



Deposit Account Agreement and Disclosure

This Deposit Account Agreement and Disclosure (Deposit Agreement) governs all deposit accounts (including non-negotiable certificates of deposit) established with United Bank or one of our predecessors and replaces and supersedes any previous deposit agreements. The words "we," "our," and "us" refer to United Bank. The words "You," "your," and "depositor" refer to the account owner or each joint owner identified on the signature card or other account documents and each of their legal representatives. Please read this information carefully and keep it with your other account records. Whenever a customer opens a deposit account with United Bank, the customer is provided with a Truth in Savings Account Disclosure (Account Disclosure) that discloses certain important terms regarding the specific account to be opened in addition to the terms contained in this Deposit Agreement. The Account Disclosure contains terms unique to each type of depository relationship a customer has with United Bank and the Account Disclosure will control in any situation where there is a conflict between the Account Disclosure and this Deposit Agreement. Whenever a customer opens a demand deposit account, any other form of account allowing check access, or savings account, a signature card is provided which may contain language intending to govern the relationship between United Bank and the customer with regard to the specific account. Any language on any such signature card is agreed to be additional terms to this Deposit Agreement only to the extent that any language on any such signature card is not in conflict with this Deposit Agreement and any such language that is in conflict with this Deposit Agreement is deemed to be null and void. Whenever a customer opens a deposit relationship defined as a Time Deposit according to Section 12 of this Deposit Agreement, the customer may receive a document that provides specific information regarding the time deposit or certificate of deposit purchased by the customer. Whenever there is a conflict between the language contained in the Certificate of Deposit form or Time Deposit certificate and this Deposit Agreement, the language contained in the Certificate of Deposit form or Time Deposit certificate shall control and those terms but only those such terms contained in this Deposit Agreement in conflict with the language contained in the Certificate of Deposit form or Time Deposit certificate shall not be enforced.

At the time you opened your account, you received a Fee Schedule containing the fee(s) applicable to your account. You may have also received an Account Disclosure (a/k/a Truth in Savings Disclosure) that provided all the fees and charges applicable to the account; how to obtain the interest rate and applicable Annual Percentage Yield; the minimum balance requirements; compounding and crediting of interest; and other pertinent information related to the account. The information found in the Fee Schedule and/or the Account Disclosure may change from time to time. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, and you have a consumer account, we will provide you with written notice 30 days prior to the change.

If your account is classified as a personal, consumer account, and it becomes evident from the type, frequency, payees, payors, or by some other identifiable account activity that you are using the account to conduct business, or participate in other non-consumer activities on a recurring basis, including but not limited to running a sports association, a civic club, or a church, we expressly reserve the right to convert your account to a non-consumer account. Conversion of your account will result in a different fee schedule. Conversion of your account will result in the loss of certain consumer only protections, including but not limited to Overdraft Privilege, and debit/check card protections. Conversion of your account type may require you to provide additional documentation for that account, including but not limited to trade name registration, employer identification number (EIN), minutes, or resolutions. If you are unable to provide such requested documentation, we may close your account.

This Deposit Agreement may contain addendum(s) which are incorporated herein by this reference. Which addendum(s) are attached is determined by the type(s) of account(s) you have. There may be provisions contained in this Agreement that do not apply to non-consumer accounts. The inclusion of these provisions does not entitle a non-consumer to protections under such provisions. The inclusion of these consumer protection provisions in this Deposit Agreement is merely for ease of administration and should not be construed as to apply to all deposit accounts.

Items for purposes of this agreement are defined as all orders and instructions for payment, transfer or withdrawal of funds from an account. As examples, item includes: a check, substitute check, purported substitute check, electronic transaction (including an ACH transaction, ATM withdrawal or transfer, or point-of-sale transaction), draft, demand draft, remotely created check, remotely created consumer check, image replacement document, indemnified copy, preauthorized draft, preauthorized payment, automatic transfer, telephone-initiated transfer, AccessUnited (online) transfer or bill payment instruction, withdrawal slip, in-person transfer or withdrawal, cash ticket, deposit adjustment or other order of instruction for the payment, transfer, or withdrawal of funds, or an image, digital image or photocopy of any of the foregoing. Item also includes any written document created or authorized in your name that would be a check or draft but for the fact that it has not been signed. Item may also include a check, draft, warrant, or other item deposited to your account, including a deposited item that was returned unpaid. Item also includes other order of instruction for payment, transfer, or withdrawal of funds, processed via an interactive teller machine (ITM).

1. Ownership of Accounts

a. Joint Accounts. An account having more than one present owner is called a joint account. Each owner of a joint account agrees with us and with the other owner(s) that all monies and items deposited to the account shall be owned by them as joint tenants with right of survivorship and not as tenants in common. Each joint owner is bound by all of the terms and conditions of this Deposit Agreement. Each joint owner is authorized to order the payment, withdrawal or transfer of funds on deposit in a joint account. Each joint owner agrees that we may follow the orders or instructions of any one of the joint owners without becoming liable to the others. We are authorized, but not obligated, to honor an order from a joint owner even though it may create an overdraft in the account, and all joint owners are responsible for all orders and overdrafts created by any joint owner.

We are authorized to deposit to any joint account, with or without endorsement, any check or other instrument payable to any one of the joint owners, or, at our discretion, with a joint owner's endorsement supplied by us. Each joint owner appoints each and all other joint owners as attorney or agent with full power to pledge to us all or any part of the funds in the account as security and to deposit into the account money or instruments of the others, and for that purpose to endorse any instrument payable to any one or more of the joint owners. Upon the death of any joint owner(s), the deposits in any joint account will be payable to the surviving account holder(s), who shall be empowered freely to draw on the account. This power is subject to our right to set-off against the account for amounts owed by the deceased joint owner(s), as described in Section 10 of this Deposit Agreement. We are authorized, but not obligated, to stop withdrawals or other payments from a joint account if we receive written instructions from any one of the joint owners, stating that no further withdrawals from the account should be permitted. We are not obligated to notify any joint owner regarding any changes made to the account or any actions of any other joint owner.

b. Trust, guardianship, conservatorship, estate or custodial accounts. You acknowledge that if your account is set up as a trust, guardianship, conservatorship, estate or custodial account of any kind or nature, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this type. An individual(s) named on the account as primary owner(s) will be able to view information about the account online or request

information concerning the account. At our request you will provide us with a copy of the trust document or other instrument. By requesting such documentation we undertake no obligation to monitor or enforce the terms of the trust or other instrument. We are not acting as trustee or fiduciary in terms of the account. We are under no obligation to inquire as to your powers to act as trustee, guardian, conservator, administrator, custodian, or in any other fiduciary capacity for any funds held in that manner and bear no liability to any beneficiary or third party should you act outside your authority. Further, we may assume that the trust or other instrument is in full force and effect, that you are authorized to act in your stated capacity, and that your actions are in accordance with the provisions of the trust or other instrument. If more than one trustee, guardian, conservator, administrator, custodian or other type of fiduciary is named on the account, each such person is authorized to act individually and we may honor checks, withdrawals, orders or requests from any such person on the account, including requests to close the account, add individuals to the account or re-title the account in the name of any person(s). We have no responsibility to notify any beneficiaries of the death of the trustee(s), and we may require the production of legal documents acceptable to us before releasing the funds on deposit to the beneficiary or beneficiaries.

c. In Trust For or Payable on Death Account. If your account is noted as an "In Trust For" or "Payable on Death" account, the trustee, or any one of them if there are multiple trustees, may change the named beneficiary(ies) at any time by written direction to us. The trustee(s) reserves the right to withdraw all or part of the deposit at any time. Such payment or withdrawal shall constitute a revocation of the trust agreement as to the amount withdrawn. The beneficiary(ies) acquires the right to withdraw only if: (i) all of the trustees die, and (ii) the beneficiary(ies) is then living. The beneficiary(ies) is only entitled to the amount that is in the trust after all of the trustee's(s') outstanding checks and debits have been paid. If all of the beneficiaries predecease the trustee(s), the trust shall terminate and title to the money that is credited to the trust shall vest in the trustee as an individual account or joint account with right of survivorship if there are multiple trustees then living. If two or more named beneficiaries survive the death of the trustee(s), such beneficiaries will own the account in equal shares without right of survivorship.

d. Business And Other Non-personal Accounts. If the depositor is a corporation, unincorporated association, fiduciary, partnership, limited liability company or sole proprietorship, or any other non-consumer, including but not limited to a sports association, a civic organization, or a church, each person signing the signature card or other account documents represents and agrees that (1) such person is fully authorized to execute all documents in the capacity stated therein; (2) such person has furnished all documents necessary to evidence that authority; and (3) the depositor will furnish any other documents in such form as we may request from time to time. We are not required to recognize any resolution affecting the account that is not on our form. Any change in authorized signers will not be effective against us until three (3) business days after our receipt of documents effecting the change.

