

Our Story

2021



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IN THIS ISSUE





grateful

for loyal customers

for dedicated employees

for resilient communities



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#UBGRATEFUL

DEAR UNITED BANK **FAMILY AND FRIENDS**



Welcome to the 2021 issue of Our Story. We hope you'll spend some time here, reading through the pages where we share updates from our company and our communities. This issue feels somewhat like a time capsule. At some point in our future, we will look back and marvel at the detail of how we all worked through the challenges of 2020.

As the global pandemic reached Georgia in March, our talented team of bankers quickly positioned themselves to continue serving customers without interruption. Like many banks throughout the country, we limited lobby traffic to appointment-only for approximately six weeks and served the majority of our customers with everyday transactions from our drive thru windows, ITMs, Call Center and mobile app. We were pleased to reopen in May and resume access to our lobby services.

It is rather remarkable to look back and remember how our employees adapted. Our teams showed great resilience and determination as they met huge volumes of mortgage applications, PPP applications, stimulus payment withdrawals and more. Many had children at home in virtual classrooms, cared for displaced family members and battled personal infection of the virus. Our appreciation cannot be adequately expressed.

Our communities also responded to 2020 with creativity and persistence. Businesses adjusted their delivery methods, churches held drive-in services and many embraced technology like never before. We've included several features in this issue that celebrate examples of customer perseverance. Without a doubt, we've all learned useful lessons we can carry forward in our daily lives.

Most of all, the pandemic reminded us of the precious value of spending time with family and friends. Join us as we look forward to better days with expectation and anticipation, laced with a new understanding of just how special they are. We truly appreciate you and look forward to serving you in 2021.

Sincerely,

Three handwritten signatures in black ink, stacked vertically. The top signature is 'James J. Edwards Jr.', the middle is 'John W. Edwards', and the bottom is 'Pam C. Edwards'.



“2020 was a time of trials and tribulations, but it was also a time of achievements and accomplishments.”

- **Lori Jenkins**

Jackson Division

“My lessons from 2020: value relationships, love your neighbors, and take nothing for granted.”

- **Ben Chambley**

Information Technology



“I am thankful for how this past year has made me think of things in life we take for granted that now take a unique and special meaning.”

Tracy Hutto

Pike Division



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 We establish Lamar State Bank 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 extends its Call Center to include Sundays, offering Seven-Day Customer Service, from 7am until 11pm.

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 branch in Woodbury.

2017 United Bank's Trust & Investment division reaches a milestone of \$500 million assets under management, and is renamed United Bank's Wealth Management Services.

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.

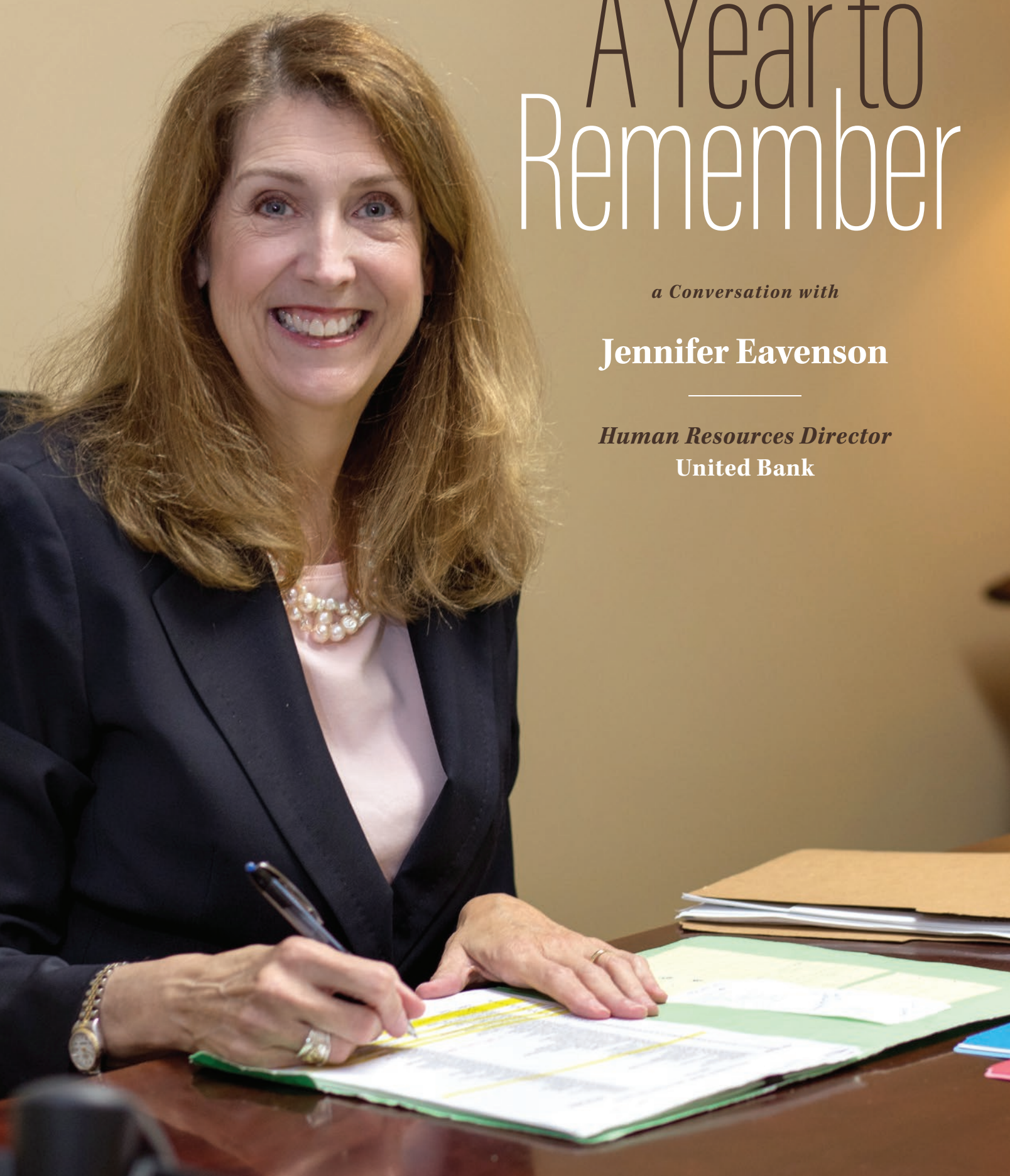
HUMAN RESOURCES AMIDST A PANDEMIC


A Year to Remember

a Conversation with

Jennifer Eavenson

Human Resources Director
United Bank





The Human Resources department of any organization plays a central role in maintaining consistent operations. Responsibilities ranging from payroll and benefits management to hiring, employee relations, training and risk management. Resolving conflict, interpreting and managing workforce law and generally finding better ways to do things are everyday tasks associated with HR.

With the onset of COVID-19 in early 2020, United Bank's Director of Human Resources, Jennifer Eavenson, quickly saw her role and responsibilities in a new light.

"COVID immediately rose to the top of the list," said Jennifer, who has been a part of the United Bank team for five years. "There is nothing more important than the safety of our employees and customers, and the pandemic took that priority to a whole new level, affecting every single operation of the Bank. Many decisions were, and still are, made according to the latest information we have on COVID-19."

