments or loan payoffs should use the following format to avoid delay or return:

Wire funds to: **United Community**
125 Highway 515 East
Blairsville, GA 30512

ABA: **#061112843**
Credit Account Name: **United Community Loan Operations**
Credit Account Number: **1203-009-001**
OBI/Special Instructions: **FFC: Input Borrower Name and Loan Account Number**
ATTN: **Loan Operations**
RE: *Input any additional information here*

Q: Will I be able to use the night depository as I have in the past?

A: Yes, you will be able to use any United Community night depository, where available. Contact your banker for more information about this convenient service.

Q: I received multiple copies of the same mailing. Is this a mistake?

A: Through the course of the conversion process, you may receive multiple copies of the same mailing. Please understand that this is not a mistake. If there are multiple primary account holders within one household, multiple copies of a mailing may be sent.

Q: Whom will my year-end tax information come from?

A: Your 2025 year-end tax information will be issued under United Community and will be postmarked by the required date of January 31, 2026.

Debit Cards

Q: What are the daily cash withdrawal and transaction limits with my new United Community Mastercard® debit card?

A: The majority of account holders may withdraw no more than \$500 in cash per day, and you may not exceed \$3,500 in transactions per day using your debit card. Signature Checking account holders are limited to withdrawals of no more than \$1,000 in cash per day and may not exceed \$5,000 in transactions per day. Additional details may be found in the Electronic Fund Disclosure section of the [Account Terms and Disclosures Guide](#).

Credit Cards

Q: Will there be any changes with my ANB credit card?

A: Typically, no. If you currently have an ANB branded credit card, the issuer of your card is Card Assets, a division of First Arkansas Bank and Trust. In most cases, your credit card account will remain with Card Assets—it will not transition to United Community. If you have questions regarding an existing ANB branded credit card, you can contact Card Assets directly at 800-854-7642. You may also receive correspondence directly from Card Assets regarding the status of your credit card. A small number of customers may be impacted and we will contact you directly.

Statements

Q: Will I receive check images with my statements?

A: Check images are included with all eStatements (also known as paperless statements). Business clients receiving paper statements will also continue to receive check images at no cost. However, check images will not be included with personal deposit account paper statements. You may request to have check images added to your paper statements for an additional monthly fee.

Q: I am currently receiving eStatements. How will I receive my statement going forward?

A: If you already receive eStatements, a notification will be sent to the email address we have in our records when your statement is ready to be accessed through Online and Mobile Banking. You must be enrolled in online banking in order to access your eStatements.

Q: Will I continue to have access to my ANB account eStatements through online banking?

A: Yes, up to 24 months of eStatements will be available within Online and Mobile Banking. However, there may be a delay accessing eStatements following the conversion. Prior to Friday, July 11, you may find it beneficial to print or save existing documents that you may need to access at a later time.

Q: If I have lost a statement or I need information on transactions that occurred on or before July 11, whom should I contact?

A: You may call or stop by any United Community location, and we will be happy to assist you in acquiring the information you need.

Online and Mobile Banking

Q: Will United Community's new Online and Mobile Banking system offer new features and functionality?

A: Yes, you'll enjoy an enhanced online and mobile banking experience that includes:

Extra security. Benefit from added fraud prevention and security features including the use of Secure Access Codes and browser registration.

Mobile optimization. View and manage all of your bank accounts from your desktop, tablet, or smartphone. All of the features available within online banking are also available within the mobile banking app.

My Money Manager. Manage and review cash flow, spending trends, assets, debt, and budgets with a single login. My Money Manager makes it easy to track your cash with charts and graphs, see your spending history, categorize transactions, create budgets, and plan for your financial future.

Q: Will there be any disruption in the Online and Mobile Banking service during the conversion?

A: ANB's online and mobile banking service will be turned off at 5:00pm ET on Friday, July 11, while we transition to a new and improved system.

You may begin using the United Online and Mobile Banking system on Monday, July 14, at 8:00am ET by visiting ucbi.com.

Q: Will there be any disruption in the Bill Pay service during the conversion?

