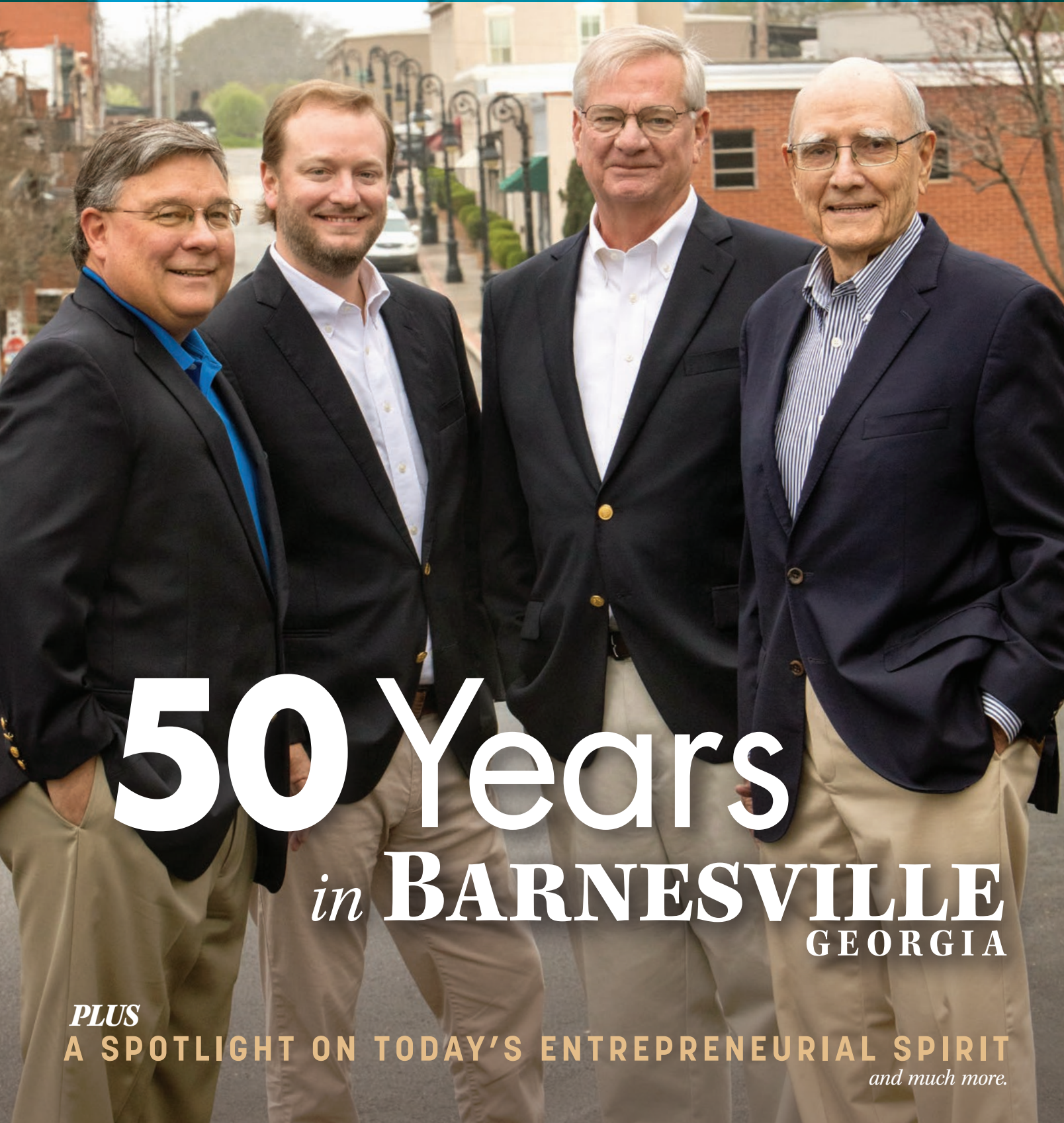


Our Story

2022

 **UnitedBank**
Equal Housing Lender FDIC



50 Years

in **BARNESVILLE**
GEORGIA

PLUS

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and much more.

Congratulations!

Thank You,
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for voting United Bank

**"Best
Bank"**



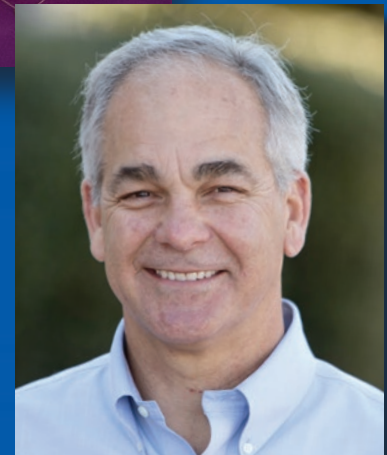
Pete Garrett
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Thank You, **UPSON BEACON** readers



Cole Davis
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Tim Hearn
"Best Banker"

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**GRIFFIN DAILY
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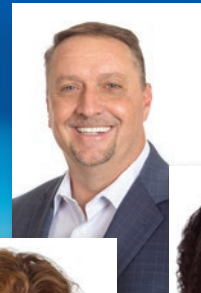


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PROMOTING SMALL BUSINESS THROUGH SOCIAL MEDIA

As our communities climbed out of lockdowns and curfews following the first year of the pandemic, United Bank sought to help our small business customers regain their vitality. The marketing team launched a social media campaign to feature two or three small businesses each month, encouraging our followers to shop local and help our communities thrive again. The post below of Wing It owners Jeremy and Marcus in downtown Griffin was extremely popular, and shared by nearly 100 people, giving the small business over 11,000 impressions. Check out our feature on page 12, written by Adrienne Kimbrell, United Bank's photographer, sharing the fun she had during this photography project.

Follow
UNITED BANK
on Facebook
and Instagram!





Dear Friends,

United Bank enters its 117th year of operations in 2022. What do you think the original bankers hoped for when they opened the first bank office in rural Pike County in 1905? It's certain their entrepreneurial drive and convictions were tested as the country plunged into the Great Depression in the years that followed. There's no doubt they would be proud to see our team of 450+ employees carrying their business forward in the 21st century, across thirteen different communities.

This issue of *Our Story* shines a spotlight on the spirit of today's business entrepreneurs. As our nation climbs out of a pandemic and fights to regain normalcy, we're working hard to support our local business owners. Our communities depend on them. They provide local products, employ our neighbors and family members, and financially support our children's dance recitals and soccer teams. Small businesses are the places we stop in for a fresh cup of coffee, meet our coworkers for a business lunch or pick up that last minute anniversary gift. Frankly, our success depends upon their success. We cannot exist without each other.

We've showcased some individual businesses in the pages that follow, along with updates from our teams across our Company. This year we

celebrate the 50th anniversary of our bank division in Barnesville and the 25th anniversary of our Wealth Management Services division. These are noteworthy milestones, and we hope you'll enjoy reading about them.

We reported another solid year of performance in 2021. Total assets reached a record \$2.3 billion representing a growth of nearly \$800 million over just the last two years. Net income was just over \$34 million, an 8 percent increase over budget. Our gain in market share across nearly all of our counties is directly attributed to our employees' commitment to customers and their passion for serving others.