Beginning in February of 2020, the United Bank executive team held a daily briefing call, where Jennifer's responsibility was to give a pandemic report detailing the effects of the virus on a national level as well as its impact within the Bank's footprint. She presented a summary of totals each day: employees battling the virus, waiting for test results, and those caring for family members. The team discussed impacts to staffing, customer services and how to best react and assist. Those meetings continue today, only with less frequency.

"I've been in a learning mode for more than a year, and the curve is incredibly steep and ever changing," she said. "In the beginning, we were just trying to understand what the virus was and what we were facing. To help the Bank make informed decisions, I found myself devoting half of my day researching numbers and reports from the CDC, the World Health Organization and the Georgia Department of Public Health to gather as much information as possible in an effort to keep our team informed and safe."

The Bank immediately altered the internal workplace structure, splitting employees into A/B teams and rotating those teams to limit the number of personnel in the office at one time. The IT staff quickly took the steps necessary to allow employees to work from home. Jennifer's team was

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tasked with explaining proper protocol for taking temperatures and wearing masks in addition to following social distancing and quarantine rules.

“The Bank put the full emergency model into operation,” explained Jennifer. “We had to take a close look at the essential functions needed to run the Bank every day. We moved employees to different buildings, placed them on rotating schedules, split up our call center, made it safe and secure to work from home, moved desks, installed plexiglass shields, elevated our cleaning regimen and put mask requirements in place.” Business continuity plans were truly tested for the first time in the Bank’s history.

The hiring and training aspects of Human Resources were also greatly affected by COVID. The Bank continued to hire employees despite the pandemic, conducting interviews and new employee training virtually. Any in-person meetings were completed with masks at a safe distance.

“This virus had a broader impact – not just on our employees but on their families and the way we live our daily lives,” she continued. “Through the Families First Corona Virus Relief Act (FFCRA), we continued to provide pay and benefits for affected employees as they cared for themselves, their children and extended family.” The Bank’s leadership team was committed to doing everything in their power to protect employee jobs during this time.

When asked about Bank employee responses to the pandemic, Jennifer commends the dedication and resilience of the UB team.

“Even when they were scared for themselves or their family members, our employees stepped up to the plate. They were flexible and went above and beyond to learn new systems, step in where needed and adapt to a world in which business as usual evaporated. I can’t say enough about how our employees shined during this time.”

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The Human Resources team meets together for planning, from left to right: Erica Crump, Eavenson, Brandy Bailey, Deborah Clark and Dana Williams.



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Jennifer went on to say that the challenges faced during COVID were often difficult and emotional but ultimately, human resilience and adaptability kept things together. As a result, the United Bank team is stronger.

"We learned that we can work through this. We have renewed confidence in our systems, people, and customers as well as our ability to face substantial challenges head on," said Jennifer.

"What I have seen over the last year reinforces my belief in the human spirit. Everyone has been impacted by COVID, but I continue to see courage, compassion, patience, support and a genuine effort to help one another. I am optimistic we are seeing the light at the end of the tunnel and very proud to say we've safely served our customers and protected our employees without missing a beat." **UB**



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GIVING NEW
MEANING TO



CLEAN

AN INTERVIEW WITH **MARC CARTER**

Prior to 2020, many likely took a “clean” space for granted. Surfaces were wiped down, floors vacuumed and mopped, tables dusted. It was all routine until suddenly it was more. It was a necessity and even an emergency, once a space became infected.

For Marc Carter, Director of Operations at Carter’s Cleaning Service, the beginning of the pandemic looked like a possible business shut down. The company, which was founded in 1998, was facing a “no entry” world. Spaces his workers used to occupy for cleaning were closed out of fear of spreading the virus. In fact, Marc and his sister

were the only employees working for the company for a couple of months until he decided to become part of the solution.

“We took a big leap of faith and invested heavily in sanitizing equipment,” said Marc. “It was equipment we never used before and for us, it was a large amount of money to spend in a time when our business was seeming to dwindle. But once businesses began to realize the importance of deeper cleaning during the pandemic, our phones started ringing off the hook. To date, we’ve sanitized more than 1.25 million square feet and treated over 150 COVID-exposed spaces.”

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Since March of 2020, Carter's Cleaning Service has tripled their business. The company (a PPP loan recipient through United Bank lender Amy Harris in Griffin) now has eight employees and does roughly 90 home cleanings and 140 commercial cleanings per month. Though his residential accounts are down about 20 percent, the commercial side of the business has increased by 200 percent.

The electrostatic sanitizing equipment Marc purchased is now in regular use in many offices, including United Bank's branches, operational departments and annexes. The machines create a positive ion energy in the water so that when sprayed, the sanitization can coat all items with a negative charge, which is essentially all surfaces in offices and houses. The machines create a mist that floats and lands into cracks and crevices not easily reached, such as the spaces between keys on a keyboard or the area around a door knob. Another advantage is

that the person using the machine never even has to touch the surface to make sure it is clean.

"The safety of my employees is my top priority," said Marc. "These machines let us do our jobs while making sure we stay safe as well. It also gives our customer peace of mind that their space is as clean and sanitary as possible."