2. Powers Of Attorney. An attorney-in-fact may only be added after approval of your Power of Attorney form. Your Power of Attorney form must be approved by us prior to us recognizing the powers contained therein. Approval of a Power of Attorney form may take up to five business days. We are not required to recognize any power of attorney to act on any account. If we accept a power of attorney, we may continue to recognize the authority of your attorney-in-fact until we receive written notice of revocation or termination and have had a reasonable time to act upon it. We are not required to search public records for a revocation. We also reserve the right to restrict the types or sizes of transactions we will permit an attorney-in-fact to conduct, on a case-by case basis and may require the attorney-in-fact to present the original power of attorney before conducting any transaction. A person acting under a power of attorney is not an owner of an account, no funds in the account belong to that person by reason of that capacity, and that person has no right of survivorship in the account. The account owner will be allowed to view statements and/or conduct transactions. Removal of any authorized signer on your account requires execution of a new signature card. We are not responsible or liable for any loss or damage an account owner incurs arising out of the actions of an attorney-in-fact, or an authorized signer.

3. Claims and Disputes Concerning Your Account. If another person or entity makes a claim against funds in your account, or if we have reason to believe there is or may be a dispute over matters such as the ownership of the account or the authority to withdraw funds, we may, in our sole discretion, (1) continue to rely on current signature cards, resolutions or other account documents, (2) freeze all or part of the funds until the dispute is resolved to our satisfaction, or (3) pay the funds into an appropriate court of law for resolution. We are not liable to you for any loss incurred by you resulting from our claims and/or disputes policy. You may be required to pay attorney fees to us in the event we are required to become involved in a legal action concerning dispute of ownership of the account.

4. Deposits.

a. Items Deposited. To the extent to which we are allowed to under existing federal and state banking laws and regulations we may refuse, accept for collection only, or return all or part of any deposit. We will act as your agent in collecting any items deposited to your account in accordance with our customary practices and applicable law. Credit for items deposited is provisional and subject to revocation if the item is not paid for any reason. We shall not be deemed to have received items sent by mail, or placed in the lobby depositories, night depositories, or any other type of depositories we operate, until after we have received actual delivery of those items sent by mail or removed the contents from such depositories. All deposits received by us after our cutoff hour or on Saturday, Sunday or a bank holiday, including items received by us through the mail or removed by us from depositories after our hours, will be deemed deposited on the next business day. Until we remove items from the depositories, we are only responsible for loss of such items caused by our gross negligence or willful misconduct.

b. Verification of Deposits. When we accept deposits and issue receipts, such deposits and receipts are subject to subsequent verification and corrections if necessary.

c. Endorsements. If you (1) deposit an item bearing an endorsement which is outside of the area extending one and one-half inches from the trailing edge of the back of the item or (2) otherwise cause the endorsement of the first bank of deposit to be obscured, and this causes a delay in the return of the item, you will be responsible for any loss or expense we may incur. The trailing edge is defined as the left side of the item viewed from the front.

d. Identification of Account. You will be responsible for any loss or expense caused by your failure to properly identify the account to which a deposit is made or intended to be made.

e. Items Returned. If a deposited item is returned to us unpaid, we will reverse the credit to your account. At our option and without notice to you that the item has been returned, we may resubmit any returned item for payment. You waive presentment, notice of dishonor and protest. We may process a copy or other evidence of the returned item in lieu of the original.

f. Foreign Currency. If we take an item payable in foreign currency for deposit or collection, you will bear all exchange rate risk. We will not credit the item to your account until we have received the proceeds in U.S. dollars.

g. Encoding/Endorsing. If you undertake to provide our endorsement or encode the amount on items deposited, you agree to adhere to any standards

which are set forth by the Federal Reserve System, or in federal law.

5. Withdrawals.

a. Limits On Withdrawals. If your account is a savings deposit account, as defined by federal law, which may include a savings account or a money market account, it is subject to one or both of the withdrawal limitations described below. If you are not sure whether your account is subject to these limitations, please ask us, or refer to the Schedule of Fees.

(1) *Notice of Intended Withdrawal.* Ordinarily you may withdraw funds from your account without giving us prior notice. Under federal law we must reserve the right to require you to give us seven (7) days prior notice of your intent to withdraw funds from savings deposits accounts. However, this will not apply to you unless the same notice is required of all of our customers with accounts of the same type.

(2) *Transaction Limitations.* This Agreement and federal law impose limits on the number of certain types of withdrawals and transfers you can make each month from a savings deposit account. Please note that these limits do not apply to deposits and they do not apply to withdrawals and transfers you make at one of our bank branches, by mail, or at an ATM or ITM. You can make no more than six transactions each monthly statement cycle (or each month if you have a quarterly statement cycle) from among the following: (i) preauthorized transfers from your savings deposit account (including transfers for overdraft protection); (ii) telephone transfers from your savings deposit account. Telephone transfers include instructions to transfer funds sent to us by facsimile or other electronic transmission; (iii) online banking transfers or bill payment transfers from your savings deposit account; (iv) if checks, drafts, or debit cards are allowed on your savings deposit account, no more than three of the six transactions may be check, drafts or point-of-sale transactions. We count a transaction on the date that we post it to your savings deposit account. This date may be different from the date you authorize, transfer or write the transaction, which means a transaction made during one statement may not be counted until a later statement cycle. If you exceed the transaction limits on more than an occasional basis, we may revoke your privileges on that account or we may convert your savings deposit account to another type of account, such as a checking account. Your funds may no longer earn interest after we convert your account. A fee may apply to some withdrawals or transfers. Please see the schedule of fees for your account.

b. Incomplete and Conditional Items. If you write any item that is incomplete or conditional (such as "void after 90 days" or "not valid over \$500"), you agree that we may pay or refuse to pay such item, in our sole discretion, even though it is incomplete or the condition has not been met.

c. "Stale-Dated" Items. We are not required to pay any item presented more than six months after its date. However, we may pay such an item if we do so in good faith. You agree that we are acting in good faith in paying such an item as long as there is not a stop payment request in effect when we pay the item.

d. Facsimile Signatures. If your items are signed using any facsimile signature or other non-manual form of signature, you acknowledge that its use is solely for your benefit and convenience. You accept sole responsibility for maintaining security over any device for affixing the signature. Such signature will be effective as your signature regardless of whether the person affixing it was authorized to do so.

e. Multiple Signers. If we establish an account for you which purports to require two (2) or more signatures on any items drawn on the account, you acknowledge that such provision is solely for your personal or internal control purposes and shall not be binding on us unless we enter into a separate agreement (other than the signature card or depository authority documentation). You agree that we will not be liable for paying any item lacking the required number of signatures, but bearing at least one authorized signature.

f. Telephone Transfers. We are not obligated to accept telephonic or pre-authorized transfers from your account without your prior written consent. You agree that oral verification of your inquiry code (which may also be known as your privacy code or your access code) prior to completing a telephone transfer is a sufficient and reasonable security measure and that such a verified transfer is an authorized transfer.

g. Automatic Funds Transfers. You may have funds transferred automatically from most United Bank checking or savings accounts to another United Bank checking or savings account or to pay a United Bank loan or credit card account or safe deposit rental fee. Federal law and this Agreement place limits on the number of automated transfers you may make from savings accounts each month. See limits on withdrawals above. If a transfer is made from a savings account, we retain the right to require not less than 7 days written notice of withdrawal. We may honor an oral authorization for an automatic funds transfer. We may however require a written authorization at our discretion. Transfers can only be made on a business day. If a scheduled transfer date falls on a weekend or bank holiday, we may make the transfer on the next business day. If we are unable to complete the transfer because you do not have enough available funds in your account, we may cancel this service. If no termination date is specified at the time of authorization, the authorization to automatically transfer funds will remain in effect until terminated by you in writing no less than 15 days prior to the date you date you request the automatic transfer to stop. We may cancel this service at any time and without notice to you. You agree, in consideration of this service rendered by us, to indemnify (repay us for any loss) and hold us harmless (release us from any responsibility) from any liability or loss occurring due to the dishonor of any check or draft presented which results from any charge made or refused to be made under an automatic funds transfer request.