We are excited to see what this year holds for United Bank and the communities we serve. Thank you for your continued support and trust.

Sincerely,

Jim, John & Chris

James J. Edwards, Jr. - CEO

John W. Edwards, Jr. - Chairman

Christopher C. Edwards - President, UBC

1905 Our first office opens in Zebulon as The Bank of Zebulon.

1935 The Bank of Zebulon becomes the 172nd member of the Federal Deposit Insurance Corporation.

1972 Lamar State Bank is established in Barnesville.

1981 United Bank Corporation is formed as a holding company for our subsidiary banks.

1984 Lamar State Bank and The Bank of Zebulon change their names to United Bank.

1987 United Bank establishes a Mortgage Division.

1990 United Bank purchases First Federal Savings and Loan in Griffin.

1996 United Bank establishes a local Call Center to offer full customer service by phone from 7am until 11pm, Monday through Saturday.

1997 United Bank establishes the Investment and Trust Division to provide investment management for customers.

2004 United Bank expands into Morgan County with a new banking office in Madison.

2007 United Bank expands into Newton County with a new banking office in Covington.

2008 United Bank assumes the deposits of First Georgia Community Bank, expanding into Butts County and Henry County with offices in Jackson and Locust Grove.

2009 United Bank assumes the deposits and loans of First Coweta Bank, expanding into Coweta County with an office in Newnan.

2010 United Bank assumes the deposits and loans of First National Bank of Barnesville.

2011 United Bank purchases McIntosh Financial Services, a subsidiary of McIntosh Bancshares, Inc.

2012 United Bank launches the Endeavor Credit Card for consumers and businesses.

2013 United Bank installs its first Interactive Teller Machines (ITMs) in drive thru lanes, offering Seven Day banking, from 7am until 11pm, with video tellers located in its Zebulon Call Center.

2013 United Bank launches its new Mobile Apps for iPhone, Android and iPad with Mobile Remote Deposits and Text Alerts.

2014 United Bank merges with Monroe County Bank, adding new locations in downtown Forsyth and Bolingbroke.

2016 United Bank assumes the deposits and loans of Woodbury Banking Company, expanding into Meriwether County and acquiring a bank in Woodbury.

2019 United Bank expands its footprint in the Newnan community with a new office on Highway 34 at Sullivan Road.

2020 United Bank reopens its Thomaston Northside bank office, providing a second office with full banking services to Upson County customers.

2021 United Bank expands its business purpose loan offerings to include government guaranteed loans provided through partnerships with the Small Business Administration (SBA) and the US Department of Agriculture (USDA).

2022 United Bank's Wealth Management Services division celebrates its 25th anniversary with over \$750 Million in assets under management and over 2,200 clients served.

Farm Supply Store

Celebrates First Year in New Location

Whether you're a serious full-time farmer or have a hobby farm, you should check out the Farm Supply Store located on Highway 341 in Barnesville. Jason and Annette Governo, along with their great team of employees, are ready to help you find whatever you're looking for, from new lawnmowers to feed and seed, tools and baby chicks.

The Farm Supply Store opened in its new location in March 2021, but the business informally began years ago when Jason took a chance on eBay®.

He attended UGA and earned two degrees in engineering. Upon graduation, Jason stayed on to work for the UGA School of Engineering for 10 years, where his position depended solely on funding and grant awards. With a young family to support, he was determined to find a more grounded, reliable career that wasn't dependent upon the whims and politics of state funding.



While attending a trade show, he met a fencing distributor and struck up a conversation about his products. Intrigued with e-commerce sales, Jason offered to sell his new friend's fencing products through eBay, and an informal partnership began.

"I still remember my excitement when I received notification of my first sale," Jason shared. "It was a \$45 transaction, and I made \$20 on it. It made my day."

The eBay test drive was so successful Jason soon outpaced the inventory supply of the company. He eventually purchased the business, renamed it Farm Supply Store, expanded its offerings and opened a Barnesville warehouse location in 2008. In 2013, a portion of the warehouse morphed into a retail store for customer convenience.

Today, Jason and Annette are the parents of four children and make their

continued on next page



Dakota Oglesby, Stephanie McDevitt and Eric Waugh staff the counter and greet customers to provide needed parts.



Cameron Scott, Commercial Lender with United Bank's Barnesville team, is shown here with Jason and Annette Governo.

continued from previous page

home in Pike County, pouring time and energy into their kids' activities and the Farm Supply Store in Barnesville. They're excited about the niche that the store fills today; it serves as a one-stop shop where customers can find equipment rentals, a lawn mower repair shop, tractor sales, animal feed, hardware and much more. The parts section in the back of the store is a sight for any small engine mechanic to behold, with the most extensive inventory you'll find around. Jason is proud to sell the Mahindra® tractor line, with plans to add replacement parts very soon.

The staff is a big part of the store's success. Nicki runs the front of the store and provides personal advice on a variety of farm related topics. Eric and his team in the back manage

the parts inventory and sales. Jason empowers each employee with a sense of ownership of their section.

"We work to live, not live to work." Jason shares that familiar phrase as he talks about his team and the relationships they share. He believes that family comes first, and his own children can often be

continued on next page

Farm Supply Store carries fresh meat from the local Walters Farms.

continued from previous page

found in the store. Their daughter Leah is learning how to work and helps out regularly after school counting inventory and straightening shelves.

Even with the company's new retail store in full swing, Jason still enjoys the e-commerce component of the business. In fact, every single product available in the store can be purchased online through the store's website, farmsupplystore.com, and the online fence store at fieldguardian.com. His eyes get large and his smile widens as he talks about the software program he found to connect all of his business components, ensuring succinct inventory management and proper archiving of customer transactions for future purchases of replacement parts, whether instore or online.

Jason and Annette recently called upon their United Bank lender, Cameron Scott, to refinance an existing business loan, and sought the unique structure and benefits of an SBA 504 loan. Government loans can be rather complex, and Jason had previous experience with this type of loan.

"Cameron made a challenging process as simple as it could be," he said. "He managed as many of the steps as he could for me, and because of his efforts, it's the best experience I've had with an SBA loan."

We thank Jason and Annette for allowing United Bank to be a part of this journey as their financial partner, and for being one of our SBA 504 borrowers. Congratulations for a great first year in your new location! To learn more about United Bank's business loan offerings, visit:

www.accessunited.com/business-purpose-loans. UB



Leah Governo, daughter of Jason and Annette, helps out at the store after school.

25 UNITED BANK CALL CENTER YEARS!



United Bank's Call Center staff celebrated its 25th anniversary in November 2021. The team began in 1996 with a staff of eight, working from the basement of the Bank's downtown office in Barnesville. Today, the Call Center employs more than 60 team members who provide customer service, digital banking support, fraud response, ITM video teller transactions and business services support. In 2021, these employees handled more than one million touchpoints with customers through phone, email, text and mobile channels. Services are available seven days a week, from 7am until 8pm.