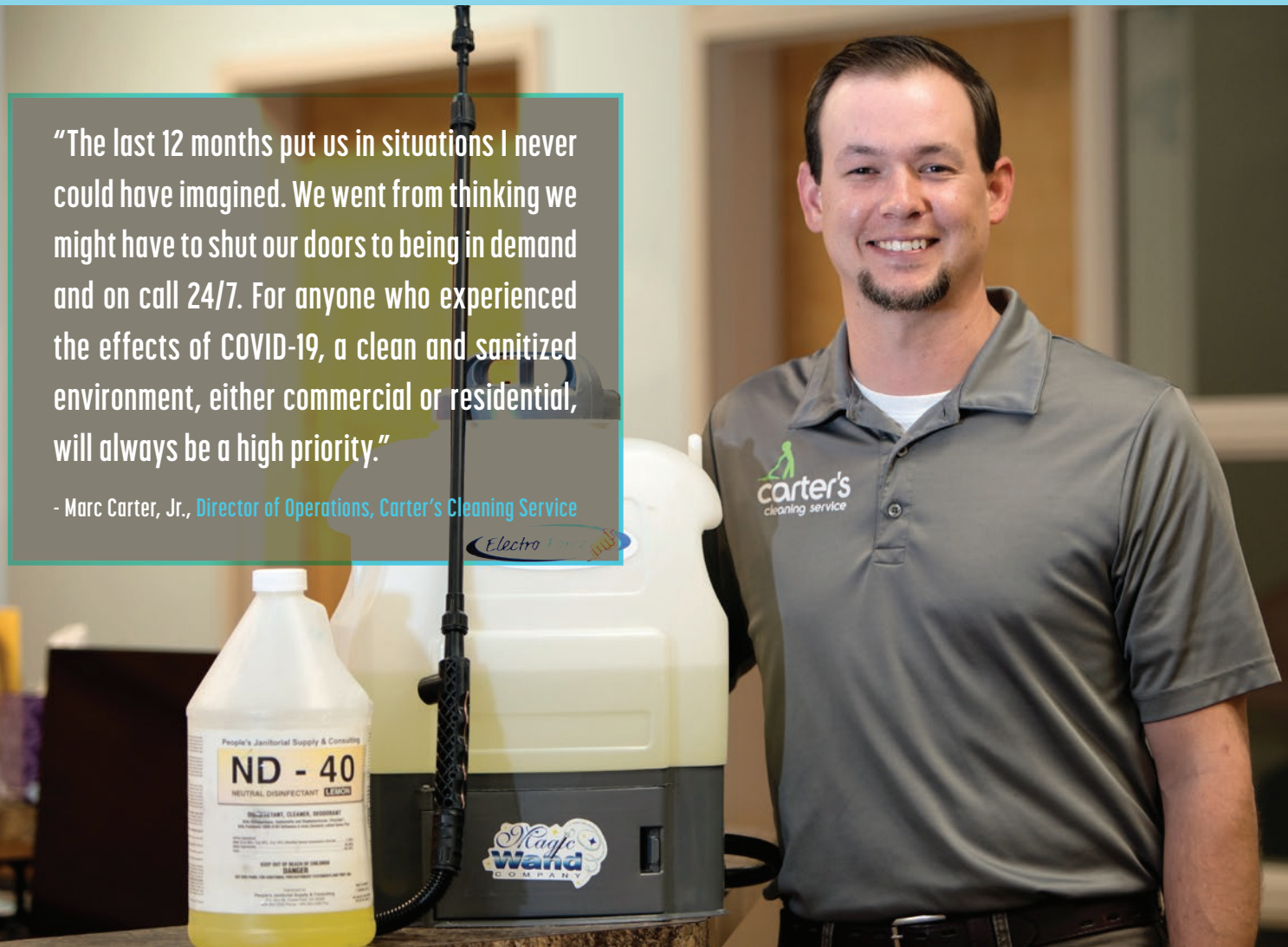
Carter's Cleaning Service employees are required to wear visors, masks and gloves for every job. Marc also has 50 hazmat suits ready for extreme cases.

"Unfortunately, I've had three residential situations where COVID went through the entire home and left no survivors," he said. "As a cleaning company, you never imagine having to be involved in that kind of situation. It's very sobering and sad to understand someone's struggle with the virus on that level."

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"The last 12 months put us in situations I never could have imagined. We went from thinking we might have to shut our doors to being in demand and on call 24/7. For anyone who experienced the effects of COVID-19, a clean and sanitized environment, either commercial or residential, will always be a high priority."

- Marc Carter, Jr., Director of Operations, Carter's Cleaning Service



When asked how Marc coped with the increased workload during the pandemic, he said he sacrificed a lot of sleep and his team really stepped in to get the job done.

“We have people working all the time, and we are always ready to take that next phone call,” he said. “We know people need to lean on us right now and we want them to know we are here for them.”

Carter’s now places even more emphasis on sanitizing all of the equipment in between jobs, a process that is both challenging and expensive.

“Each account has its own equipment, and everything has to be sanitized and changed out every time. That level of diligence gives greater peace of mind to our customers, but it’s also incredibly time consuming,”

said Marc. “It has never been as important as it is now to have a clean environment, and my team understands that. They’ve been asked time and again to do things they don’t normally do and they deliver every time.”

When asked what Marc will take from this experience, he speaks about positive, permanent changes within the community and a renewed emphasis on clean spaces.

“Cleaning is now really seen in a new light, and I think that outlook is here to stay. That’s a good thing,” he concluded. “I’ve watched people and businesses in the communities we serve ban together during this time to support one another. Many have lifted our small business up during this time, and for that we are forever grateful.” ^{UB}

Carter’s Cleaning Service was a critical partner for United Bank in 2020, and continues to be. We are sincerely grateful for their partnership in helping us keep our employees and customers safe, and allowing us to keep our offices open and available for customers.



The Carters team includes Kayla Carter, Kaylin Carter, Marc Jr., Marc Sr., Jennifer Beatenbaugh and Tom Beatenbaugh.



30 MILLION

Small Businesses in the United States

99.7% of businesses in the U.S. are **SMALL BUSINESSES**



65% of all new jobs created are within small businesses



55% of Americans work for or own a small business



8 MILLION small businesses are owned by **WOMEN**



67% of owners start small businesses because of a **PERSONAL PASSION**

For every \$100 spent at a small business, **\$68 GOES BACK TO THE COMMUNITY**



28.3% of small businesses are **FAMILY OWNED**

UNITED BANK WAS PROUD TO SUPPORT OUR COMMUNITIES THROUGH THE SBA'S PAYCHECK PROTECTION PROGRAM.

PPP
BY THE
NUMBERS



\$151,411,076 in PPP funds
2,130 Loans



Kim Kierbow has a passion for working with customers to keep them in their homes.

Mortgages in 2020: *A Record Year*

CONVERSATIONS *with*
STACY SISK & KIM KIERBOW

The United Bank Mortgage team kicked off 2020 with the biggest loan pipeline in the department's 33-year history. With interest rates remaining low for a substantial stretch of time, loan officers, underwriters, managers, processors, closers and servicers were already working long hours to meet closing deadlines and support the needs of mortgage loans serviced in house.

When the pandemic hit, employees faced the tremendous challenge of keeping up with demand while adapting to new processes, technology and work-from-home scenarios foreign to the traditional structure of the department. They not

only rose to the challenge, they closed a record number of mortgage loans in 2020 and helped an record number of customers keep their homes despite loss of income.

"Like many things in 2020, the refinance volume was simply unprecedented," said Stacy Sisk, Mortgage Servicing Manager. "Many customers were financially affected by COVID 19 and, when you are trying to reorganize a family budget, one of the biggest ways to save money is to lower your mortgage payment. People realized that refinancing their mortgages was a way to provide for their families.

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- STACY SISK

United Bank Mortgage Servicing Manager

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“We also saw many customers refinancing to cash out and fund home improvement projects.” In 2019, United Bank closed 504 mortgage loans. In 2020, that number increased to 811.

Meeting the Demand

The onset of COVID-19 forced the Mortgage team to rethink processes and procedures and to lean heavily on new technology and innovative ways to do business. With the health and safety of employees at the forefront, they quickly found ways to strategically relocate the team, as they needed all hands on deck every day, and an A/B team rotation would not work.

“It was insanity, happening overnight. We had to push ourselves out of our comfort zones to continue serving each other and our customers,” said Stacy. “United Bank management, the IT team and the Human Resource department have been extremely supportive and such an important part of our success.”

Each member of the 26-person Mortgage team holds a specialized responsibility, so it was critical to maintain the functionality and safety of the team to meet the high mortgage loan demand.

“It takes nine people to produce a mortgage from start to finish. Our employees experienced personal challenges due to the pandemic, like everyone else,” explained Stacy. “Consider those necessary absences and the staffing gaps those create, plus the added volume. Our people often worked 60 hours a week

for an extended period of time – almost a year – and amazingly maintained a positive attitude.”

The Bank’s Mortgage department also hired additional team members to help with the work load. “It was like driving down the freeway at 80 miles an hour and trying to change a tire at the same time,” said Stacy. “We interviewed virtually, trained over screens six feet apart and pulled in help from different areas in the Bank to make sure we got these loans completed for our customers.”