h. Good Faith Disbursement. You agree that we may disburse funds from your account in good faith reliance on documentation presented to us which purports to give any individual or entity the right to receive such disbursement and we shall not be liable to you for any such good faith disbursement.

i. Liens and Attachments. Following receipt by us of any notice of lien, process in attachment, garnishment or other proceeding relating to you or your account, whether individual or joint, we are authorized, without notice to you or any joint owner of the account, unless otherwise required by law, to withhold payment of so much of the balance in the account as may be the subject of such notice or process, and to pay such amount to the court or creditor, in accordance with applicable state or federal law, without responsibility to you or any joint owner for such withholding or payment or for refusal to honor withdrawals or checks made by you or any joint owner. If we are required to advance funds on your behalf and your account contains insufficient funds to cover such payment, you agree you are liable to us for the funds advanced on your behalf.

j. Postdated Items. We reserve the right to honor or dishonor postdated items. An item is postdated if it is dated after the date of deposit. We will not be liable for damages caused by premature payment of a postdated item. Furthermore, we will not be liable for any damages resulting from dishonor of a postdated item presented for payment before the date of the item.

k. Electronic Presentment. Your account may be debited on the day an item is presented by electronic or other means, or at an earlier time based on notification received by us that an item drawn on your account has been deposited for collection in another financial institution. A determination of your account balance for purposes of making a decision to dishonor an item for insufficiency of available funds may be made at any time between the receipt of such presentment or notice and the time of return of the item, and no more than one such determination need be made.

I. Substitute Checks and Your Rights.

What is a substitute check? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal such as NSF fees for items returned or overdraft fees for items paid.

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at 770-567-7211 or 706-342-7211. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss;
 - An estimate of the amount of your loss;
 - An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check [and/or] the following information to help us identify the substitute check: check number, the name of the person to whom you

wrote the check and the amount of the check.

6. Stop Payments. If we have not already paid a check or other item drawn on your account, then at your request and risk we may accept a stop payment order on it. You may not stop payment on a point of sale transaction or an ATM withdrawal or transfer. We may accept a written or oral stop payment order from any person who has a right to withdraw funds from the account. We may require you to complete a form authorizing the order prior to placing the stop payment or after the stop payment is in effect. You must give us sufficient notice so that we have a reasonable opportunity both to verify the item is unpaid and to act on your request. We may charge you a fee for each stop payment order and each renewal of the order. We use a computer system to identify items. Therefore, to place a stop payment order, we need the account number, item number and the exact amount of the item. If you give us the wrong amount or the wrong item number, we may pay the item. We may also require the date of the item, the name of the person who signed or authorized the item, and the name of the party to whom the item was made payable. We may use only a portion of the required information to identify an item. Your stop payment order takes effect when we have recorded it on your account. In some cases, we may pay an item even if an order is in effect. A stop payment order generally expires after 14 days, unless you provide a writing confirming the stop payment order within those 14 days. However, we may, in our sole discretion, elect to honor a stop payment order for a longer period of time without notice to you. If you want to continue the order after six months, you must ask us in writing to renew the order (except in the case of a stop payment order for all future entries which stop payment will continue until the account is closed). If you want the order to expire in less than six months, you must cancel the order in writing on or before the date you want it to expire. Your request to cancel the order is not effective until we have a reasonable opportunity to act on it. We cancel the order automatically when the account on which the item is drawn is closed. If the item is presented to us for payment after the order expires we may pay the item. If you give us a timely and effective stop payment order and we pay the check, we may have the right to enforce someone else's rights against you on that check. If we do, we may still be able to charge you for the check, even though you stopped payment on it. If we pay an item subject to a valid and timely stop payment order, we may be liable to you if you had a legal right to stop payment and you establish you suffered a loss because of the payment. Our liability, if any, is limited to the actual loss suffered, up to the amount of the item. You must prove the loss to our satisfaction. We are not liable to you for any special, incidental or consequential loss or damage of any kind.

7. Overdrafts. We are not obligated to pay an item presented if your account does not contain sufficient collected funds, but we may pay it at our option and charge you an overdraft fee for an item paid or a NSF fee for an item returned. In addition, if payment is not received for any deposited item, the amount of the item will be charged back to your account and may create an overdraft, for which we will charge you an overdraft fee for an item paid or a NSF fee for an item returned. You agree to pay the amount of any overdraft together with any overdraft fees, immediately upon demand. Payment of an item creating an overdraft is not a loan. Our payment of an overdraft item is a discretionary service to you from which you benefit. Our payment of any item which causes an overdraft on one or more occasions does not obligate us to allow such overdrafts on any future occasion. We have no obligation to notify you before we return any item unpaid because of insufficient funds. If you have a joint account, each of you agrees to be responsible for repayment of overdrafts and service charges caused by items written by you or any other joint owner.

a. Overdraft Service. An insufficient balance can result from several events, such as (1) the payment of items including checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, that are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. However, if you maintain your account in good standing, we may approve your overdraft items within your current available Overdraft Service limit is a non-contractual courtesy. Overdraft Service is not a loan. Our payment of an overpayment item is a discretionary service to you from which you benefit.

Each customer's Overdraft Service limit is personalized and may change often, increasing or decreasing, based on account history. Factors that influence the limit amount will include: (1) how long the account has been open, (2) the amount of deposits made, and (3) the frequency of the deposits. We may suspend the service without any prior notice. In the normal course of business, we generally pay electronic transactions first and then checks in serial number order,

per the bank's policy. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of item payment may create multiple overdrafts during a single banking day for which you will be charged our standard overdraft fee for each item up to five items.

Not all accounts will qualify for Overdraft Service. You must meet certain criteria in order to be eligible for Overdraft Service. Overdraft Service will be automatically added as an account feature in accordance with the eligibility rules unless you opt out. You may opt out of the service at any time by providing notice to us. The notice may be by phone, in person, or in writing, however, we may require you to confirm the notice in writing. You are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an item for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the item plus the bank's standard overdraft fee per item will be deducted from the overdraft limit. We may refuse to pay an overdraft item for you at any time even though we may have previously paid overdrafts for you. You will be notified by mail or electronic delivery if you have agreed to receive electronic communications of any overdraft items paid or items returned for insufficient funds; however, we have no obligation to notify you before we pay or return any item. The amount of any item plus our standard overdraft fee for item paid or NSF fee for item returned that you owe us shall be due and payable upon demand. If there is an item paid by us on an account with more than one owner on the signature card, each owner and agent, if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdraft plus our standard overdraft fee for item paid.

Overdraft Service should not be viewed as an encouragement to overdraw your account. As always, we encourage you to manage your finances responsibly. If you would like to have this service removed from your account, please call (770) 567-7211 or (706) 342-7211. Please note that your Overdraft Service limit will not be reflected in your current balance provided by a teller, at the ATM, through Online Banking or 24hour Telephone Banking; your Overdraft Service limit will be reflected in your available balance.

LIMITATIONS: Overdraft Service is a non-contractual courtesy that is available to individually/jointly owned consumer accounts in good standing for personal or household use. United Bank reserves the right to limit participation to one account per household. We may discontinue this service without prior notice.