United Bank Joins the **BANK ON** Movement in 2021

THE
**UNITED
ACCOUNT**



REACHING OUT TO
THE UNDERBANKED
IN UNITED BANK
COMMUNITIES

On November 1, 2021, United Bank launched a new checking account as part of the national *Bank On* initiative supported by the Cities for Financial Empowerment (CFE) Fund. *The United Account* provides a safe, affordable transactional bank account that meets the national standards outlined by the Fund.

United Bank's goal is to reach new customers in our communities who are underbanked and bring them into the financial mainstream.

Research reveals many reasons consumers may lack a basic bank account. These include insufficient funds to meet a minimum balance, distrust of financial institutions, or negative history from prior bank relationships. When basic banking services are not available, individuals must rely on expensive alternative financial services, including check cashers, payday lenders, and pawn shops. These individuals and their families can find it challenging to build savings and obtain traditional loans and mortgages.

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"We've positioned The United Account to be an option for anyone who wants tighter control of their account. It's a great first account for a young account holder, too." - LORI TUCKER, Chief Experience Officer



Quick Facts from the CFE Research Data

- Close to 5 percent of U.S. households (approximately 12 million adults) are “unbanked,” without a checking or savings account.
- Almost 11 percent of U.S. households (approximately 24 million adults) are underbanked, meaning they still use some fringe financial services.
- Nearly 34 percent of unbanked and 45 percent of underbanked households earn less than \$30,000 per year.
- Nationally, 48 percent of African American households and 42 percent of Hispanic households are unbanked or underbanked, compared to less than 14 percent of white households.

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The American Bankers Association (ABA) and the Georgia Bankers Association (GBA), both of which United Bank is affiliated, encourage participation in the Bank On initiative. United Bank’s participation became a goal of CEO Jim Edwards during his term as ABA Chair. Currently, 199 banks across the United States meet the standards of the program, with more banks added weekly.

United Account customers do not use personal checks to negotiate the funds in their account, only a debit card and electronic bill payment. Furthermore, the account is programmed to prevent most overdraft scenarios.

“Some consumers make costly mistakes with their checking accounts and overdraft service,” explains Lori Tucker, United Bank’s Chief Experience Officer. “Unfortunately, the rapid advances technology provides with debit cards and digital payment apps like Venmo® rarely let the dust settle. Few customers carry a checkbook and transaction register any longer. It’s easy to lose track of the funds you have available.”

United Bank provides free services, such as text balance notifications, mobile banking and a 24-hour automated telephone service that give customers easy access to current account information.

“We’ve positioned *The United Account* to be an option for anyone who wants tighter control of their account. It’s a great first account for a young account holder, too,” continued Tucker.

United Bank is pleased to offer *The United Account* as a current option for customers. Visit: accessunited.com/personal/the-united-account to learn more. **UB**

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Joe Walter, Bryan Heard and United Bank's Bobby Bickley enjoy their morning coffee at Zebulon's 1828 Coffee Company.

DISCOVERING SMALL



with

**Adrienne
Kimbrell**

Through

MY

LENS



Adrienne's selection of ribeye steaks from Woodbury's Woodhouse Market did not disappoint.



BUSINESS TREASURES

As United Bank's photographer for the last 15 years, I've been involved in bringing quite a few projects to life. One of my favorites has been photographing small businesses this past year for United Bank's social media campaign promoting local business. Not only has it given me the opportunity to explore some great new (to me) establishments, I've also had the privilege of meeting the individuals who own these businesses. I met wonderful people, heard great stories, and took some fun photos along the way.

My first session was in my hometown of Covington with Paul Nolley, owner of Paul Nolley Concrete. All the tools he uses in his work, save a tractor, he carries in his van, which was the perfect setting for the photos. Mr. Nolley is gracious and easy to work with. His demeanor and mannerisms reminded me of my dad. I even discovered my husband worked with Paul and his wife many years ago. Our photo session included some fun reminiscing.

I enjoyed my visit with Chad and Angie Smith, owners of The Mad Mexican, a popular little restaurant and bar in downtown Newnan where



the menu mixes Mexican and Southern flavors together. Chad does the cooking and Angie handles everything else. They laughed easily and often, and I briefly considered putting tacos and beers in their hands for the photos. That evening the couple had plans to take their food truck into Newnan neighborhoods, many of which were still cleaning up from the March 2021 tornado. What a great way to give back to the community!

I love it when I stumble into multi-generational businesses, often known as community icons. Thomaston Hardware is a third-generation family-owned business, operating 37 years in the same location. Nothing big and fancy here, but you will find a small engine repair shop in the back of the store. My photo session was with Chase Fallin and Archie, his beloved dog. Archie hangs out at the store and is very friendly and generous with his kisses, but decided he was finished with photos and simply walked away halfway through the photo session. Thankfully, I captured a suitable photo before his exit.

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Chad and Angie Smith of The Mad Mexican in Newnan don their sombreros alongside Joe Borchardt, their United Bank Commercial Lender.



Zeke and Lori Harvey of Chappell Mill Trees in Milner pose with their beloved dog, Chi-Chi.

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Next, I'll introduce you to Mike Porter, owner of two businesses in Jackson: Lucy Lu's Coffee Café and Buddy Blu's Cool Licks. Mike named them after his two French bulldogs. Being the dog person that I am, that alone was enough to endear him to me. Lucy Lu's is the cutest little café that serves coffee, baked goodies, and sandwiches. I recommend the chicken salad on toasted croissant; it's Mike's wife's recipe and it's delicious. Buddy Blu's serves ice cream and milkshakes and includes a dog-friendly patio. Mike is friendly and personable, exuding warmth and enthusiasm. We chatted and laughed, and I didn't even have to tell a joke to get smiles for my photos. You can just tell he loves what he does.

all on the table for the shoot, paying close attention to every detail right down to the best angle to photograph the meat. Sidenote: two of the rib-eyes in the photoshoot came home with me. My husband grilled one that very night, and it was hands down the best steak I've ever eaten.

I ended the photo project back where I started, in Covington. I was thrilled to do photos at Patrick's

Another treat for me was visiting Woodhouse Meat Market in Woodbury, Georgia, owned by Justin and Christy Collins. We decided the photos had to include steaks, and Justin skillfully instructed how to best show them. He chose the knives, the cut of meat, and meticulously arranged it



Wendy Hunley and Ronnie Burch of United Bank enjoy treats with Mike Porter (center) of Jackson's Lucy Lu's Coffee Café and Buddy Blu's Cool Licks.

continued from previous page

Feed and Seed, one of my long-time, favorite stores. The owners are Gary and Jan Patrick, and it was Gary's father who started the store in 1948. Patrick's is best known for its Christmas candy. Every year a sign goes up, reading "Christmas Candy Is Here," and the place is soon packed with people milling around the candy display.

Candy is sold by the pound and when a selection is made, an employee scoops it up into a small bag, weighs it on an old-fashioned scale, and writes the price right on the bag. Gary said the amount of candy they sell at Christmas can be measured in tons, and their number one best seller is orange

slices. Patrick's visitors can also find all kinds of cheese, preserves, sauces, local honey, fabric, work boots, and animal feed. It's a true hometown general store.