Efforts to Help Struggling Homeowners

In addition to the increase in refinance loans, the United Bank Mortgage department also saw an increase in the number of customers who qualified for loss mitigation services. The Bank provided assistance to 155 mortgage customers through standard Freddie Mac forbearance and COVID programs in 2020 and to 28 in-house mortgage customers.

There are several options available to customers struggling to keep up with their mortgage payments. In addition to the COVID programs offered by Freddie Mac, other workouts include loan modification, short sale, deed in lieu of foreclosure, standard forbearance and repayment plans. All are based on qualification criteria set forth by the Federal Housing Finance Agency, Freddie Mac and the Consumer Financial Protection Bureau.

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United Bank had the honor of providing mortgage services to more than 800 families in 2020.



Stacy Sisk joined United Bank in 1999, serving mortgage customers for more than 20 years.

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"We encourage all of our borrowers experiencing hardship to contact us at the first sign of trouble," said Kim Kierbow, Mortgage Loss Mitigation Officer. "There are many factors that go into our approval process, so we conduct an in-depth discussion with the borrower to determine which workout is best suited for their unique hardship."

"Our team truly cares about struggling homeowners. We have several tools to help borrowers – so even if they do not qualify for a workout, there may be other avenues we can recommend. Sometimes it may take a multi-layer workout process to help get them back on track with their payments. We succeed more than 90 percent of the time."

Kim believes the need for loss mitigation will continue to grow as people struggle financially with the aftermath of COVID-19.

"Mortgages are very personal to our customers because they represent their home, their safe place, their haven," said Kim. "We always do our best to work out a solution for everybody, and customers know we are on their side. We are a bank with a

DID YOU KNOW?

United Bank offers purchase and refinance options for conventional, government and in-house loans. Roughly 95 percent of mortgage loans are serviced by United Bank employees. Staff members collect payments locally, track and pay real estate taxes and insurance, and perform annual escrow analysis, along with numerous servicing functions that are requested by customers. A special team also provides loss mitigation services to help customers experiencing a short- or long-term hardship.

heart for our customers and we treat them the way we want to be treated - like friends trying to help. We have a saying in Loss Mitigation, 'Be kind. No exceptions.'"

The Customer is the Focus

United Bank's leadership hails the outstanding commitment of the mortgage team and their tenacity to meet demand even in the most difficult circumstances.

"Everyone pulled together to make 2020 happen with great attitudes, commitment, dedication and a willingness to learn," said Stacy. "This team put in those long hours because they knew a customer was on the other end of the mortgage." **UB**

DIRECTOR HIGHLIGHT:

Sherry Terrell

by **LORI TUCKER**

UNITED BANK'S CHIEF EXPERIENCE OFFICER

Sherry Terrell joined Madison's Advisory Board in 2019. I met Sherry when I attended a Madison meeting later that summer. Her personality is dynamic, and I was instantly drawn to her high energy and charisma. I reached out to her as we prepared the 2021 issue of *Our Story* to learn more about her and her experiences over the last year.

Sherry grew up in Madison, and chose the real estate industry because she loves to share her hometown with others, helping folks realize their home ownership dreams. After earning an accounting degree from DeVry University, she realized she could combine the financial knowledge she gained with her love for people as a realtor. This career also offers the flexibility she desires as a single mom to her 10-year-old son.

This past year has been one for the record books with the combination of low mortgage rates, high housing demand and low inventory for buyers. Couple that with the pandemic and new standards for personal safety, and you've got a recipe for chaotic days.

"I made the mistake of listing three properties all in one day," she explained. "I was not expecting the overwhelming responses. I was overcome with emails, text messages, showing requests, offers and my phone never stopped ringing. I almost couldn't keep up."

Sherry was forced to become more tech-savvy, conducting many of her initial buyer client consultations via Zoom. She often showed houses to potential buyers via Facetime video. Safety being a priority, she showed up to listing appointments in masks and armed with hand sanitizer, booties and gloves.

I asked her if it was true – are more big-city folks moving to the country? I've read many reports of how the pandemic is



creating the 'sweatpants workforce,' one in which professionals have learned how to work from anywhere using home technology, leaving the city traffic and expensive lifestyles for the simpler, small towns like Madison, Ga.

"Yes, that is indeed happening. Families are looking to move from the congestion of the city to smaller towns for a quieter, safer lifestyle where there is more space to spread out and social distance. Many families quickly realized they need home offices, the kids need private rooms for school and many want a room for a home gym. They are also attracted to our small towns because the homes offer more outdoor living spaces" she added.

Sherry wishes she had a crystal ball, because she just doesn't know when things will return to a normal pace. Perhaps only when the housing supply meets the demand and the economy settles.

All of our real estate friends have been busy this past year, and many have referred their buyers to United Bank's mortgage lenders for their borrowing needs. We truly appreciate the partnerships we have with our local realtors. Thank you, Sherry, for all you do in our communities. **UB**

Smart Planning Keeps Doors Open



The Barnesville Zaxby's team includes Brianna, April, Adam, Jessica, Curtis, Thomas, Destiney, Shaughne and Kyra.

The restaurant industry took one of the hardest hits during the peak of the COVID-19 pandemic. With dining rooms closed and traffic halted, restaurant owners found themselves forced to make quick decisions to keep their businesses afloat and their teams employed. The Butts County Chicken franchisee group, which owns and operates two Zaxby's restaurants in the United Bank footprint, took action fast and made changes that ultimately had positive effects within their stores, teams and guests' experiences.

Butts County Chicken was founded by four franchisee investors: brothers Jon and Mike Windham, Shawn Goelz and Curtis Weaver. The Windham brothers, who are Griffin natives, have more than 20 years of experience in the industry, and Goelz has 16 years of restaurant experience with several different brands. Curtis Weaver, who joined the group seven years ago as a fourth franchisee, brings a different skill set to the operation.

Between Mike, Jon and Shawn's long experience in the restaurant business and Curtis' experience in

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helped them finish the year ahead of where they were in 2019.

“Shawn already had plans in place to invest in ‘line-busting’ technology so we expedited those plans when COVID hit,” continued Curtis. “With drive thru sales as the bulk of our business, we felt like we needed to make that process as easy and fast as possible for both our employees and our guests.”

Line-busting puts employees outdoors in the drive thru lines with tablets in hand. They take the orders early, which helps to speed up the line as well as order fulfillment inside the restaurant.

“With line-busting in the works, we had to order all new equipment, secure our WiFi outside, and change our procedures inside the building,” said Curtis. “Investments like these during times of adversity can pay off – this one did for us in many ways. Our capacity for drive-thru traffic increased significantly and we took 30 seconds off of our drive thru time on the first day, which kept our guests happy.”

Curtis and his team also followed CDC and Zaxby’s corporate guidelines to put new safety precautions in place for team members, including mask mandates, an A/B team shift structure, pre-screening procedures, new sanitizing regimens and materials, and the installation of plexiglass screens that Jon designed and produced. The franchisees also got creative with their approach to masks and curbside pick-up.