8. Customer and Bank Responsibilities.

a. Prompt Review of Account Statements. We will mail or otherwise make account statements available to you on a regular basis when there is activity on your account. We may also do so for periods when there is no activity. If you request that we hold your mail, you agree that we have made your statements and items available to you. You must promptly review the statements and any accompanying items and notify us promptly in writing of any dispute or difference of account for any reason, including unauthorized signature, lack of signature, alteration or other irregularity. You must report any such irregularity promptly, and in no event later than *sixty* (60) days after your statement and items were received or otherwise made available to you. Your statement will be deemed to be received by you three (3) days after its date. Failure to report such irregularity within 60 days shall preclude you from recovering any amounts from us. In addition, under the law we may be relieved of any potential liability for multiple unauthorized signatures or alterations by the same wrongdoer if you do not notify us in writing within *fourteen* (14) days after your statement containing the first such irregularity was received or otherwise made available to you. No legal proceeding or action shall be brought by you against us to recover any amount improperly paid out of the account due to an unauthorized signature, alteration, or other defect unless (1) you have given the written notice provided above, and (2) such action shall have been commenced within one year after the date the statement containing such defect was made available to you.

b. Check Safekeeping. If your account provides for your items to be held by us instead of returned to you, you specifically waive any right to receive cancelled checks or other items with statements. Canceled checks and other items will be deemed to be made available to you when your statement is made-available. We will keep the original items for a limited time, after which we will keep copies, which may be images, as required by law. We will provide copies of checks upon written request, but we reserve the right to provide such copies upon verbal request. We may charge a fee for providing such copies. You continue to be responsible for notifying us promptly in writing of any dispute of difference of account for any reason, including unauthorized signature, lack of signature, alteration, or irregularity within the time periods described above. We are under no duty to retain the original of any canceled checks.

c. Change of Address. You agree to notify us promptly in writing of any change of address and the account(s) affected. We reserve the right to accept verbal notice of change of address. We may recognize a change provided by any joint owner on a joint account or any authorized signor on a non-consumer account, but such change shall not be binding on us until (3) business days after our receipt. If you fail to notify us of a change of address or for any other reason a statement is returned to us, we may destroy the statement and any accompanying items ninety (90) days after the statement date.

d. Bank's Duty of Care. Because of the high volume of items we must process and the largely automated nature of such processing, you agree that we will not be considered to have failed to exercise ordinary care if we examine items pursuant to a manual or other procedure that represents a random sampling of items drawn on all accounts, or that meets certain minimum criteria which we may establish for inspection.

e. Check Orders. All checks, withdrawal forms, and deposit slips must be on forms obtained through us or which we approve in advance. You are responsible for verifying the accuracy of all information on such forms. Our liability, if any, for any printing errors on forms obtained from us is limited to the cost of replacement. We are not responsible for errors or losses you may incur due to improper printing on forms not obtained through us or approved by us in advance. If you elect to order check stock from an outside vendor, it is your sole responsibility to verify our check specifications prior to making such order. We are not liable for any costs, damages, or penalties incurred due to your failure to comply with our check specifications.

9. Service Charges. You agree to pay for various services in accordance with our Schedule of Fees, as in effect from time to time, which are incorporated in this agreement by reference. We may deduct our fee for handling incoming and outgoing wire transfers of funds from the amount of the transfer. With respect to court or administrative orders, subpoenas, summonses, tax levies, or other legal process, unless prohibited or limited by law, you agree to pay our standard charges for research and copying of documents and any other expenses we incur in complying. These may include, but are not limited to, attorneys' fees. We may charge your account for any such fees and expenses. We also expressly reserve the right to impose at any time an assessment on any or all of the various types of accounts offered by us, which approximates amounts we must pay periodically to the Federal Deposit Insurance Corporation (FDIC) for insurance coverage. This assessment is subject to change from time to time in the event of increases or decreases in our cost of FDIC insurance.

10. Bank's Right of Set-off/Security Interest. You agree that all accounts in your name alone and all joint accounts with other persons may, at our option, and without notice to you, be used to pay any and all indebtedness, including but not limited to loans noticed of default, past due loan installments, overdrawn account(s), and/or any other indebtedness owed us or to any of our affiliates or subsidiaries by you or any joint owner, whether the indebtedness is direct or indirect, absolute or contingent, due or to become due, and whether the indebtedness is several and the account is joint, or the debt is joint and the account is several. Notwithstanding anything to the contrary at O.C.G.A. §7-1-821, we are authorized at any time to charge any such indebtedness against your account, without regard to the origin of deposits to the account or beneficial entitlement to monies deposited. "Indebtedness" includes any amounts for which we become liable to any governmental agency or department or any company as a result of recurring payments credited to any of your accounts after the death, legal incapacity or other termination of entitlement of the intended recipient of such amounts.

Our right to set off may also be granted under an outside agreement, including but not limited to a security instrument, loan note, loan agreement, personal guarantee, or a certificate of deposit. Any right to set off granted under an outside agreement may be exercised in addition to our rights of set off under this Deposit Agreement.

Any item payable to you, even if you intend that such item be assigned to another party or paid at a later date, may be negotiated and applied to any indebtedness you have regardless of your intent. If you are indebted to us, we may use funds from all accounts, except those protected by state or federal law, to satisfy our right to set off. We may redeem a certificate of deposit regardless of the maturity date and waive any penalties associated with early redemption.

11. Payment of Interest. Please refer to the applicable Account Disclosure for your specific account and the Schedule of Fees, incorporated herein by reference, for a description of the terms under which balances in your account will earn interest. Any inconsistency between this Deposit Agreement and the Account Disclosure and/or Schedule of Fees shall be governed by the Account Disclosure and/or the Schedule of Fees where not in conflict with this Deposit Agreement.

12. Time Deposits.

a. Book Entry. Certificate of Deposits (time deposits) are maintained as book entries on the books of United Bank.

b. Automatic Renewal. Unless otherwise indicated, all time deposit accounts are automatically renewable and will be renewed for successive terms equal to the initial term unless redeemed as provided herein. The interest rate for any renewal term will be the applicable time deposit rate at the time of renewal, which may vary if the account is a variable rate IRA time deposit. If at any maturity date United Bank no longer offers time deposit accounts of the same term and type, the amount then on deposit will be reinvested in a new time deposit which has similar features and benefits, to the extent possible, based on account availability. Accounts that are not automatically renewable will not earn interest after the maturity date.

c. Redemption. We shall have the right to redeem an automatically renewable account at the end of the term by mailing to you, or emailing if you have agreed to receive electronic communications, a written notice of our intent to redeem prior to the date of such redemption. Unless we redeem the account in that manner, you may redeem within ten (10) calendar days after the maturity date of any term and redemption will be permitted without penalty.

d. Collateral Account. Your time deposit account may be pledged as collateral to secure an obligation payable to us. You may not otherwise pledge your time deposit account without our written consent. Your Collateral Account may be subject to legal action, such as a tax levy, third party garnishment, or levy, seizure or forfeiture. Such legal action is subject to our security interest and right of setoff. Fees or expenses we incur in responding to legal action (including without limitation attorneys' fees and our internal expenses) may be charged against your Collateral Account.

13. Wire and ACH Transactions.

a. Governing Rules. From time to time you may be a party to an Automated Clearing House (ACH) entry or a wire transfer which may be credited to or charged against your account. You agree that all wire transfers you initiate will be subject to the terms and conditions of our wire transfer agreement then in effect with respect to the type of transfer initiated. With respect to ACH transactions which you have authorized, you agree to be bound by the National Automated Clearing House Association (NACHA) Operating Rules and any local ACH operating rules then in effect. With respect to other electronic funds transfers, you agree to be bound by any rules then in effect governing the use of any system through which the funds may be transmitted including, but not limited to, Federal Reserve Board Regulation J with regard to Fedwire and the Clearing House Interbank Payments System (CHIPS) Operating Rules with regard to CHIPS.

b. Notice. We will notify you of the receipt of any ACH entry or wire transfer in your account statement, but we will not provide next-day notice or any other notice. If you believe we have failed to properly credit a transfer to you, you agree to promptly notify your account officer or banking representative at the banking office where you do your principal business of all the relevant facts.

c. Final Payment. Any credit we give you resulting from an ACH credit entry or other wire transfer credit is provisional until we receive final payment. If we do not receive final payment, or if we credit your account by mistake, you agree that we may reverse the credit to your account or that you will otherwise reimburse us if funds in your account are not sufficient. In the event that the payment does not become final, the originator will not be deemed to have paid you the amount of the credit.

d. Compensation. If you are entitled to compensation for delay or improper completion of an ACH or wire transfer as a result of our error, our liability will be limited to the payment of interest for a period not exceeding the lesser of sixty (60) days or the period between the date of the error and the date of correction. Any such compensation will be paid in our discretion by either (1) adjusting your account balance to reflect the average balances you would have had but for the error, or (2) direct payment of cash in an amount equal to interest at the average applicable Federal Funds rate for that period.

e. Use of Account Numbers. You agree that payment for ACH or wire credit transfers may be made solely by reference to the account number of the recipient. Neither we nor any other financial institution making or receiving such payments are obligated to determine whether a discrepancy exists between the name and the account number shown on the transfer information.