I love small businesses! I believe in them. They're woven into the fabric of our communities. Their owners are hard-working people whose days are never limited to 9-5 work hours. I found a great story at every stop. Truly amazing entrepreneurs, these small business owners are vested in their customers. I encourage everyone to wander around our great communities, visit these treasures and support our local businesses. **UB**



Mr. Paul Nolley of Covington, a local concrete contractor, is well known and a favorite of our Covington bank office team.

DIRECTOR SPOTLIGHT

MARGARET BROWN

Owner, All Together Unique Clothing and Accessories

BY LORI TUCKER

United Bank's Chief Experience Officer

ALL Together

unique clothing & accessories

315 W SOLOMON ST • GRIFFIN, GA

*M*argaret Brown serves as a director on our Griffin Advisory Board. I've known Margaret for many years and have a great respect for her as the owner of All Together

Unique Clothing & Accessories, a boutique in Griffin. I was very fond of her late parents, Henry and Rebecca Walker, too. Mr. Walker served on our United Bank Corporation board, and her mother was my third grade Sunday School teacher.

After receiving a BA in Visual Arts from Eckerd College, Margaret discovered her love for retail and merchandising while working in boutiques in North Carolina and Atlanta. She returned to her hometown of Griffin to manage the Dundee/Springmaid Wamsutta home goods store but longed to return to fashion. Her husband, David, found a prime location and encouraged her to take the leap in 1997. That was 25 years ago.

"She marvels at the recent spike in women-owned businesses throughout her community. Remembering those who assisted her when she began her journey, she enjoys doing the same."



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All Together is a favorite of many, including myself. Margaret and her staff always take the time to ask what you are shopping for and the occasion, then browse the store recommending items to meet specific customer needs. They take special care in packaging up purchases, and often call customers after the sale to see how the new dress worked for the occasion.

Margaret employs a number of part-time students, young women who enjoy the trends in fashion and need a job that accommodates school schedules. She makes it her mission to cultivate the foundations of good customer service, listening and paying attention to each guest. These are skills that her employees will use throughout their lives, possibly in their own businesses one day.

Her advice for new entrepreneurs, dreaming of opening a business? “Ask lots of questions of trusted business owners and let them help you when they offer.”

She marvels at the recent spike in women-owned businesses throughout her community. Remembering those who assisted her when she began her journey, she enjoys doing the same.

I asked her what it was like to keep it all going through the pandemic. She laughs and replies, “I had to get creative.” She worked with associates to improve her website and began posting outfits and accessories on social media, taking orders digitally and by phone. David drove her around the community to deliver packages on buyers’ front steps during the day. She’s thankful that those days are behind us all, enjoying her All Together community in person again.

As a small business owner, Margaret brings valuable perspective to the United Bank Advisory Board, and regularly offers input for strategies to serve our customers. We appreciate her business acumen and love for community, as well the energy she devotes to every commitment she makes. [UB](#)

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RELATIONSHIPS THAT GO

Beyond Investments



25
YEAR
ANNIVERSARY
1997-2022

The United Bank Wealth Management Services team is proud to celebrate 25 years of service and grateful for the trust our clients place in us. The relationships we share with our clients go beyond the forecasts, reports and transactions. We accompany them on their financial journey.



“Twenty-five years ago, we set out to build a Trust & Investment Division grounded in community banking values and focused first and foremost on clients and communities. Our steady growth indicates that we are accomplishing this goal.”

– **Doug Lane** EXECUTIVE VICE PRESIDENT, WEALTH MANAGEMENT DIRECTOR



“Our clients have access to a team of professionals including their advisor, administration team, our portfolio management team and our Investment Committee. They have peace of mind knowing the ongoing collaboration of our network is focused on their best interests and goals. I’m proud to be part of this team.”

– Kassie Cruse

ASSISTANT VICE PRESIDENT, TRUST OFFICER

We believe choosing a qualified advisor is an important first step toward achieving financial goals. Whether a client is just getting started with investing, about to retire, or preparing to transfer wealth to the next generation, our wealth advisors and support teams are here to help. Our advisors work and live in their communities. You’ll find them easily accessible in a United Bank banking office.

Every decision we make is driven by our customers’ needs and goals and rooted in our proven investment principles. Our approach can be summarized in these key pillars:

Active Investment Management

We make consistent, proactive decisions that minimize risk and maximize returns. We believe in long-term investing, carefully adjusting your portfolio as the economy changes. We help you make the most of your money through diversification.

Financial Planning

We work to understand your goals and show you the way to achieve them through realistic financial planning. Our team can help you plan for future obligations with low risk and high confidence.

Strong Support Network

We have a personal relationship with each of our customers. You are supported by a team of professionals to help you accomplish your goals. Our team includes your wealth advisor, our administrative team, portfolio managers, our third party research firm and the United Bank Investment Committee.

Fiduciary Advice

We are focused on our clients’ best interests. As fiduciary advisors, we assess an asset-based advisory fee, not commissions, which means our advice is unbiased, our process is consistent, and our interests are aligned with yours. We build special relationships of trust and confidence with our clients because we act solely in their financial interests.

continued on next page

“As an Advisor, I love helping my clients, many of whom are friends, family and neighbors. We discuss where they are and how to reach their goals. We also develop a plan to help them feel confident and secure about their financial futures. I enjoy being part of their dreams, and it’s a joy to see those dreams come to life.”

– Alicia Washington *SENIOR WEALTH ADVISOR*



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No matter which stage of life clients find themselves in, the United Bank Wealth Management team is here to help navigate the highs and lows. From the very first paycheck, to an end-of-life plan, we listen to our customers' needs and desires to develop a financial plan that works for them. **UB**

Visit accessunited.com/wealth-management to learn more.



“We feel fortunate to have the opportunity to form relationships with our clients. Serving as a trusted partner in an individual’s lifelong financial journey is a huge honor.”

– Daniel Searcy

VICE PRESIDENT, WEALTH MANAGEMENT DIVISION MANAGER



\$750 Million

Assets Under Management



Over
2,200
Clients Served



\$90 Million

Non-profit Assets Under Management

25

**YEAR
ANNIVERSARY**



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We are
**PROUD
 TO SERVE**
 Our Communities



United Bank supported Stepping Stones Educational Therapy Center in Griffin as a sponsor of its 2021 "Keys for Kids" 30th anniversary fundraising event. We are grateful for the positive impact Stepping Stones has had on the lives of students and their families for three decades.

United Bank donated funds to the Madison-Morgan Community Food Pantry to help provide access to nutritional food in 2021. We are honored to partner with the Food Pantry to care for those who need assistance in Morgan County.



Several of our United Bankers spent time delivering Vidalia onions around the community as partners with the Newton County Rotary Club to raise money for the Empty Stocking Fund. United Bank salutes the Rotary Club for their dedication and efforts to help our communities thrive.