“In the beginning, masks were difficult to get so Mike’s wife started making them for us. She also made many for our first responder guests. It may sound small but logoed masks for our team members gave them a little more confidence and

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emergency management from previous careers in the Army and the Centers for Disease Control, the group was able to plan and react quickly to handle the repercussions of the pandemic.

“Our group of four started talking about what might happen with COVID in February, and we made the decision to go to drive-thru-only operations days before the government mandated the 14-day shut down,” said Curtis. “A few days doesn’t sound like much, but it makes a world of difference when you are dealing with an emergency. We were proactive, instituted curbside pick-up procedures along with our drive thru, and had time to work out the kinks of the transition, which was very helpful.”

The group’s Jackson store is back to full operation and its Barnesville store is drive-thru and curbside pick-up only, although the team plans to return to full operations there as well, in April. Both stores experienced an initial drop in business, but the four franchisees made a few key changes that

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our guests knew we were doing our part to protect them, too,” said Curtis.

“We made new signs for curbside delivery with funny slogans to keep things upbeat like ‘Z Marks The Spot.’ We also put signs in the windows of our stores from our team members thanking our first responders, letting our guests know we missed them and encouraging them to be safe – so as they waited in line, they could read the signs and know we cared,” he continued.

The Butts County Chicken franchisee group stayed in the trenches with their team members, doing everything possible to keep employees from losing hours on the job.

“Our employees are young and many had moms and dads who were experiencing job loss or furloughs from work, so we tried to help everyone keep their hours at Zaxby’s,” said Curtis. “We also made a commitment to feed our employees and their families one meal a day until they didn’t need the help – several took us up on that offer.

Curtis (right) is proud of his team’s dedication to serving their customers, despite the pandemic challenges.

“We stayed really active in our community. We had strong ties before but I think those have deepened now,” he continued. “On several occasions, we fed first responders and the workers at testing and vaccine sites. We also helped feed the Gordon State College basketball team as they were trying to safely practice. These are small contributions that we are proud to make and will continue.”

Some of the changes the team made during COVID have become permanent fixtures in the way they now do business including line-busting, increased online ordering through the Zaxby’s app, discounted

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family meals and pre-shift health screenings. They also increased the employee hourly rate across the board and raised the employee starting pay.

Though their guests' behavior patterns are a bit different – prior to the pandemic, about 60 percent of business was drive thru – one thing that hasn't changed is the Butts County Chicken management approach.

"We believe in an owner-operator model," said Curtis. "Shawn and I are in the four walls of the stores every day. We know our team and they know we are on their side. The four of us are longtime friends and partners. We believe in working together to deliver exceptional experiences for our guests and, we do everything we can to foster that culture."

When asked what surprised him most about his employees during COVID, Curtis commented, "They were really the heroes of our operation during the shutdown. They put their trust in us and worked hard to keep things moving along. In

turn, we did everything we could to keep them safe and employed. The kind of bond formed out of difficult situations like these is very strong, and I am grateful for that."

The Butts County Chicken franchisee group is now in the process of expanding. Curtis, Jon, Mike and Shawn hope to open two more stores by the end of the year, and they are working with United Bank as they move forward with their plans.

"United Bank has been a critical partner this past year as they helped us navigate emergency relief legislation. That help was key for us," said Curtis. "They are committed to making communities better and willing to go the extra mile. Like our Zaxby's stores this year, United Bank has managed to not only survive but to also support the businesses that make our communities so great. We look to hold on to the bonds we made during COVID and continue to be mindful of what's most important as we grow." UB



FRAUD HAPPENS. WE ARE HERE TO HELP.

VALUABLE LESSONS FROM
UNITED BANK'S FRAUD EXPERTS



The "Fraud Squad" team includes Michael Privee, Angela Mills, Cassie Crane, Greta Wood, Ellen Neesmith, Alyssa Santos and Phillip Lindsey.

Greta Wood and Cassie Crane are United Bank's leaders in digital fraud management. As Digital Banking Manager, Greta understands digital services and the risks they carry for our customers. Cassie is the Team Leader for the Call Center's Fraud team and monitors the daily reports of fraudulent incidents. These ladies work with customers and law enforcement directly to study fraud trends, mitigate risk and find ways to stop it. Together, they prepared this feature to share insights from their daily interactions.

The pandemic brought change in many areas of our lives, including a shift to doing more things digitally, whether it was grocery shopping, doctors appointments, visiting with friends or banking. This shift to digital brings convenience but can also

add risk. Taking a few basic precautions can help you minimize that risk. Using our digital tools can also help to prevent fraud. If you encounter fraud, United Bank's fraud team is here to help you navigate the situation.

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HERE ARE THE TIPS WE BELIEVE MOST VALUABLE IN THE FIGHT AGAINST FRAUD

1. A MOMENT OF CAUTION MAY SAVE YOU WEEKS OF HASSLE.

Whenever you receive a call, text, instant message, or email, take a moment to think before you act. Does it make sense? Does Amazon normally call customers? Does the IRS send text messages seeking information? Why do they need the information they are requesting? Why is someone you haven't seen since high school suddenly offering to send you money? Why would your grandson have someone else contact you if he was in trouble?

Fraudsters create a sense of urgency to prevent you from thinking before you respond. They count on you to react quickly or emotionally rather than take a

thoughtful or intentional approach to your response. One of the best ways to prevent fraud is to just take a moment and think about the request and its logic.

2. THERE IS NO REASON A LEGITIMATE MERCHANT WOULD ASK YOU FOR A GIFT CARD.

Fraudsters love to use gift cards because they are anonymous and not easily traced. On that same note, it's rare that a merchant would legitimately ask you to send funds via a virtual payment platform like CashApp® and Venmo®. Merchants typically have their own payment platforms and procedures.

If an individual asks you to send funds through these digital payment methods, be cautious. It is difficult to recover funds once sent. Only send money to someone you have met in person and know is legitimate. If in doubt, call the person directly to confirm that they are the one asking for funds.

continued on next page

3. DO NOT SHARE YOUR ONLINE BANKING ID OR PASSWORD.

Your online banking credentials are the key to your financial kingdom. Fraudsters may request your credentials through online loan or employment applications, suggesting that will speed up your payment disbursement. Legitimate companies will not ask for this information.

Legitimate employers do not use online banking for payroll and real loan companies are not going to ask for that information either. These are common scams intended to get you to give the crook access. Once they have your login information, they will quickly take over your account and find your account numbers, steal your signature off of a check image and begin other fraudulent transactions.

NOTE: There are legitimate budgeting and accounting applications that use your online banking credentials to aggregate and populate your financial portfolio. Use caution and research the company thoroughly before you provide this information.

4. WATCH OUT FOR THESE COMMON SCAMS AND PITFALLS. THEY ARE CLASSIC “BAIT AND SWITCH” SCHEMES.

• A NEW ONLINE SWEETHEART

Fraudsters work to gain your trust and affection, preying on your feelings. They will boast of their riches and pledge their love to you. The goal is to create a trusting relationship, then suggest a monetary transfer of some kind, because of some windfall, business transaction, or emergency. Don't fall for it.

• TRIAL OFFERS

Many legitimate companies will trick you into expensive subscriptions by offering a trial. If you have to enter payment information, even for shipping only, it is not free, and you will eventually be charged. Read any fine print and research the company carefully before you proceed.