14. Account Information. United Bank has adopted a Privacy Policy regulating the use of information about your account. Subject to the terms of the Privacy Policy (as such Privacy Policy may be amended or changed, which Privacy Policy shall control in the event of any conflict with this Deposit Agreement) you agree that we may furnish our customer lists to others. We may also provide account information to: (any account information service(s) and/or any credit reporting agency, (2) to anyone who we reasonably believe is conducting a legitimate credit inquiry, subject to any applicable financial privacy laws or other laws or regulations, including without limitation, inquiries to verify the existence or condition of an account for a third party such as a merchant or credit bureau; (3) in response to any subpoena, summons, court or administrative order, or other legal process which we believe requires our compliance; (4) in connection with collection of indebtedness or to report losses incurred by us; (5) in compliance with any agreement between the Bank and a professional regulatory or disciplinary body; and (6) to United Bank Corporation and any of its subsidiaries or affiliates. You acknowledge that we provide for your convenience various methods by which you can obtain information on your accounts, and that our reasonable security measures cannot absolutely ensure against "unauthorized" inquiries. You acknowledge that our security measures are commercially reasonable. You therefore agree that we will not be responsible for the release of information to anyone not authorized by you who has gained possession of your ATM access device or who has learned your identifying characteristics such as personal identification number (PIN), inquiry code, privacy code, account access code, account number, social security number, or home banking, convenience banking, online banking and/or mobile banking passwords. You hereby authorize us to obtain credit reports, verification of employment and other information in respect of your accounts at any time.

15. Transferability/Assignment. Your account is for your use only and is transferable only on our records. You may not transfer or assign your account to

anyone without our written consent. We reserve the right not to acknowledge or accept attempted pledges or assignments of, or purported security interests in, any account. Transaction accounts are not assignable.

16. Dormant Accounts and Abandoned Property. If we are unable to contact you through the U.S. Mail and you do not initiate activity in the account for a substantial period of time, which may be defined by applicable law or regulation, we will treat the account as being dormant. Unless otherwise prohibited by law, you agree that we may charge dormant account fees on dormant accounts in addition to regular maintenance and other applicable fees. Interest may or may not be paid on dormant interest-bearing accounts, depending on applicable legal requirements. Unless otherwise required by applicable law, you are not entitled to recover any fees or unpaid interest, even after you reestablish contact with us. In order to protect your funds, you agree that if we have deemed your account to be dormant, we may refuse to pay items drawn on or payable out of the account until you have reestablished contact with us. After your account has been dormant for a certain period of time, as determined by state law, we will transfer the balance in your account to the state as abandoned property.

17. Reservation of Right to Block or Refuse Transactions. We reserve the right to block or refuse any transaction that is or may reasonably be considered to be in violation of any applicable law.

18. Delivery Method for Notices. Any notice required from us to you may be made by electronic mail if you have elected to receive your statements electronically by agreeing to the terms in the Consent to Electronic Delivery of e-statements & Web Notifications Agreement or the Electronic Banking Agreement.

19. Otherwise Made Available to You. Documents and/or notices are considered to be otherwise made available to you 3 days after such document or notice was either mailed via the United States mail, or dispatched via electronic mail in accordance with the terms of the Consent to Electronic Delivery of e-statements & Web Notifications Agreement.

20. Signature Card(s). United Bank may have acquired your account(s) from another institution, including a division or subsidiary of United Bank. You may have signed a signature card at the time of opening that/those account(s). Your signature card may have contained certain terms that applied to your account(s). Any terms set forth on a signature card executed prior to your receipt of this agreement are inapplicable to your account(s) with us, except for the physical signature. Your account(s) with us is/are subject to the terms of our current signature card including but not limited to affirmation you are a United States citizen, authorizing us to verify your credit and/or employment history, which may require us to have a credit reporting agency prepare a credit report on you, individually as an account owner, or in your capacity as an authorized signatory. We may also have a credit reporting agency prepare a credit report on your non-consumer account. You may request a copy of our signature card by calling or writing us.

21. Indemnification/Limitation of Liability. Unless prohibited by law, you agree to reimburse us for any losses, liabilities and expenses (including our reasonable attorneys' fees) we may incur in connection with your account, except to the extent they are caused by our fault. We will not be responsible for any loss to you caused by an event which is beyond our control, including, but not limited to, natural disasters, wars, riots, strikes, computer failure, or the loss of power, communication or transportation facilities. You agree to pay our attorney's fees and costs, in addition to any obligations described above, in the event that we shall prevail in any legal proceeding arising out of your account or this Agreement.

22. Recording. You agree that we may tape record any telephone conversations you have with us regarding your account. However, we are not obligated to do so and may choose not to in our sole discretion.

23. Waiver. Either of us may waive any of our rights or the other's obligations under this Agreement in a particular situation, without becoming obligated to treat future situations similarly. A waiver of a particular right or obligation does not constitute a waiver of any other right or obligation under this Agreement. If a dispute arises regarding a waived provision, and that waiver is not in writing and signed by a bank officer, the waiver will be examined to determine whether the party alleged to have made the waiver had the authority to do so.

24. Governing Law/Jurisdiction/ Severability. This Agreement will be governed by the laws and regulations of the State of Georgia and the United States. Any lawsuit regarding your account must be brought in a proper court of the State of Georgia. You hereby submit to the personal jurisdiction of the State of Georgia. A determination that any part of this Agreement is invalid or unenforceable will not affect the remainder of this Agreement.

25. Notices. All notices concerning your account are effective when mailed via regular United States mail to the address of record, or emailed to the address you provided if you have agreed to receive e-statements. If there is more than one depositor, notice to any one will be effective for all.

26. Gender/Singular-Plural. Any references in this Agreement to gender include masculine, feminine and neuter. Unless otherwise indicated by the context, any singular references include the plural and any plural references include the singular.

27. Amendment/Termination. We may amend this Agreement, including our fee schedule, by posting amendments in our offices or by sending you a notice. Your continued use of your account after the effective date of any amendment as stated in the notice, or after a reasonable time if no such date is stated, will constitute your acceptance of the terms of the amendment. You may terminate this Agreement and your account at any time upon notice to us. We may terminate this agreement and close your account at any time without notice. If your balance remains at zero for one month, we reserve the right to consider your account closed. However, this Agreement will continue to govern matters relating to your account which arose before termination or which may arise later. We will have no responsibility for items which we do not pay after the account has been closed.

28. ARBITRATION AGREEMENT AND CLASS ACTION WAIVER:

You and United Bank (the "Bank") agree that if a Dispute arises between you and the Bank, upon demand by either you or the Bank, the Dispute shall be resolved by the following arbitration process. The foregoing notwithstanding, the Bank shall not initiate an arbitration to collect a consumer debt, but reserves the right to arbitrate other disputes with its consumer customers. A "Dispute" is any unresolved disagreement between you and the Bank. It includes any disagreement relating in any way to Accounts, or matters; to your use of any of the Bank's banking locations or facilities; or to any means you may use to access the Bank. It includes claims based on broken promises or contract, torts or other wrongful actions. It also includes statutory, common law, and equitable claims. A Dispute also includes any disagreements about the meaning or application of this Arbitration Agreement. This Arbitration Agreement shall survive the payment or closure of your Account. **YOU UNDERSTAND AND AGREE THAT YOU AND THE BANK ARE WAIVING THE RIGHT TO A JURY TRIAL OR TRIAL BEFORE A JUDGE IN A PUBLIC COURT.** As the sole exception to this Arbitration Agreement, you and the Bank retain the right to pursue in small claims court any Dispute that is within the court's jurisdiction. If either you or the Bank fails to submit to binding arbitration following lawful demand, the party so failing bears all costs and expenses incurred by the other in compelling arbitration.