A: The Bill Pay service will be temporarily unavailable beginning at 5:00pm ET on Thursday, July 10, until Monday, July 14, 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.

Cash Management

Q: My business has Cash Management Services. How will these transition?

A: United Community will continue to offer comprehensive and cost-effective solutions to better help you manage cash flow and streamline business processes through our Treasury Management department. You will continue to enjoy all of your existing services while gaining access to new tools to improve your financial management. We will work directly with you to ensure a smooth transition.

These services include but are not limited to ACH Origination, Wire Transfers, Positive Pay, Remote Deposit Capture, Information Reporting, and Cash Sweep Services. Additional information about the transition of your existing Services will be shared in the coming weeks.

Q: If I have questions about my Treasury Management services or want to enroll in new Treasury Management Services who can I call?

A: You can continue to work with your local ANB banker by contacting them at 954-491-7788 until July 11, after which you can speak to a Treasury Management specialist at 866-270-6100 or by contacting treasurymgmt@ucbi.com.

Q: Will there be any disruption to my Treasury Management services?

A: There will be a period of transition during conversion weekend, July 11-13, in which you will not be able to access your Treasury Management services for a period of time. Additional information including specific product’s dates and cutoff times will be communicated in the coming weeks.

Merchant Services

Q: My business uses Merchant Services. How will these transition?

A: United Community provides cutting-edge, competitive merchant service solutions that enable your business to offer flexible payment options seamlessly. Additional information will be shared in the coming weeks to ensure a smooth transition.

Loans and Lines of Credit

Q: Will my loan account number change?

A: In most cases, your loan account number will not change. However, there are some that will be changing as they are not currently compatible with United’s operating system. In those cases, additional information about your new loan account number will be provided in a separate mailing.

Q: What if I have my loan payments automatically drafted or issued from a different financial institution or Bill Pay service? Do I need to do anything?

A: Yes, please contact your financial institution or Bill Pay service provider and provide the following information to begin using on Monday, July 14:

United Community
P.O. Box 249
Blairsville, Georgia 30514
ABA #061112843

Loan payments automatically drafted from an account at United Community (formerly ANB) will be automatically updated and no action is required, unless your draft is not compatible with United Community’s operating system. If this occurs, you will receive a call or communication from your loan officer providing more details.

Q: What are other ways I can make a loan payment?

A: Beginning Monday, July 14, you can make your payment at any United Community location, online at ucbi.com/make-a-loan-payment, or by mail to:

United Community
P.O. Box 249
Blairsville, GA 30514

Q: Will I continue to receive a payment statement for my business loan or business line of credit?

A: Yes, accounts with active balances will continue to receive a payment statement, but it may look slightly different than your current statement. If your payment was automatically debited from your deposit account, you will receive a courtesy payment statement.

Beginning Monday, July 14, you can make your payment at any United Community location, post it online at ucbi.com/make-a-loan-payment, or mail it to:

United Community
P.O. Box 249
Blairsville, GA 30514

Q: When should I notify my insurance carrier where to send my insurance policy covering the collateral that secures my loan?

A: On or after Monday, July 14, please notify your insurance carrier to update the Loss Payee Clause or Mortgagee Clause on all collateral securing your loan(s) to:

United Community
ISAOA ATIMA
P.O. Box 2596
Kennesaw, GA 30156

You will receive a letter shortly after July 14 which will provide further detail to update the Loss Payee/Mortgagee clause on your loans.

Q: Will I continue to receive a payment statement for my installment loan, Home Equity Line of Credit (HELOC), or mortgage loan?

A: Yes, accounts with active balances will continue to receive a payment statement, but it may look slightly different than your current statement. If your payment was automatically debited from your deposit account, you will receive a courtesy payment statement. If your HELOC account reflects a zero balance, you will not receive a monthly statement; however, a regulatory annual statement will be generated. If your HELOC account or personal line of credit reflects an interest balance less than \$10, it will not generate a payment statement.

Beginning Monday, July 14, you can make your payment at any United Community branch or mail it to:

United Community
P.O. Box 249
Blairsville, GA 30514

Q: If I have questions regarding my escrow account, who can I call?