PROTECTING *the* ELDERLY



BY THOMAS WILLIAMS, SENIOR COMPLIANCE MANAGER, UNITED BANK

Elder abuse is a growing problem, not only in Georgia but nationwide. According to the National Center on Elder Abuse, as of 2018 there were 52.4 million adults ages 65 and older in the United States. Studies show that at least one in 10 of these adults experienced some form of abuse in the prior year. Abuse can be psychological or emotional, physical, neglectful, sexual or financial.

Georgia has special laws to protect residents 65 years of age and older, disabled adults 18 years of age and older who are mentally or physically incapacitated or have Alzheimer's disease or dementia, and residents of long-term care facilities.

Due to their age and/or disability, this population is at increased risk for abuse, neglect, and exploitation. In the state of Georgia, it is a felony to exploit an elder person "knowingly and willfully" or deprive him or her of necessary services. Punishment for these crimes could include a prison sentence of up to 20 years, a fine up to \$50,000, or both.

Unfortunately, abuse of older and disabled adults is one of the most undetected and underreported problems in the United States. Abuse of an elder person can occur anywhere, including the person's own home or in a community living arrangement such as an assisted living home.

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1 in 5

seniors estimated to be a victim of financial exploitation



\$120,000

average per person loss



\$800 Million

increase in elder financial exploitation disclosed in Suspicious Activity Reports (SARs) between 2019 and 2020

FINANCIAL EXPLOITATION

Financial exploitation is defined as improperly or illegally using a person's resources for the benefit of another person. Examples include using a Power of Attorney to gain access to an adult's assets for personal gain or using undue influence, false representation and other means to gain access to an adult's monthly government checks.

Perpetrators of financial exploitation are often clever and will stop at nothing to take advantage of their victims. Financial abuse can start as innocently as a grandchild asking a grandparent for a sum of money and escalate to the grandchild repeatedly exploiting that grandparent for money to support a dependency on something they cannot afford.

Financial exploitation is often initiated by complete strangers – fraudsters who specifically target the elderly to cheat them out of their assets. There are four primary reasons seniors are targeted by scammers:

- There is a perception that they have regular income (typically provided through Social Security benefits or 401k disbursements) and a lifetime of assets.
- Senior adults are more trusting or willing to listen.
- The senior population is grateful for attention and enjoys personal interaction with others.
- The elderly population is generally eager to help when they can.

Unfortunately, it's these very qualities that make seniors vulnerable to exploitation tactics. The abuse can present itself in a variety of ways:

1. GIVEAWAYS

If it sounds too good to be true, it probably is. Giveaway scams occur when a person receives a letter, email or call that they are a winner. These forms of scams typically require an immediate response and request an up-front payment to release the winnings or pay for the taxes.

continued on next page

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Learn more at accessunited.com/self-serve-banking



2. IMPOSTER SCAM

The senior receives a call that a family member is in serious trouble and money is required immediately in order to help them. The person on the phone asks that the issue remain a secret in order to drive emotions.

3. CHARITY SCAM

The scammers use pressure tactics in order to encourage an elderly individual to make an donation to some type of humanitarian cause.

4. ONLINE ROMANCE SCAMS

Scammers often create fake online profiles on dating websites using photos of other people. They are charming and profess their love quickly even before an in-person meeting. They often claim to be living, traveling or working abroad to explain why they are unable to meet in person. After trust is established, there is an urgent request for money.

5. CONTRACTOR SCAMS

Home repair scammers often target older homeowners. They may go door-to-door to solicit business and then overcharge consumers, do a shoddy job, or take the money without starting or completing the repair.

WATCH FOR RED FLAGS

To avoid becoming a victim of the scams listed above or any other type of scam, be vigilant in recognizing the following red flags:

- Urgent requests for payments in order to receive a prize
- Pressure to act immediately

- Use of scare tactics, e.g. a loved one is in danger, a computer has been hacked or threatening arrest if no immediate action
- Insistence for payments via gift cards, wire transfer or cryptocurrency
- Get-rich-quick and other promises that sound too good to be true
- Promises to recover lost money in other scams, for a fee
- A quick expression of love that only permeates online or over the phone, followed by requests for money in order to meet in person or help a loved one

During 2021, United Bank identified 38 cases of elder exploitation involving \$519,000 of potential fraudulent activity. These cases consisted of caretaker or nursing home fraud, mortgage fraud, the exploitation of the elder by friends and family, and sweetheart scams.

United Bank takes pride in proactively identifying potential elder abuse cases and protecting our senior customers. We train all employees on an annual basis to detect the red flags of elder abuse as they serve their customers. In addition, multiple Bank employees have received the At-Risk Adult Crime Tactics (ACT) Certification offered through the Georgia Department of Human Services Forensic Special Initiatives Unit. This training provides staff with the tools necessary to help identify and respond to abuse, neglect, and exploitation of at-risk adults. **UB**

To learn more about elder financial abuse and fraud, visit <https://consumer.georgia.gov/consumer-education/consumer-guides/georgia-consumer-protection-guide-older-adults>.

Source:
ABA Foundation,
1/24/2022

**WHERE
TO START?**

Research more
information at:

www.aba.com/seniors





PIZZA, WINGS & FRIENDS

IN THE ITALIAN LANGUAGE,

amici is defined as 'a friendly person.' In Madison, Georgia, it's loosely defined as 'great pizza.' That's where Chris Torino and two friends started the Amici franchise in the Morgan County town known for historic homes and its quaint downtown.

Chris's grandparents migrated from Tuscany in 1920, so he knows a thing or two about authentic Italian food. He recalls being 14 years old, working alongside his aunts and grandmother in the kitchen while dreaming of one day having his own pizzeria. He had his sights on becoming an entrepreneur after earning his degree from UGA, and when the opportunity came along to purchase the Rocky's pizzeria in Madison, everything fell into place. The secret sauce? Recruit Dad to join the fun.

Chris called upon his father, Mike Torino, on and off during the first several years after Amici opened. Mike was working as an adjunct professor at Loyola University, with previous experience in

marketing, finance, and mergers and acquisitions. He often flew or drove to Georgia to provide guidance when needed. Together, they talked about various ways to expand the business, and finally Chris asked him to join the Company officially. The father/son team bought out the other partners and set a course to grow the Amici brand.

Today, they employ 200 employees with 13 locations, some operated by franchise owners. Their patrons enjoy the comfortable atmosphere with a menu that includes great pizza, wings and other popular items. Chris's latest project is a microbrewery component. Four of the newest restaurants have a 20-barrel system that facilitates the brewing of craft beers onsite.

"Making beer is no different than making pizza," explained Chris. "You develop your own recipes and find out what tastes best."

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Chris Torino showcases his pizza and craft beer at Amici's downtown Madison location.



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But don't be fooled, running a restaurant is a tough business. You'll find a section on their website titled 'franchising opportunities' along with a helpful list of questions and answers for inquiring entrepreneurs.

When asked for the advice they would give to another pizzeria-dreamer, Mike answers with a laugh, "don't do it," quickly explaining that it takes a very special person to be successful at the business. It requires a combination of talent, skill and passion. The passion is what keeps you going after weeks filled with 18-hour days.