Either you or the Bank may submit a Dispute to binding arbitration at any time notwithstanding that a lawsuit or other proceeding has been previously commenced. **NEITHER YOU NOR THE BANK SHALL BE ENTITLED TO JOIN OR CONSOLIDATE DISPUTES BY OR AGAINST OTHERS IN ANY**

ARBITRATION, OR TO INCLUDE IN ANY ARBITRATION ANY DISPUTE AS A REPRESENTATIVE OR MEMBER OF A CLASS, OR TO ACT IN ANY ARBITRATION IN THE INTEREST OF THE GENERAL PUBLIC OR IN A PRIVATE ATTORNEY GENERAL CAPACITY. Each arbitration, including the selection of the arbitrator(s), shall be administered by the American Arbitration Association (AAA), or such other administrator as you and the Bank may mutually agree to (the AAA or such other mutually agreeable administrator to be referred to hereinafter as "Arbitration Administrator"); according to the Commercial Arbitration Rules and the Supplemental Procedures for Consumer Related Disputes ("AAA Rules"). To the extent that there is any variance between the AAA Rules and this Arbitration Agreement, this Arbitration Agreement shall control. Arbitrator(s) must be member of the state bar where the arbitration is held, with the expertise in the substantive laws applicable to the subject matter of the Dispute. No arbitrator or other party to an arbitration proceeding may disclose the existence, content, or results thereof, except for disclosures of information by a party required in the ordinary course of its business or by applicable law or regulation. You and the Bank (the "Parties") agree that in this relationship: (1) The Parties are participating in transactions involving interstate commerce; and (2) This Arbitration Agreement and any resulting arbitration are governed by the provision of the Federal Arbitration Act (Title 9 of the United States Code), and, to the extent any provision of that Act is inapplicable, unenforceable or invalid. If any of the provisions of this Arbitration Agreement dealing with class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be illegal or unenforceable, that invalid provision shall not be severable and this entire Arbitration Agreement shall be unenforceable.

This Arbitration Agreement does not prohibit the Parties from exercising any lawful rights or using any other available remedies to preserve, foreclose, or obtain possession of real or personal property; exercise self-help remedies, including setoff and repossession rights; or obtain provisions or ancillary remedies such as injunctive relief, attachment, garnishment, or the appointment of a receiver by a court of competent jurisdiction. Any statute of limitations applicable to any Dispute applies to any arbitration between the Parties. The provisions of this Arbitration Agreement shall survive termination, amendment, or expiration of the relationship between you and the Bank.

Arbitration fees shall be determined by the rules or procedures of the Arbitration Administrator, unless limited by applicable law. Please check with the Arbitration Administrator to determine the fees applicable to any arbitration you may file. Unless inconsistent with applicable law, each of us shall bear the expense of our own attorney, expert and witness fees, regardless of which of us prevails in the arbitration.

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions in advance (for instance, by completing a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statement you receive.
4. Don't lend your ATM/Debit card to anyone.
5. Remember: do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM/Debit card as though it were cash. Don't tell anyone about your PIN. Don't give anyone information regarding your ATM/Debit card or PIN over the telephone. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM/Debit card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lit. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

OUR PRIVACY COMMITMENT TO YOU

As a customer of United Bank, you provide us with important information about yourself. We believe it is our responsibility to safeguard your personal information. We have developed the following privacy policies to ensure the confidentiality you deserve and to maintain your confidence in our institution. We may disclose information to our United Bank divisions in order to evaluate our total relationship with you and give you the best price that your relationship deserves. In no case do we provide account or personal information to non-United Bank companies for the purpose of independent telemarketing or direct mail marketing on any non-financial products or services.

We are proud to make that commitment to you, because your trust is the foundation of our business.

Our policies for protecting customer information apply equally to customers who have continuing relationships with us, as well as inactive and former customers.

The Confidentiality, Security and Integrity of Your Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees and employees of our divisions who need to know that information to provide products or services to you, and we educate both our employees and those employees of our divisions about the importance of confidentiality and customer privacy. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Companies in our corporate family include mortgage bankers, investment and trust services, and other financial services providers that we may acquire.

The Information That We Collect

We collect nonpublic personal information about you from the following sources: In most cases, you give us this information yourself, in person, by mail or through our Web site. If we need to know about your credit and repayment history, we obtain information from consumer reporting agencies and other creditors.

If you apply for insurance: We ask you to provide additional information relevant to underwriting the specific insurance product. This information, such as information about your health or driving record, is not used for any purpose other than to provide and service the insurance applied for.

Most of the information that we collect is used for only one purpose, to help us deliver the services you have requested. It may also permit us to design and offer specific products and services that we believe will be useful to you and other customers.

Parties to Whom We Disclose Nonpublic Personal Information

In order to provide an array of financial products and services to you we may disclose all the information that we collect as described above to third parties with whom we have joint marketing or service agreements. When we do share such information about you, we require these third parties and outside service providers to agree to strict provisions to safeguard the confidentiality of your information, and to abide by all applicable laws and regulations. Since we limit the sharing of your nonpublic personal information as described, no further action by you is required to limit the sharing of such information.

We will not disclose nonpublic personal information about you to anyone except as disclosed in this policy or as permitted by law. The information you provide us is kept in the strictest of confidence. We do not sell personal information about you to third-party businesses (nonaffiliated third parties). Certain federal and state laws may require us to share information about you. In these instances, only the specific information required by law, subpoena or court order will be shared.

Outside Service Providers

At times, we have arrangements with companies whose experience is essential for our own services to operate properly. For example, we work with firms that enable online banking, and make account statements possible for United Bank customers. These firms perform their functions at United Bank's direction and, as permitted by law, we share customer information necessary to perform these functions with them. As with all of our business partners, these companies are required to safeguard your information and use it only for authorized purposes.

Online Privacy

Your privacy is as important to us in the online world as it is everywhere else within United Bank. While this policy governs online data sharing activities, there may be cases where we need to treat your information differently than described here while doing business with you online. In these cases, we will provide you with a clear, plain-language disclosure and obtain your authorization before proceeding. As technology continues to advance, you can be certain that United Bank will provide the most up-to-date safeguards possible to keep your personal financial information confidential and secure.

Nonpublic Personal Information and Affiliates United Bank is the only wholly owned subsidiary of United Bank Corporation. Currently, United Bank has no affiliate companies; however, in the future, we may disclose nonpublic personal information about you to affiliates that United Bank or United Bank Corporation may acquire or develop.

United Bank's Privacy Policy is provided on behalf of United Bank Corporation and United Bank.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies

Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to the following address: United Bank, Post Office Box 1337, Zebulon, GA 30295.

ADDENDUM A

EXPEDITED FUNDS AVAILABILITY

Your Ability to Withdraw Funds

The Federal Reserve Bank has consolidated check processing centers all across our country into one facility effective February 27, 2010. As a result, financial institutions will no longer be required to distinguish local checks from non-local checks for purposes of determining your funds availability. What this means for you is that checks you deposit after February 27, 2010 into your checking account that have been issued by financial institutions outside of our local area will no longer be subject to a five business day delay. These checks will now be subject to a two-day hold for case-by-case holds and reduced delays in availability for new accounts and safeguard exceptions as specified in the full disclosure statement below.

Our policy is to make funds from check deposits available to you on the first business day after the day we receive the deposit. Cash and electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw the funds in cash. Additionally, we will use the available funds to pay checks that you have written.

For determining the availability of your deposits, our business days are Monday through Friday, excluding federal bank holidays. Please note that we may switch from one business day to the next business day before the end of the calendar day and while one of our bank branches is still open. Hours of the business day for an ATM, ITM, or one of our bank branches are available at the ATM, ITM or the bank branch.

If you make a deposit on a business day that we are open at one of our bank branches before 2:00 p.m., or at one of our ATMs or ITMs before 2:00 p.m. or such later time as is available at that bank branch or posted at or on the ATM or ITM, we consider that day to be the day of your deposit. However, if you make a deposit in a bank branch or at an ATM or ITM after such time, or on a day when we are not open, or it is not a business day, we consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

In some cases we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from cash and electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of wire transfers, and the first \$5,000 of a day's total deposit of cashier's, certified, teller's, travelers, and federal, state, and local government checks will be available on the first business day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a US Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

Holds on Other Funds

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

ADDENDUM B

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES (APPLIES ONLY TO CONSUMER ACCOUNTS)

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).

Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking or savings account(s).

Telephone Transfers – types of transfers – You may access your account by telephone 24 hours a day, seven days a week through the United Bank Telephone Banking System using your personal identification number, a touch tone phone, and your account numbers, to:

- Transfer funds between eligible accounts
- Obtain balance information on eligible accounts
- Review transaction history on eligible accounts

United Bank Check/Debit Card – You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. POS transactions will be deducted from your Primary account. Point-of-Sale (POS) transactions involving a refund will be credited to your Primary account. You may use the Check/Debit card and Personal Identification Number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during ATM transactions, your Primary account will be used for your transactions. At present you may use your card to:

- Deposit funds to your checking or savings account
- Withdraw cash from your checking or savings account
- Transfer funds between checking and savings accounts
- Obtain balance information on your deposit accounts.