A: Please call 1-800-UCBANK1 to speak to one of our mortgage servicing specialists.

Q: Will I need new checks for my Home Equity Line of Credit (HELOC)?

A: Yes, all customers with a HELOC will be issued new HELOC checks to begin using on Monday, July 14. Please discontinue use and safely discard any old HELOC checks as of this date.

Q: If my mortgage loan currently has an escrow account, will the escrow balances be transferred to United Community?

A: Yes, your existing loan escrow account balances will be transferred and serviced by United Community beginning July 14 , 2025. On or after July 14, if you receive an insurance bill or tax bill that needs to be paid, take them to your local United Community location or send them directly to our Escrow Department by fax or mail.

United Community
Escrow Department
125 East Broad Street
Greenville, SC 29601
Fax: 864-239-0896

Overdraft Management Options

Q: How are overdrafts covered?

A: An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Effective Monday, July 14, United Community may cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with qualifying accounts.
2. We also offer overdraft protection plans available for qualifying accounts, such as a link to a checking account, savings account, or line of credit, which may be less expensive than our standard overdraft practices. Please call or visit any of our locations to learn more.

Q: What are the standard overdraft practices that come with qualifying accounts?

A: Effective Monday, July 14, United Community may authorize and pay overdrafts for the following types of transactions for qualifying consumer accounts:

- Checks, ACH, and other transactions made using your checking account number
- Automatic bill payments

However, we will not authorize and pay overdrafts for the following types of transactions for qualifying consumer accounts unless you ask us to:

- 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.

Additional details, including information about fees associated with standard overdraft practices, can be found in [United's Account Terms and Disclosures Guide](#).

Q: Will United Community pay overdrafts on my ATM and everyday debit card transactions for qualifying consumer accounts?

A: Yes, we may, at our discretion, authorize and pay overdrafts on your ATM and everyday debit card transactions if you authorize us to do so. You may opt in to Courtesy Overdraft with ATM and Debit Card Coverage beginning Monday, July 14, online at ucbi.com/courtesy or by contacting your banker, calling us at 1-800-UCBANK1, or visiting any United Community location.

Q: Will automatic transfers continue from a linked United Community (formerly ANB) account for overdraft purposes?

A: Yes, any automatic transfers from deposit accounts or lines of credit that are set up on your United Community accounts for overdraft purposes will continue. Please refer to the enclosed [United's Account Terms and Disclosures Guide](#) for additional information about overdraft options and fees.

FDIC Coverage

Q: Are my accounts still FDIC insured?

A: Yes, you have a six-month grace period to restructure accounts. Under FDIC rules, for at least six months after the May 1, 2025 merger date, your ANB accounts are separately insured from any accounts you may already have at United Community. This grace period gives you the opportunity to restructure accounts, if necessary.

Following the initial six-month period, checking and savings accounts will be insured as United Community, but Certificates of Deposit may continue to be insured separately for a longer period as described below.

Certificates of Deposit will be insured separately until the first maturity date after the end of the six-month grace period. Separate coverage may be extended based on opening and renewal dates, maturity dates, and varying terms or amounts.

The basic FDIC insurance amount is \$250,000 for each depositor at each bank. If you have money in both banks, so long as your combined total (including accrued interest) is \$250,000 or less, all your money is fully protected.

Even if the merger results in you having more than \$250,000 in the combined deposits, you may still be fully insured. First, remember that deposits you hold in different “ownership categories”—such as joint, single, and retirement accounts—are separately insured up to \$250,000. That means, for example, that after the merger, you could have up to \$250,000 in single accounts and up to \$250,000 in your portion of joint accounts and still be fully insured.

If you have questions about your deposit insurance, please contact us, or you can call the FDIC at 1-877-ASK-FDIC and ask to speak to a deposit insurance specialist.

