

*Welcome to
the family.*

- At the end of business on Friday, June 19, United Community Bank entered into an agreement with the FDIC to acquire the assets and assume the deposit liabilities and secured wholesale borrowings of Southern Community Bank.
- **Your money continues to be safe and secure.** Your accounts will continue to be insured by the FDIC to the full limit allowed by law. As part of this transaction, United Community Bank has assumed both insured *and* non-insured deposits ... so not one Southern Community Bank customer has lost a single dime in this acquisition.
- In addition to the security of government protection, you also have the added comfort of being part of United Community Bank – the third-largest bank based in Georgia, with assets of \$8.1 billion. Headquartered in Blairsville, United Community Bank has been in business since 1950, and operates over 100 banking offices located throughout Georgia, western North Carolina and east Tennessee. Full details about United Community Bank are available at www.ucbi.com
- For now it is business as usual ... continue to bank as you always have. This includes your checking, savings, money market, CDs, loans, mortgages and retirement accounts. In addition, you also can continue to :
 - √ Use your ATM/Debit cards;
 - √ Submit automatic online bill payments and direct deposits;
 - √ Access your safe deposit boxes;
 - √ Conduct phone banking; and
 - √ Use Southern Community checks and deposit slips, as usual

United Community Bank will be in touch with you when the transition is completed, and you will get information on the switch to United accounts, checks, ATM cards, etc. This should take several weeks. After the transition is complete, you will be able to enjoy the convenience of many additional banking offices in three states, enhanced services and products, and access to many more ATM machines, including machines in hundreds of Publix supermarkets.

- Please keep in mind, until we combine our operating systems, you will not be able to use existing United Community Bank locations. Likewise, existing United Community Bank customers will not be able to use the former Southern Community Bank branches.
- Again, on behalf of the entire United Community Bank family, WELCOME ... it is our privilege to serve you in any way possible.