In fact, Mike invites the serious inquirers to spend a day in the restaurant alongside an operator or manager. He calls it a 'discovery day,' and structures it to show the inquirer the best and the worst of the role, so that there are no surprises in the end.

Mike and Chris explain that there are two important things to control in the restaurant business: cost of goods sold and labor. These two variables have been extremely difficult to manage in recent months, with supply chain shortages and the era of the 'great resignation.' In fact, they recently delayed their Atlanta Midtown store opening five months due to problems getting supplies. They changed the menus four times as they navigated the availability of food products.

Operating hours across their stores continue to change as employee staffing ebbs and flows. The Torinos use data and technology as critical resources in making their ongoing business decisions.

Unfortunately, these challenges are currently impacting almost every industry, not just restaurants. They credit their communities for showing support and rallying around them during the most difficult days. They both enjoy their work more as they watch friends and families gather again to enjoy the full in-dining atmosphere.

The Torino team also compliments their banker, Nelson Hale, for being a good partner through it all. "When you own a business, you need three good partners," adds Mike. "A good attorney, a good accountant, and a good banker." Nelson frequently visits the Madison restaurant and talks often with the team to understand the business objectives to assist with capital needs.

This phrase from their website catches the eye: 'outrageously and shamefully delicious – pizza, wings & friends.' We thank Mike and Chris for allowing us to shine a spotlight on their shamefully delicious food and for choosing United Bank to be a financial friend and partner in their journey. We wish them even more outrageous success in their years to come. **UB**

Mike and Chris enjoy their banking relationship with Nelson Hale (at left), United Bank of Madison's Senior Lender.



CELEBRATING 50 YEARS IN LAMAR COUNTY

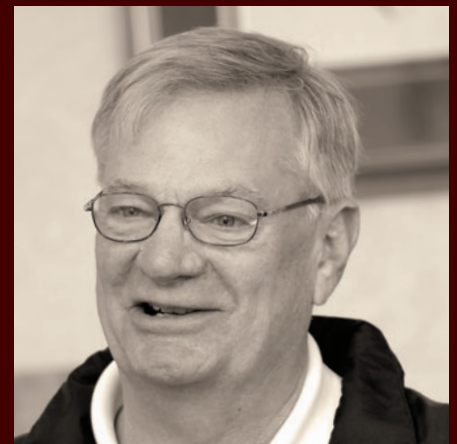
A LOOK BACK AT HOW IT BEGAN

This June, we will celebrate the 50th anniversary of our 1972 expansion into Lamar County. Its doors opened as Lamar State Bank and later changed its name to United Bank in 1984 when the banks consolidated together under one holding company, United Bank Corporation. The story that follows is a reprint from a feature in our 2018 issue of Our Story, and details how it all began.



The Barnesville leadership of past and present are shown here: from left, Robbie Tenney, Joe Edwards, William Tuttle and Doug Tuttle. William Tuttle serves as the Barnesville Division's current President.

Peter Banks, Joe Edwards and Doug Tuttle share memories of how Lamar State Bank began



If you are a regular *Our Story* reader, you are no doubt familiar with the beginnings of United Bank in Pike County, in 1905 when the original Bank of Zebulon charter was first made. We reference that historical detail often. However, we've shared little about our beginnings in Lamar County. For this tenth issue of *Our Story*, we sat down with Joe Edwards, Peter Banks and Doug Tuttle to reminisce about how it all began.

EARLY 1970 VERA'S CAFÉ, ZEBULON

Peter Banks encounters Joe Edwards at the local cafe, and reconnects from a previous introduction, mentioning to Joe that there is interest in starting a bank in Lamar County. A previous attempt made by Louis "Pop" Banks and Gilbert Banks, Sr. had failed to gain support from the State of Georgia Banking Commissioner. Peter promises to connect again in the weeks to come, and plan more serious discussions.

DECEMBER, 1970 PETER BANKS' DINING ROOM

Organizers assemble in the Banks' home to develop a plan for the new bank in Barnesville. Attendees included Joe Edwards, Peter Banks, J. Louis Banks, James Butler, H. Grady Carter, Bill Edwards, C.T. Parker, J.R. Smith, and Dr. Jack Tuttle.

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JANUARY 25, 1971 **APPLICATION SUBMITTED**

Application for Lamar State Bank is filed with the State of Georgia's Banking Commissioner. It was also approved by the Federal Deposit Insurance Corporation (FDIC).

JUNE, 1971 **GROUND BREAKING EVENT**

The ground breaking ceremony is held at the building site formerly known as the Nettie Lee Grace Estate, at the corner of Thomaston and Taylor Streets. The Jones Construction Company was the contractor for the new building.

JUNE 1, 1972 **GRAND OPENING**

The grand opening of Lamar State Bank has hundreds in attendance to mark the great event. The Bank's marketing team mailed keys to all of the households of Lamar County, promising that a few lucky keys would open the Treasure Chest full of coins on the opening day. Owners of the keys could grab hold and take as many coins as their hands would carry.

1984 **NAME CHANGE TO UNITED BANK**

Lamar State Bank changes its name to United Bank, joining with the Bank of Zebulon to become United Bank Corporation.

There were many steps taken between the milestone events above, but the hard work of many brought together

a great place for the citizens of Lamar County to do their banking and financial planning. When it all began, Joel Edwards led The Bank of Zebulon in Pike County, and his son, Bill Edwards, led The Bank of Crawford County in Roberta, Georgia. Joe was on the bank boards of each, but his only experience, as he likes to put it, "was sitting on the opposite side of the desk, asking for a loan." The Edwards family's desire to improve their communities was evident to everyone as they got to know them.

tasked to rally the support and the capital to gain state approval.

"We had to build half a million dollars in capital before the application would be granted," Banks explained. "All of our organizers invested, and reached out to others to join as well. Within one week, we achieved our goal."

Each share of Lamar State Bank stock was \$20. Consequently, the support was outstanding and they exceeded the application requirement substantially. There were 143 original shareholders.

A new neighbor you can bank on.

Doug Tuttle, then a senior in high school, withdrew \$300 from his savings account to invest in Lamar State Bank stock when the initial offering was made. His father, Dr. Jack Tuttle, was the local veterinarian and a member of the planning team. Dr. Tuttle banked with the Bank of Zebulon those days, and knew the Edwards family through that connection. Doug remembers how Dr. Tuttle mailed deposits several times a week via the U.S. Mail.

Peter Banks explained that while a local bank already existed in Barnesville, he and other folks believed that another bank would be good for the community and spark new economic growth. The ten local businessmen who gathered in his home in December, 1970, were

"Daddy was very excited about the idea of Lamar State Bank and became a passionate supporter. He had a real connection with the agri-business community. He knew that the farmers needed the financial support from someone who understood their business needs," said Doug. The Edwards family also had experience with agriculture, as owners of Besco, their canning plant in Pike County.

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“Later, when his clients paid a bill with a check drawn on another bank, Daddy would tell them the next time it had better be a Lamar State Bank check,” Doug continued. Dr. Tuttle remained an avid United Bank supporter and Bank director until his death in 2014.