Assistance and Additional Resources

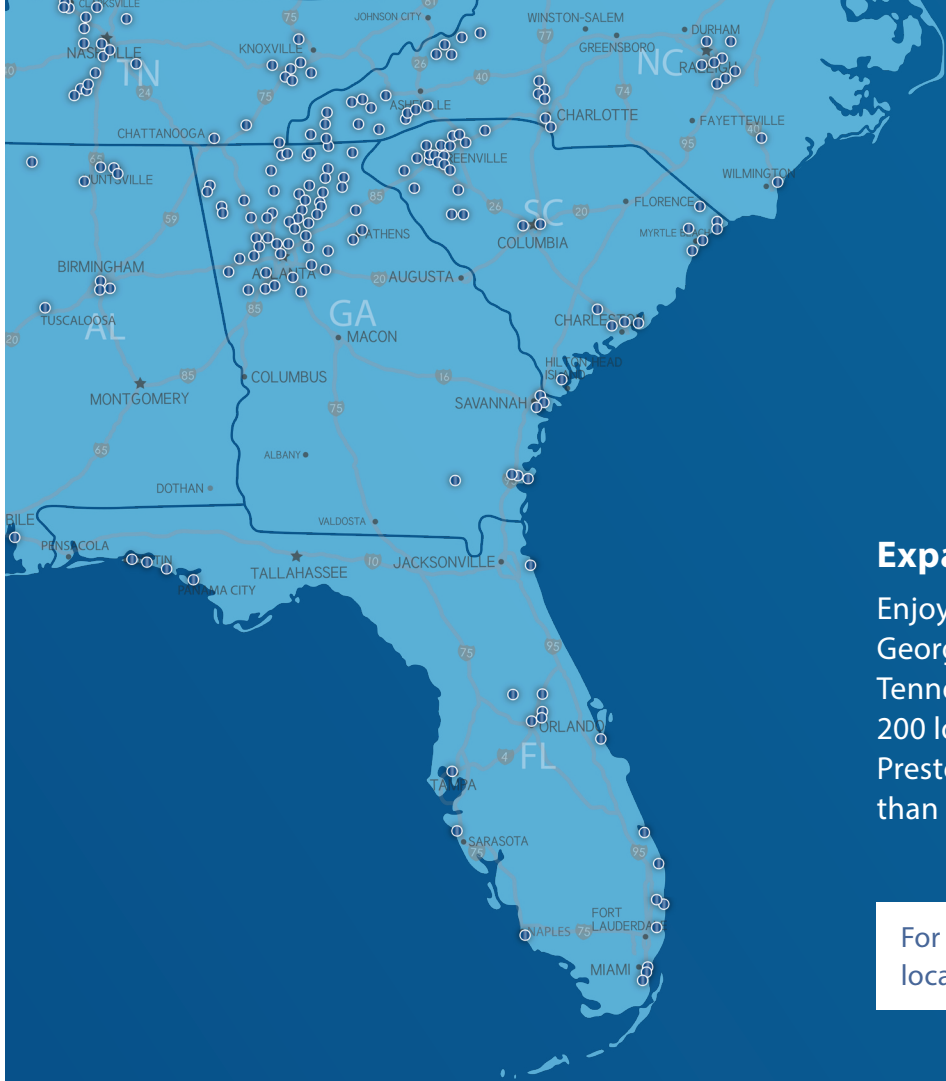


Assistance and Additional Resources

Have questions? We're here to help.

Contact your local banker or our Customer Contact Center at 1-800-UCBANK1 (1-800-822-2651) or visit ucbi.com/ANB.

General Support	
24/7 Telephone Banking	1-800-822-2651, Option 1
Customer Contact Center	
Call	1-800-822-2651, Option 2
Chat	Monday–Friday, 8:00am–6:00pm ET and Saturday, 9:00am–12:00pm ET
Online Banking	
Secure Message	



Expanded Access Across the Southeast

Enjoy access to services in Alabama, Florida, Georgia, North Carolina, South Carolina, and Tennessee. In addition to our network of over 200 locations, United is a member of the Publix® Presto! network, which allows access to more than 1,260 ATMs nationwide with no fee.

For more information on United Community locations and hours, visit ucbi.com/locations.



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