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WHAT OUR CUSTOMERS ARE SAYING

"I somehow got myself into a situation that I was not sure what to do. I called your Fraud Team who worked patiently and diligently with me to guide me through the entire process. Your employees followed up with me as promised. I love United Bank and appreciate the attention to detail and the true customer service."

"I want to give a BIG 'THANK YOU' to the Fraud Team and United Bank for always looking out for their customers. I was traveling a while ago and received a call from someone in the Fraud Department inquiring about a couple of transactions that were not in my normal pattern. I never knew United Bank did things like this and it was great! Thanks Fraud Team and United Bank for always looking out for your customers!!"

"I want to express my gratitude for Phillip in the Fraud Department for his assistance in representing me in a scam charge. I love United Bank. I have lived 150 miles from the area for 6 years but will not change banks. UNITED IS THE BEST!!"

• **SOCIAL MEDIA “GET RICH QUICK” SCAMS**

Fraudsters actively seek victims on social media, preying on the vulnerable and unsuspecting. If you get a message about doubling your money, working from home, or money flipping, you are likely corresponding with a crook. In some cases, the fraudster deposits money into your account and then will instruct you to send the funds elsewhere. The bank will likely notify you later that those funds are fraudulent and you will be on the hook for repayment.

In other cases, you will be required to “pay in” to flip your cash. In these circumstances, you may find yourself suddenly blocked and left empty handed. If it sounds too good to be true, then it likely is.

• **PHONY COMPUTER SUPPORT**

Be wary of screen pop-up messages or emails asking you to call Microsoft Support or other technical support. This is a common ploy to get remote access to your computer.

Either look up the number for that support company and call them directly rather than the number on the screen, or take your computer to a legitimate business where you can talk with someone in person. The crooks will pressure you to react quickly, even causing your computer to make a loud noise to force you to take action. If this happens, unplug your computer and disconnect it from the internet completely.

The fraudsters may also call and try to convince you they are legitimate. They may even try to enlist your help to catch the bad guys, suggesting that they already have initiated transactions to take your money. If you feel concerned, contact the United Bank fraud team so that we can review your accounts for unauthorized attempts.

REMEMBER: FRAUD HAPPENS.

No one is immune to fraud. There are many ways for the fraudsters to gain information, through hacking your Facebook profile, compromising your email account or obtaining your private information

from a business you frequent. It's wise to change your passwords often and choose strong passwords that you do not use anywhere else to safe guard your information. By using unique passwords on various websites, you can limit your risk if one is compromised.

USE MONITORING TOOLS.

United Bank offers many great tools to assist you in monitoring your accounts. Mobile and online banking is free and gives you instant access, 24 hours a day. Text alerts notify you of card purchases over a set amount, and balance alerts are available at your request. Secure Swipe allows you to control the status of your card, turning it on and off as you need to use it. Our automated phone system gives you 24/7 access to your account information, even without a smart phone or computer.

WE ARE HERE TO HELP.

United Bank has a highly-trained team of fraud specialists to advise and help you navigate fraud when it does happen. We partner with you to identify and prevent fraud for others.

Ultimately, you know better than anyone whether a card transaction on your account is legitimate. On a daily basis, we monitor card transactions, even those that are declined, to identify fraud patterns and develop blocks to prevent card fraud without impacting legitimate transactions. We are always working behind the scenes to help prevent loss. We are familiar with common fraudulent transactions and may call you to verify a transaction we suspect is suspicious.

If account fraud is identified, we will take steps to secure your card, your account and your personal information. We will guide you through the dispute process if needed. We work closely with other departments within the Bank to identify suspicious activity and take the proper steps to prevent any loss or negative impact.

While fraud is a part of our new digital world, having partners like the United Bank fraud team can help make a difficult situation a little easier. **UB**

Estate Planning: Why It's Important

Q&A with
KASSIE CRUSE
Assistant Vice President
United Bank Wealth Management Services

The events of 2020 have made many people rethink their current management of financial assets and how they plan to distribute those assets in the future. The onset of COVID-19 also ignited new interest in estate planning among those who didn't have a solid plan in place. The Our Story editorial team sat down with Wealth Management Services Assistant Vice President and Trust Officer Kassie Cruse to learn more about the elements of a solid estate plan and how United Bank can play a role in the smooth distribution of assets.

Q: Why is estate planning important?

A: The biggest advantage to having an estate plan is that it allows you to control the distribution of your assets. Proper estate plans can prevent state agencies from deciding how your assets will be distributed. These plans not only protect your financial wealth, they can also minimize taxes, spare grieving family members or friends from spending time in probate court, and decrease uncomfortable family dynamics, which often come into play.

Q: How does someone get started with an estate plan; and, when should they get started?

A: It's never too early to start, and it's always best to begin with a list of what you have, taking an inventory of real and personal property. This list should include retirement plans, life



insurance, checking accounts, investment accounts, property, etc.

We always advise clients to figure out first what they have, and then determine the needs of the family members or beneficiaries. For example, do they need to take care of children? Do they need to name a guardian for anyone? Do they have

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enough life insurance? Do they need to establish a power of attorney, a medical directive or a living trust? Everyone has a different situation, so it's really important to ask as many questions up front as possible. The answers to these questions will help an attorney draft a solid will that outlines all distribution specifications.

The next step is to identify a capable party to serve as executor. That is where United Bank can help.

Q: What role does the United Bank Wealth Management team play in estate planning?

A: United Bank can be the executor of an estate or serve as a trustee of a trust, the roles we typically assume for clients who wish to have their assets distributed by a neutral, professional team. In both roles, we take a very hands-on approach. The standard period of an executor role is 12-18 months, although more complex estates may take longer. During that time, we handle all associated tasks including reviewing the will, assessing liability, paying debts, filing tax returns and distributing the assets according to the directives of the will. By taking on this responsibility, the United Bank Wealth Management Services team can alleviate the burden on grieving family members and get necessary processes in motion. Having a neutral party in the position of executing the rules also tends to eliminate difficult family dynamics. Whether an estate is simple or complex, working with our team is a smart decision.

Serving the role of trustee can often be detailed, complex, and could last for an extended period of time. Many times, trustee responsibilities fall on close family members or friends. Every trust has its own set of provisions and the

goals of the grantor determine how a trust is managed and how distributions are handled. As a corporate trustee, United Bank manages each trust according to the unique needs of the client and terms of the trust. Our responsibilities include: investment management of the assets to maintain or grow principal and allow for interest income, filing tax returns, maintaining investment, tax and disbursement records, making discretionary decisions and distributing the assets to the beneficiaries, according to the terms of the trust.

United Bank can walk clients through the entire process, as a trustee or executor, from start to finish. We partner with attorneys, CPAs and other professionals who specialize in trusts and estates, working together to ensure our clients' assets are preserved and/or distributed according to their wishes.

Q: How has COVID affected estate planning? Has it become more front and center?

