



June 25, 2009

Dear Customer of the former Southern Community Bank,

Welcome to the United Community Bank family of valued customers. While this may be a confusing time for you, it also marks a new era in your banking experience as you become a United Community Bank customer. Soon you will have access to many more locations, services, ATMs and a team of 2000 experienced bankers in three states; not to mention customer service that is consistently rated above 90% - among the best in the banking industry.

The first question on your mind is surely, "what now?" Let me first and foremost unequivocally assure you that your money is safe, secure and continues to be insured by the FDIC.* Also, United Community Bank has accepted the transfer of both insured AND uninsured deposits, so not one Southern Community customer will lose any of the balances they have on deposit with Southern Community Bank - *even if the balance exceeded the FDIC insurance limit.*

I am also enclosing a fact sheet that will provide answers to many of the questions you may have and a notice from the FDIC explaining how to make sure that you affirm your deposits. I encourage you to carefully read the FDIC document which, in summary, says that in order to successfully affirm your deposits and switch them to United Community Bank; you must do one of the following within 18 months:

1. Conduct a routine banking transaction with your account - deposit, withdrawal, write a check, Conduct an electronic transaction, etc.;
2. Come in to the bank and sign a new signature card;
3. Complete a change of address card at the bank; or
4. Send a letter to United Community Bank asking us to keep your account active.

Keep in mind that you have the right to withdraw your funds *without penalty* at any time prior to entering into a new deposit agreement with United Community Bank.

As for your day-to-day banking, continue to bank as you normally would. We will follow up with additional information in the next few weeks.

Again, on behalf of the entire United Community Bank family, WELCOME ... it is our privilege to serve you in any way possible. Please call or stop by your normal bank location with any questions or concerns.

Sincerely,

Jimmy Tallent
President and Chief Executive Officer
United Community Banks, Inc.

P.S. Please visit our website at ucbi.com for more detailed information on United Community Bank and our services.

* Up to \$250,000 through 12/31/2013.