Some of these services may not be available at all terminals. Please also see Limitations on frequency of transfers section regarding limitations that apply to ATM and POS transactions.

Types of Check/Debit Card Transactions – You may access your checking account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

ATM Transactions dollar limitations – Using your Check/Debit card:

- You may not exceed \$505.00 in transactions per 24-hour period using your Check/Debit card for ATM transactions.

Types of Debit Card Point-of-Sale Transactions – You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that you can do with a credit card (that a participating merchant will accept with a credit card).

Point-of-Sale Transactions dollar limitations – Using your Check/Debit Card:

- You may not exceed \$2,505.00 in transactions per 24-hour period at merchants accepting the card as a Visa transaction.

Please also see Limitations on frequency of transfers section regarding limitations that apply to check/debit card transactions.

Currency Conversion. If you effect a transaction with your Debit Card in a currency other than US Dollars, Visa Incorporated will convert the charge into a US dollar amount. Visa Incorporated will use its currency conversion procedure, which is disclosed to institutions that issue VISA cards. Currently, the conversion rate used by Visa Incorporated to determine the transaction amount in US dollars for such transactions is generally either a government mandated rate or a wholesale rate determined by Visa Incorporated for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by Visa Incorporated. The currency conversion rate used by Visa Incorporated on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Please see your cardholder agreement for additional information relating to the use of your Debit Card.

Access United Online Banking – You may access certain account(s) you maintain with us by computer using your assigned user ID and password by accessing the online banking service. You may use the online banking service to perform the following functions:

- Transfer funds between eligible accounts
- Obtain balance information on eligible accounts
- Review transaction history on eligible accounts
- Obtain a copy of a statement
- Request to open a new account
- Request a loan
- Order checks
- Online Bill payment

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- For security reasons, there are other limits on the number of transfers you can make by ATM.
- For security reasons, there are other limits on the number of transfers you can make by debit card.

FEES.

We do not charge for direct deposits to any type of account. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

Terminal transfers. You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.

Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 770-567-7211 to find out whether or not the deposit has been made.

Periodic Statements.

- You will get a monthly account statement from us for your checking accounts.
- You will get a monthly account statement from us for your savings accounts, unless there are no electronic transfers in a particular month. In any case, you will get a statement at least quarterly.
- You will get a quarterly account statement from us for your savings accounts, if the only possible electronic transfers to or from the account are preauthorized credits.

PREAUTHORIZED PAYMENTS

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you a Stop Payment fee for each stop-payment order you give.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the ATM where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) Where it is necessary for completing transfers; or,
- (2) In order to verify the existence and condition of your account for a third party, such as credit bureau or merchant; or
- (3) In order to comply with government agency or court orders; or
- (4) As explained in the Privacy Disclosure part of this document.

LIABILITY FOR UNAUTHORIZED TRANSFERS

(a) Consumer liability

Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission).

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told

us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Additional Limits on Liability for Debit Card, when used for point-of-sale transactions not processed by VISA. You will not be liable for any unauthorized transactions using your Debit Card, when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. Unauthorized use means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by VISA.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address set forth below.

• **Liability for Unauthorized VISA Point-of-Sale Debit Card Transactions.** Tell us **AT ONCE**, if you believe your VISA point-of-sale debit card has been lost or stolen or of any unauthorized transactions. Your liability for unauthorized use of your point-of-sale debit card with the VISA logo when it is used as a VISA point-of-sale debit card will not exceed (A) Zero dollars (\$0.00) if the conditions set forth below have been met, or (B) if those conditions have not been met, the lesser of fifty dollars (\$50.00) or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. Zero liability will only apply if: (1) you can demonstrate that you have exercised reasonable care in safe-guarding your card from risk of loss or theft; and (2) you have not reported two or more incidents of unauthorized use to us within the preceding twelve (12) months; and (3) your account is in good standing. These consumer liability limits only apply to United States issued VISA branded consumer cards. If the transaction does not meet the conditions set forth above, these limits with respect to unauthorized transactions may be exceeded to the extent allowed under applicable law (see **Liability for Unauthorized Transfers** paragraph above). Unauthorized use means the use of your point of sale debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and for which you receive no benefit. To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth below. This will help prevent unauthorized access to your account and minimize any inconvenience.

VISA is a registered trademark of Visa Incorporated.

OTHER EFT TRANSACTIONS

Electronic Fund Transfers Initiated By Third Parties – You may authorize a third party to initiate electronic funds transfers between your account and the third party's account. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. In some cases, your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers.

Electronic Check Conversion – You may authorize a merchant to use your check as a source of information to initiate an EFT from your account. Electronic check conversion is a payment process in which a merchant (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of this transaction will appear on your statement.

Re-presented Check Transactions and Fees – You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement. Your authorization to make these types of electronic funds transfers may be expressed in writing or implied through the posting of a sign.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions about Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if applicable).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

United Bank
Attn: EFT Coordinator
P.O. Box 1337 Zebulon, Georgia 30295
Business Days: Monday through Saturday 7:00 AM 11:00 PM Eastern Time
Phone: 770-567-7211

**ADDENDUM C
FEE SCHEDULE**

The fees listed below reflect our standard miscellaneous fees and charges. For some types of accounts, certain fees are waived.

ATM Related Fees	
Foreign Terminals (Non United Bank ATMs)	\$1.50 per transaction
Account Closing Fee	\$5.00 if closed within 6 months
Card Replacement Fee (Debit or Credit)	\$10.00 per card replaced \$50.00 per rush order (includes expense of priority mail)
Check Printing	Fee depends on style ordered
Collection Items	
Domestic	\$10.00 per item
Foreign	\$20.00 per item
Dormant Account Fee	\$60.00
Night Deposit	
Locking Bag	\$15.00 per bag, per year
Non-sufficient Funds (NSF) or Overdraft (ODF) Fee	\$33.00 per NSF or ODF item
Notary Service	Free to bank customers; \$4.00 per item for non-customers
Official Checks	
Customer	\$5.00 per check
Non-customer	Not sold to non-United Bank customers
Research (General)	\$25.00 per hour \$3.00 per statement
Returned Deposit Item	\$10.00
Safe Deposit Box Annual Rental Fee	Fee depends on size of box rented
Safe Deposit Box Drill Fee (if keys are lost or box is abandoned)	Drill Cost + \$25.00
Statement Requests	
Statement	\$3.00 per statement
Item Copies	\$1.00 per item
Hold Statement Request	\$10.00 per statement period
Stop Payment	\$35.00 per stop payment order
Subpoenas/Garnishment/Legal	
Research	\$25.00 per hour
Copies (non-statements)	\$1.00 per page
Statements	\$3.00 per statement
Garnishment	Fee allowable by law
Request for Production	Fee allowable by law
Other Expenses	At cost
Sweep (Transfer) Fee	\$5.00 per sweep
Undeliverable Mail	\$5.00 per month, per account
Wire Transfers (for customers only)	
Domestic (Incoming)	\$15.00 per wire transfer order
Domestic (Outgoing)	\$25.00 per wire transfer order
International (Incoming & Outgoing)	\$50.00 per wire transfer order

If you have any questions, please visit your nearest United Bank office or call our Contact Center at 770-567-7211.

**ADDENDUM D
TERMS AND CONDITIONS OF ELECTRONIC BANKING**

If I have enrolled in or if I make use of any United Bank electronic banking service (which includes but is not limited to statements, mobile banking, AccessUnited online banking, text banking or bill pay) I agree that United Bank may deliver correspondence and other communications (collectively "Communication") including, but not limited to, account statements, notices, check images, and other official documents required in connection with my United Bank account to the email address(s) I provided at the time of enrollment in an electronic banking service or used to identify me by any electronic banking service. I further authorize United Bank to send me a notice directing me to an address on the Internet ("Web") where the Communication is posted and where I can read and print it. All notices (hereafter "Notice of Delivery by Web Posting") will include the specific Web address where the Communication has been posted or will be sent to your email address in a secure format. When United Bank sends a Notice of Delivery by Web Posting or I receive a secure email, I will follow the instructions of the notice and access the Communication via the Web or will retrieve the Communication from my email. The terms and conditions of the Deposit Account Agreement and Disclosure, and the Truth in Savings Disclosure for each United Bank account, as well as any other agreements I have with United Bank, continue to apply. However, the Electronic Banking Agreement (EBA) may contain additional terms for use of electronic banking services. If there is any conflict between the EBA and this Agreement, to the extent that the terms conflict, the EBA supersedes this Agreement.