A: The pandemic did make things a little more real. It made people think about the future and what that might look like when they are no longer here. We've seen a lot of people asking to

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“I cannot say enough about the United Bank Wealth Management team. They stepped in to assist me as I was named executor of the will of a dear friend that had a complex estate. Their expertise was one of the most valuable resources I had during the whole process. I received professional, knowledgeable and timely guidance the entire time, as well as felt their genuine concern and kindness to do whatever they could each and every day. I am grateful to the local estate attorney, Alan Dodson, who presented this United Bank group as a local option to facilitate the financial directives in the estate. The wishes of my dear friend with reference to his financial assets were carried out exactly as he would have wanted. Thank you to the entire team but a special recognition to Doug Lane, Sandy Bales and especially Kassie Cruse.”

– Charlotte C. Thacker, Attorney



Jordan Baskin provides support to Kassie in her daily management of trust operations.

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review and update their estate plans. We've also noticed more people are anxious to establish an estate plan who didn't have one in place already.

Q: If someone already has an estate plan in place, is there anything they can do to improve it or create growth within their assets?

A: An annual review can always help improve an estate plan. United Bank can help in that capacity as well. It's important to consider any big life changes which might affect the outcome. We can assess the tax implications associated with gifts distributed immediately versus over a period of time. We have an understanding of state taxation versus income taxation and how both affect an estate and its beneficiaries, and we rely on a network of professional accountants to guide the planning process and prepare returns.

I would encourage anyone interested in establishing an estate plan or re-evaluating a plan in place to call the United Bank Wealth Management Services team. If our team is there from the beginning, we can help our clients ask the right questions to ensure asset distribution remains in their control, executed according to their wishes. **UB**

United Bank Investment Services are:

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Bank Deposit	Not Guaranteed by Any Government Agency	

EMERGENCY CHECKLIST



Being prepared is always the key to smooth estate distribution and trust management. The United Bank Wealth Management Services team recommends taking the following actions in anticipation of an unexpected event.

- 1. Assets & Debts Inventory list** - Where are these accounts held? How are accounts registered? Approximate value of all assets: checking account, retirement plans, life insurance, list of real estate and personal property. Approximate debts: auto loans, mortgages, credit cards, etc.
- 2. Review beneficiary designations** on retirement accounts, life insurance accounts and other accounts with named beneficiaries.
- 3. Create a will, power of attorney, healthcare proxy and living will.** Also consider guardianship for minor children and pets. Share these documents with loved ones.
- 4. Write a letter of instruction** to determine your personal wishes regarding funeral arrangements, what to do with your digital assets such as social media, email, text messages/cell phone.

“When I look back at 2020, I will always remember the amount of resiliency shown by United Bank, our communities and especially our families.”

– **Sam Giddens**

Newnan Division



“I will always remember the dedication and perseverance shown by United Bank employees in 2020 – maintaining safety while still providing exemplary service to our communities.”

–**Maddison Montgomery**

Business Services

“This past year, I learned that everything can change in an instant so we all need to live our lives to the fullest, leaving no regrets.”

– **Erica Johnson**

Mortgage Services



BUSINESS SOLUTIONS FOR 2020

Macey McGuiness is the Team Lead for United Bank's Business Services department. Recently promoted to this leadership role and that of Banking Officer, she's worked in the department for four years with many customers throughout United Bank's footprint. Macey wrote this story to celebrate the experiences she shared with customers as they pivoted to adapt to the changes brought about by the pandemic.

Our mission as Business Services team members is to empower small businesses to succeed by providing solutions that make their financial management tasks more efficient. 2020 created many new challenges for our customers as they adapted to serve their clients during the pandemic through mandated shutdowns and social distancing. I had the pleasure of assisting two customers within our Jackson market as they made necessary adjustments.

Jackson United Methodist Church

Early in 2021, Jackson President Ronnie Burch and I sat with Jackson United Methodist Church Pastor Chris Shurtz and Administrative Assistant Sonya Respass to learn more about the challenges their church and congregation faced in the climate of COVID. They described the difficulties in providing a place of worship that the congregation

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HELPING BUSINESSES ADAPT FROM MY VIEWPOINT



Pastor Chris Shurtz and Sonya Respass (at left) pose with their United Bankers, Macey McGuiness and Ronnie Burch.



Pictured from left: Zach Sowell from United Bank, Sheila Mallory, Dr. Lezlie F. Biles, Nancy Goodman, Renee Swearingen, Tammy Harris, Heather Turner, Chelsea Kirn, and Macey McGuinness from United Bank Business Services.

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needed during the times of uncertainty, while also prioritizing the health and wellness of the members and community. The church encouraged the congregation to be creative, hosting outside services in Fall of 2020 when weather permitted, and provided numerous virtual worship options for participation.

“We’ve gone through several phases. We closed down and utilized video-only services for a while,” explained the Pastor. “Our Bishop and church leadership provided a guiding threshold using the number of COVID cases in the community to determine the possibility of in-person worship. If we were above the threshold, we did not offer in-person services and if our community was below the threshold, then we felt more comfortable with meeting in person.”

At the time of our interview with Pastor Shurtz in early March of 2021, the church had returned to traditional in-person services with more than half of the congregation back in attendance (the remaining members continuing to use virtual worship options). I worked with the administrative team to provide an online payment gateway for Jackson UMC members to give their tithes and offerings.

“Virtual giving has been a blessing. Before we had this option, people had to write checks and drop them off at the office or mail them to us. Virtual giving helped us through this season.”

GA Kidz Pediatrics

The past year has been one of difficulty and transition in the medical community. GA Kidz Pediatrics is a pediatric office in Jackson led by Office Manager Renee Swearingen, whom I’ve enjoyed working with for the last several years. In early 2021, we discussed the challenges their office faced as they continued to serve their patients. Throughout the time of COVID, Dr. Lezlie Biles and her team made adjustments and found ways to safely see patients during the peak sick season, and for regular checkups and vaccinations.

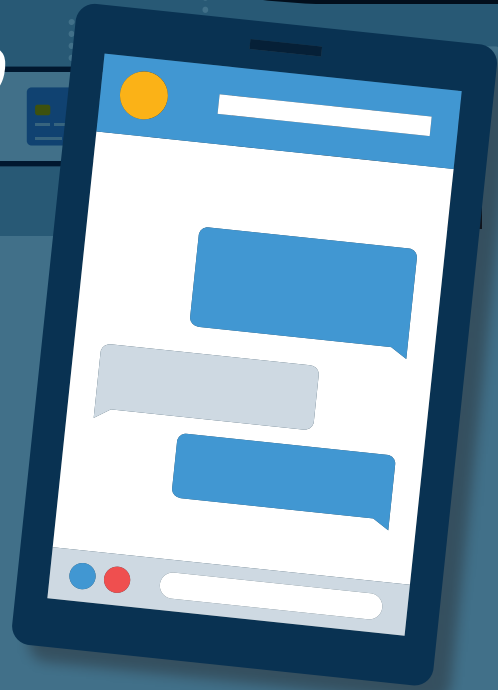
“Our biggest word in 2020 was ‘adaptability,’” explained Renee. “On a daily basis, we adapted to change. We closed our waiting room and put numbered signs in the parking lot where we instructed patients to call when they arrived on location. We had corresponding numbered sheets to collect patients then send them directly to examination rooms.” In addition, they created a walk-up window to allow patients to pick up items without entering the office, and for drug reps to drop off samples and paperwork.