Lamar State Bank opened for business on June 1, 1972 with a lobby full of supporters and new customers. Mrs. Betty Ann Tuttle and Mrs. Jackie Carter filled the place with beautiful floral arrangements, and the Bank’s employees introduced the crowd to its financial services. Larry Hewlette served as the Bank’s first president, alongside a team that included Joe Bostwick as the Loan Officer.

“Joe was working as a math teacher in Griffin, but had formerly worked for Commercial Bank as a teller,” explained Joe Edwards. “Bostwick never meets a stranger, and he knew everyone throughout Lamar County. We knew he would be an important member of the staff.” The Bank staff also included

Nancy Lanier, Pam Bearden, Rosalind Underwood, Yolande Grogan and Marion Burns.

An advertising firm out of Atlanta assisted with the public relations for the opening day, and developed a special logo that depicted the community surrounded by large arms, in a big hug.

“It was an important message to send to everyone. We were opening this bank to take care of our community, not divide it,” explained Banks. “Some folks didn’t believe that our small town could support two banks, but Barnesville proved otherwise.” Lamar State Bank showed a profit its first year.

In 1984, Lamar State Bank was renamed ‘United Bank,’ along with the other Banks of the newly formed United Bank Corporation. The daily operations of the individually chartered Banks had grown to a size where efficiencies could be gained if they operated as one organization.

“It was evident that our methods of providing Bank services were evolving

beyond just the Bank lobby,” explained Joe Edwards. “Our customers were asking for extended-hour services, like Automated Teller Machines (ATMs) and telephone banking. It was much easier to support these services as one institution, operating with the same technology, products and offers.”

Although the Bank centralized its operations, products and services, its leaders recognized the need for local leadership and management in each community. Doug Tuttle joined the Bank in 1977, and in 1990 he was elected President of the Barnesville Bank. He served in that position for 14 years, until he was promoted in 2004 as the company’s first Chief Operating Officer, a position he held until his retirement in 2013.

“I will always treasure my memories of those early days, when my Daddy attended the board meetings in the basement alongside his friends and my mentors. They taught me how to be a community banker and leader.” **UB**



Joe Edwards, Peter Banks, and Doug Tuttle stand together in the lobby of United Bank in Barnesville.

Banking Best Practices

Rooted in Solid Relationships

United Bank CEO Jim Edwards served as Chairman of the American Bankers Association (ABA) during the 2020/2021 association year. He took the helm in October of 2020 at the height of the COVID-19 pandemic, a tumultuous time for banking industry professionals as they worked tirelessly to help small businesses stay afloat. The *Our Story* editorial team sat down with Jim to gain a deeper understanding of what he took away from his experience as Chairman.

Q: You served as ABA Chair during an unusual time as our country worked to navigate COVID-19. What were some of the most important things you learned during your time as chair? What do you think the banking industry can take away from the challenges of the last 12-18 months?

A: Before I jump into the details, it's worth taking a minute to explain that the ABA was founded in 1875 and is the industry's largest trade association representing banks of all sizes, from very small community banks to the country's largest money-center banks. Any bank can be a member; the organization functions to advocate for policies and regulations that help banks better serve customers.

When I became Chairman, I immediately saw that beyond the traditional advocacy and educational functions of the ABA, it offered numerous other benefits to members during the pandemic. A great example was the creation of the SBA's Paycheck Protection Program. The ABA had a seat at the table as the SBA and U.S. Treasury Department worked to formulate the program. The ABA had the opportunity to provide guidance that ultimately helped banks serve small businesses in need as efficiently as possible. The association also set up weekly COVID protocol discussions for HR

directors to share best practices for protecting customers and employees.

I saw first-hand that when you're in a crisis, it's really helpful to have an industry trade association behind you to share ideas and best practices with a clear pipeline of communication to elected officials. The ABA's knowledge of the power structure and its relationships with decision makers in Washington D.C., coupled with its ability to connect banks of all sizes creates a big support system for the U.S. banking industry.

Over the last two years our industry learned how to become much more flexible, and we found new ways to serve our customers, including leveraging digital banking tools. We also became more resilient. I'm really proud of the way our United Bank employees stepped up during this time. Their willingness and commitment to find new approaches to the challenges we faced made all the difference to our customers and the Bank overall. Without their support, I could not have carried out my duties as ABA Chairman.

Q: Banks and customers took a solid stand against the IRS reporting requirements proposed by the current administration. Can you speak to the lobbying actions of the ABA to block

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Q&A with Jim Edwards:

REFLECTIONS ON HIS TERM AS ABA® CHAIRMAN



the passage of those requirements? How important is it for customers to continue to make their voices heard concerning legislation such as these requirements in D.C.?

A: When the current administration and U.S. Department of the Treasury proposed banks be required to report transaction data, the ABA took a hard stance against the proposal out of respect for customer privacy, questioning the government's ability to even analyze that much data.

The ABA has a grassroots action alert system that makes it easy for bankers to advocate for or against various issues and proposed new laws under consideration in D.C. In this particular circumstance, bankers and customers across the country really spoke up to make their voices heard, especially through social media channels. As of this writing, it appears that we have prevailed, and the newly proposed IRS reporting requirement will not become law. The response not only proves that democracy works, but it also underscores the importance of staying plugged into the latest legislation in D.C.

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Family and members of United Bank's leadership team joined Jim and Laura in Tampa, Florida for the annual ABA convention in October, 2021.



Q: What were some of your most memorable moments during your service as chair of the ABA? How do you plan to stay involved moving forward?

A: My wife, Laura, and I had the opportunity to represent ABA at more than 25 events across the country. Those opportunities helped me realize that although banks operate with many different models, we all share the same goal – making our customers happy by meeting their banking needs. I was also reminded that banking can be quite entrepreneurial and that by listening to different approaches, we can improve the way we do business. I plan to continue sharing best practices with my fellow member bankers and learn new ways to improve the service we provide our United Bank customers.

I'm looking forward to remaining on the ABA board this year and chairing the nominations committee.

Q: What do you see unfolding for the banking industry over the next 12 months? What kind of influence do current events have on community banks like United Bank?

A: There's a positive enthusiasm across the industry as we continue to emerge from the pandemic, and still a big push to find new ways to serve customers through digital channels.

Customers still want exceptional, old-fashioned customer service but they also want multiple ways to conveniently bank and plan for their financial futures. These demands will create opportunities and challenges as we move forward.

The communities we serve are always affected by worldwide events including interest rates and the economy. United Bank will strive to use our resources to keep a steady hand and help customers navigate the challenges that impact our communities.

Q: In your opinion, what are the most important actions community banks can take now to ensure the greatest customer satisfaction and continued trust?

A: I'm grateful for the experience I had as ABA Chairman. During my term, I had the privilege to learn from a wide variety of banking professionals who reminded me that solid relationships are the backbone of successful banks.

Listening closely is the foundation for building customer trust. It's absolutely critical to get a good understanding of how customers live their lives and what United Bank can do to make things easier for them. Customers want to know they can pick up the phone and call their banker for guidance, to walk them through difficult as well as prosperous times. Active listening also generates new ideas for products and services.