General Terms of Electronic Banking Services

a. Change in Terms. United Bank reserves the right to modify this Agreement and the EBA at any time. You will be notified as soon as possible when any changes are made that materially affect your rights. Notifications will either be mailed under separate cover or delivered to you electronically, at our sole discretion. Changes to this Agreement or the EBA will be effective immediately after the Bank makes them, unless applicable law requires the Bank to provide you with advance notification. If advance notification is required, those changes will be effective immediately after advance notice has been issued or upon the date stated in such notice, as required by applicable law. If the changes would result in any increased fees or liability to me which has not been previously disclosed to me under the terms of my deposit account agreement and disclosures, and/or the truth in savings disclosure, the Bank agrees to provide notice at least thirty (30) days prior to the effective date, if required. I may obtain a copy of any current Agreement by calling the Bank at (770) 567-7211 or by writing to the address listed below. I understand that if the EBA is terminated the terms and fees associated with my account may change. No notice of a change in fees is required if the EBA is terminated.

b. Security Measures. The Bank will use commercially reasonable security measures to maintain an appropriate level of security over the information contained in your statement and available online through electronic banking services. You may electronically acknowledge and agree to any and all terms of the EBA. The Bank has no control over the persons who have access to your personal computer, tablet or mobile device. The Bank will not be liable for any unauthorized access to your personal computer, tablet or mobile device or to the information maintained on your computer, tablet or mobile device, including your personally identifiable information. You are responsible to initiate and maintain adequate procedures to prevent unauthorized access to your personal computer, tablet or mobile device or unauthorized use of your electronic or other files, including your personally identifiable information. The industry standards for electronic technology are constantly changing and new standards are being developed. You acknowledge by enrolling in or utilizing electronic banking services that there are risks to the electronic delivery, transmission, or viewing of your account information, including but not limited to:

- Delay or failure due to technical difficulties,
- Weather conditions,
- Matters beyond the Bank's reasonable control, or
- Alteration of bank statements by third parties in spite of the Bank's reasonable security measures.

As an additional security measure, the Bank has chosen to encrypt the mailing of your enrollment disclosures with a password which is in addition to the password required by your internet mail provider. By enrolling in or utilizing electronic banking services, you represent to the Bank that you have considered the Bank's security measures and find these security measures to be commercially reasonable. You should consider the content of your statements, the risks associated with the electronic delivery of all notices including your statement, the content that may be viewed and accessed by use of electronic banking services and the Bank's security procedures in reaching this conclusion.

c. Termination of EBA. If your e-mail is returned undeliverable, the EBA will be terminated until such time that you update your account records with us. If your online banking ID, mobile banking ID, text banking ID or other electronic banking service ID is not used for 90 days or more, the EBA will be terminated. reenrollment in electronic banking services after termination of the EBA may require you to agree to the terms of a new EBA.

Either the Bank or you may terminate this Agreement, the EBA or any agreement under which you enrolled in electronic banking services. If the EBA is terminated or your electronic banking services are terminated (either by us, you, or an event uncontrollable by us or by you) you may incur account charges. Statements and communications that were previously presented online will not be mailed to you. You may order copies of past statements by calling (770) 567-7211. Our normal copy fees will apply.

We reserve the right to refuse electronic banking services to any customer. We will not be liable to you for any fees or damages you incur due to termination of an EBA or termination of any electronic banking service. We are not obligated to offer electronic banking services. We will not be liable to you if we stop offering electronic banking services.

d. Protecting Your Login ID. You are responsible for the confidentiality of your User ID(s) and password(s), and are bound by the same rules that govern the security of your User ID as defined by the EBA or any other agreement. If you suspect that your User ID has been compromised, contact us immediately at (770) 567-7211.

e. Assignment. I understand the Bank can assign rights and delegate duties under this Agreement to a company affiliated with the Bank or to any other party. I may not assign my rights or duties to anyone else.

f. No Warranties. In no event will United Bank or its subsidiaries, affiliates, contractors or their respective employees be liable under any contract, tort, negligence, strict liability or other claim for any direct, indirect, incidental special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, use, date or other intangible losses (even if advised of the possibility of such damages) resulting from the use of or the inability to use electronic services or any products or services, or any failure of performance, error, omission, interruption, effect, delay in operation or transmission, computer virus, line system failure, loss of date, or loss of use related to such electronic transmission or any web site operated by any third party. However, should you be unable to access your electronic banking services, you can contact us at (770) 567-7211 and the Bank will take other reasonable measures to provide access to you.

g. Joint Account. If have a Joint Account, each of you agrees that each joint-account holder shall have authority to receive Communications at the email address(es) specified. Each of you agrees that notice to any joint-account holder shall be deemed to be notice to all joint-account holders. Each joint owner

agrees that he or she shall be jointly and severally liable for the Account. United Bank reserves the right to require written instructions from all joint-account holders.

h. Privacy. All information gathered from you in connection with using electronic banking services will be governed by United Bank's Privacy Policy. A copy of our Privacy Policy can be found on our website at www.accessunited.com at the bottom of the page under the Disclosures hyperlink.

i. Participating Rights. You agree to waive and release any claims against United Bank arising out of or in any way related to use of electronic banking services, except for those claims resulting solely from the negligent acts or omissions of the Bank. All questions regarding your electronic banking services should be directed to United Bank, during business hours, at (770) 567-7211. You may also email us at ebanking@unitedbank.net. Please provide the account name and email address.

j. Computer Specifications. In order for you to utilize United Bank electronic banking services your device must be enabled to support the service selected. The hardware and software requirements for electronic banking services are detailed in the EBA or any other agreement. We will give notice of any change to the hardware and software requirements if the change will adversely affect your ability to access or receive account information, disclosures, and legal notices.

Note: United Bank does not endorse the use of legacy systems due to security vulnerabilities that can exist. While they may be compatible with our online banking product, vendors no longer support or provide updates to these systems. United Bank recommends that you periodically update your operating system to help protect your financial information. United Bank will not be held responsible for security incidents that may result from failure to protect your system while using our electronic services.

ADDENDUM E

NON-CONSUMER ACCOUNT DISCLOSURES

Account Type. If your account is classified as a non-consumer account, meaning your account is not for personal, household use, there are certain protections that the laws of the United States and the laws of the State of Georgia mandate for consumer accounts. Non-consumer accounts do not enjoy the protections applicable to consumer accounts.

Right to Require Documentation and Taxpayer Identification Number. You may be asked to provide documentation evidencing authorization to open, maintain, or close an account; as well as documentation authorizing signatories. All non-consumer accounts require a taxpayer identification number. You may be asked to provide your Social Security Number (SSN) or Employer Identification Number (EIN). You may be required to provide an EIN even though your organization does not have employees.

Check/Debit Card. Debit cards for non-consumer accounts are provided as a convenience to the customer. You should not give your debit card to any unauthorized user. United Bank is not responsible, nor liable for unauthorized uses of your debit card. There are no commitments, assurances, promises, or guarantees that if your non-consumer debit card is lost, stolen, or used for a prohibited purpose that United Bank will replace those funds in your account. You should use a non-consumer debit card only with extreme caution.

E-Statements. Depending on your non-consumer account type, you may receive e-statements rather than paper statements. If you change the way you receive your statements, there may be a service charge that will apply.

Overdraft Privilege. There is no overdraft privilege for non-consumer accounts.

ACH Transfers and Wires. Any unauthorized transfers made from your account should be reported no later than one banking day after the unauthorized transfer. You need to be diligent in examining your accounts for unauthorized transfers. The remedies for unauthorized transfers are limited in non-consumer accounts. Failure to report an unauthorized transfer within one banking day after the unauthorized transfer may result in loss to you. We are not responsible for damage or loss incurred due to your failure to diligently monitor your account and report unauthorized transfers. We offer services that provide dual controls for transfers. Your failure to use these services releases us from liability for unauthorized transfers.