United Bank's new Government Guaranteed Loan programs are great examples of products developed through customer feedback. United Bank made the decision to offer these loan programs after listening to and helping so many businesses through the SBA's PPP program. These programs provide a wider variety of loan opportunities to the small businesses that fuel our local communities.

Similar to the actions the ABA takes with its bank membership and contacts in Washington D.C., banks across the country must put relationship development at the center of every decision and customer interaction. When nurtured through innovation and trust, those relationships build strong, long-standing community banks – like United Bank. **UB**

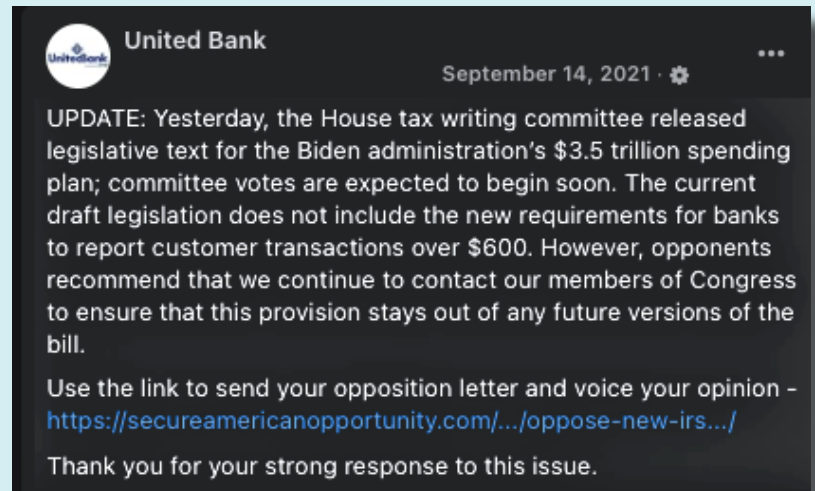


Answering the Call

In September of 2021, the Biden Administration proposed tax information reporting expansion aimed at raising revenue to help offset the cost of additional spending programs in the American Families Plan.

The proposal would have required banks to report account inflows and outflows for almost every account owner, raising serious concerns about customers' rights to privacy while placing significant and costly burdens on the financial system.

Banks across the nation responded by encouraging customers to reach out to members of Congress to advocate against the proposed IRS reporting requirements.



In an effort to educate customers, United Bank placed messages across social media channels and provided a link to a form letter delivered to members of Congress encouraging them to vote against the proposed reporting requirements. The response was incredible. The first social post alone engaged more than 160,000 Facebook® users through impressions and shares.

This same response played out with banks across the United States, creating a flood of letters to members of Congress from consumers expressing their concern and resistance to the proposal. Ultimately, the proposal failed to gain Congressional approval and was removed from the American Families Plan.

The United Bank team thanks each and every customer who responded to the call to action and advocated to protect your rights to privacy. Your overwhelming response made a positive impact on the outcome.

FINANCIAL HIGHLIGHTS

UNITED BANK CORPORATION AND SUBSIDIARY

	2021	2020	2019
Assets	\$2,327,816	\$1,932,625	\$1,533,097
Loans Receivable (Net)	708,103	762,286	693,992
Investment Securities	424,177	382,505	395,435
Deposits	2,097,904	1,731,431	1,351,923
Shareholders' Equity	202,432	195,553	174,306
Net Income	34,002	35,188	34,172
Trust Assets Under Management	761,619	647,327	618,614
Mortgage Loans Serviced	401,002	376,525	337,682

(\$ in thousands)



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 James J. Edwards, Jr., *Chief Executive Officer*
 Christopher C. Edwards, *Chief Information Officer*
 Scott W. Swafford, *Chief Operating Officer*
 Thomas L. Redding, *Chief Financial Officer*
 Bart B. Key, *Chief Credit Officer*
 Lori S. Tucker, *Chief Experience Officer*
 Jennifer W. Eavenson, *Executive Vice President, Human Resources Director*
 David R. Edwards, *Executive Vice President, Director of Strategic Projects*
 Forrest A. Watson, Jr., *General Counsel*
 W. Jaye Eubanks, *Senior Vice President, Information Systems Manager*
 Chad R. Williams, *Senior Vice President, Credit Administration Manager*
 Thomas W. Williams, *Senior Vice President, Senior Compliance Manager*
 J. Ann Baucom, *Vice President, Trust Operations Officer*
 Lisa C. Carter, *Vice President, Retail Banking Manager*
 Julie S. Christian, *Vice President, Applications Specialist*
 Deborah A. Coker, *Vice President, Compliance Officer*
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 Susan W. Goodwin, *Vice President, Loan Operations Supervisor*
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 Sarah G. Rossi, *Banking Officer, Senior Team Lead, ITM*
 C. Eric Thomas, *Banking Officer, IS Support Desk Lead Technician*

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 Jennifer L. Smith, *Vice President*

LOCATIONS



BARNESVILLE

MAIN OFFICE
308 Thomaston Street
Barnesville, GA 30204

INGLES INSTORE

631 Highway 341 South
Barnesville, GA 30204

BOLINGBROKE

10788 Estes Road
P.O. Box 567
Bolingbroke, GA 31004

COVINGTON

7200 Hwy 278 East
Covington, GA 30014

FORSYTH

1 East Main Street
Forsyth, GA 31029

GRIFFIN

MAIN OFFICE
505 South Hill Street
Griffin, GA 30224

NORTHSIDE

1500 West McIntosh Road
Griffin, GA 30223

TAYLOR STREET

1340 West Taylor Street
Griffin, GA 30224

JACKSON

150 Covington Street
Jackson, GA 30233

LOCUST GROVE

INGLES INSTORE
4920 Bill Gardner Parkway
Locust Grove, GA 30248

MADISON

256 North Main Street
Madison, GA 30650

NEWMAN

MAIN OFFICE
61 Bullsboro Drive
Newnan, GA 30263

SULLIVAN ROAD

2245 Highway 34 East
Newnan, GA 30265

THOMASTON

MAIN OFFICE
215 North Center Street
Thomaston, GA 30286

NORTHSIDE

1111 Highway 19
Thomaston, GA 30286

WILLIAMSON

435 GA Highway 362
Williamson, GA 30292

WOODBURY

33 Jones Mill Road
Woodbury, GA 30293

ZEBULON

685 Griffin Street
Zebulon, GA 30295

Administration Offices
420 Griffin Street
P.O. Box 1337
Zebulon, GA 30295
770-567-7211

Deposit & Loan Operations
315 Thomaston Street
P.O. Box 160
Barnesville, GA 30204

Customer Call Center
420 Griffin Street
P.O. Box 1337
Zebulon, GA 30295

24/7 AUTOMATED SERVICE:
770-567-2400
706-342-3500 (Madison)
770-358-8008 (Barnesville)

Wealth Management Services
525 South Hill Street
P.O. Box 628
Griffin, GA 30224
770-412-4946

Mortgage Division
505 South Hill Street
P.O. Box 144
Griffin, GA 30224
770-412-7211

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