United Bank provided contactless payment options and virtual gateway payment portals to assist several medical offices, including GA Kidz Pediatrics, to collect payments and serve patients who were unable to enter the office or waiting room.

I enjoy consulting with our business customers to find solutions to solve problems. The pandemic brought challenges, but I chose to see them as opportunities to be a good business partner and deepen relationships, benefiting both the customer and United Bank. **UB**

**MORE CUSTOMERS CHOSE
MOBILE BANKING IN 2020**

+26.2%
MORE **MOBILE
DEPOSITS**
than 2019

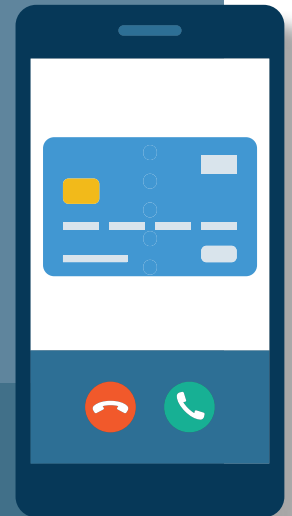


+167.8% MORE
**ONLINE ACCOUNTS
OPENED** than 2019

+24.8% MORE
**ACCOUNTS USING
BILLPAY** than 2019




+81.8% MORE
TEXT ENGAGEMENT
than 2019



+315% MORE
**Mobile Wallet
Transactions**
than 2019

+58% MORE
**MOBILE WALLET
ENROLLMENTS**
than 2019

MobileMetrics



BUILDING STRONGER COMMUNITIES WITH YOUTH OUTREACH

In January, 2020 the Barnesville-Lamar Boys & Girls Club opened its doors to the children of Barnesville, Ga., welcoming 25 children into its programs during the first year. The leaders of United Bank have shared a passion for its development from the very beginning. Joe Edwards, Vice Chairman of United Bank, served as the Club's first chairman. Andy Bush, a United Bank Director and local Barnesville businessman, served as Vice Chair. Former United Bank Director Peter Banks led the city council in assisting with donations and construction of the building. The leadership of these gentlemen inspired many individuals, foundations and business owners to follow with their own contributions and support.

The mission of the Boys & Girls Club is to enable all young people, especially those who are in need, to reach their full potential. This goal was the

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vision Joe Edwards had in mind when he presented the idea to the Barnesville Rotary Club.

"I knew very little about the Boys & Girls Club before October 2018," explained Edwards. "Bob Mason, a native of Madison, Ga. and former director of United Bank, shared a powerful statement, that all the kids who remained active in the Madison-Morgan County Boys & Girls Club over its ten-year history graduated

The values that the Boys & Girls Club share are integrity, collaboration, accountability and respect. The Club provides programs like Power Hour, which assists in homework, and Money Matters, a program designed to teach the children good financial management skills. The Club also offers courses that help in future career endeavors. The overall goal is to engage children in activities that allow them to cultivate their interests while building character.

Sandra Watts serves as Director of the Club, sharing her 20 plus years of experience within the Lamar County school system. She is well-known throughout the community of Barnesville for her passion for education and children.

"We want to provide a safe place for the children where they can have fun and learn. The parents are grateful for their kids to have time with their friends and find themselves," explained Sandra.

"We planned for 75 members in our first year, but due to the virus, we were restricted to 25. The children have learned about the importance of social distancing, and they help keep each other accountable." The children interact with each other at a safe distance, and are equipped with masks and other safety measures to ensure their health is not at risk.

The Boys & Girls Club offers the children of the community a robust set of programs, and Sandra and the Board members look forward to seeing participation numbers grow as those programs continue to develop.

"I was honored to be a small part of the inception of the Barnesville-Lamar County Boys & Girls Club," said William Tuttle, United Bank President, Barnesville, who serves as the Board Treasurer for the Club. "The leadership of Joe Edwards and the full backing of the community show the importance and necessity of this service in support of the youth of Lamar County. I'm proud to serve on the Board and look forward to the future program." **UB**



Activities abound at the Boys & Girls Club in the afternoons following school. Mrs. Sandra Watts is passionate about serving the children, and looks forward to the opportunity to serve more of Lamar County's kids.

from high school, with no teenage pregnancies. I read endorsements from Denzel Washington, Evander Holyfield and others regarding the strong influence their clubs had on their lives.

"Then a group of Barnesville Rotarians visited the Madison Club and were so impressed by its leadership team and the courteous enthusiasm shown by its members. It became obvious that we needed a club in Barnesville. School leaders, our elected officials and the Rotary Club all committed to making this project a reality."

“I will always remember the little moments that I got to share with my loved ones that helped get me through these tough times.”

- Troy Johnson

Collections



“When I look back at 2020, I will remember the impact of the sacrifices and changes made to a normal day. United Bank emphasized the importance of teamwork and loyalty to both customers and employees.”

- Megan Morris

User Support

“This year was filled with uncertainty and anxiety, but it also made us more appreciative of the little things in life.”

- Cathy Jones

Legal Department



Mexico Beach

Beach

MAKING A COMEBACK



In 2019, Our Story featured United Bank team member Sunny Norwood and how she worked with her family to help the Mexico Beach community in the wake of Hurricane Michael. Two years later, the community has proven its resilience as its residents continue to rebuild. Our Story photographer Adrienne Kimbrell recently visited the gulf coast town to capture some of the Mexico Beach small businesses as they work toward reopening.

Cathey's Ace Hardware: This third-generation business was destroyed in the storm but the owner quickly patched a warehouse behind them and opened for business. The Cathey family recently moved to their new building, which occupies the same space as their original building. They're still unpacking but have finally started to carry items outside of storm essentials such as plants, rugs and fishing equipment.

Shell Shack: Another third-generation business, the Shell Shack just reopened in early 2021. This is a very popular souvenir shop that also sells locally-caught fish – they'll even steam them for customers!

Mango Marley's: This popular little restaurant reopened for indoor dining in late 2020. Before that time, however, the owners served customers out of a food truck in the parking lot for two years. Mango Marley's is currently the only indoor dining restaurant in Mexico Beach.

Gas Station: Currently under construction, the new gas station in Mexico Beach will be the first one located in the community since Hurricane Michael. Right now, the closest gas station is about a 20 minute drive. Once it has been completed, the new gas station will have a major impact on the community.

We salute the people of Mexico Beach and their resilience in the wake of Hurricane Michael.

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Feeding the Monroe County Community

The act of feeding the hungry in our communities took on more significance this past year as many families experienced job loss due to the economic impact of the pandemic. United Bank employees volunteered with organized food programs throughout the Bank's footprint, unloading trucks and boxing the items for drive-thru pick up. The Circle of Care group of the Community Care Council in Forsyth has been distributing food to the people of Monroe County since the tornado damage of 2011. Aimee Freeman coordinates the delivery of the food from the Middle Georgia Community Food Bank and assembles the scores of volunteers who participate through the Monroe County Ministerial Association.

"It warms my heart to see the people in our community come together," Aimee shared. "Our volunteers meet the truck once a month at Christ United Methodist Church to unload, sort and repackage, then pass out the food."

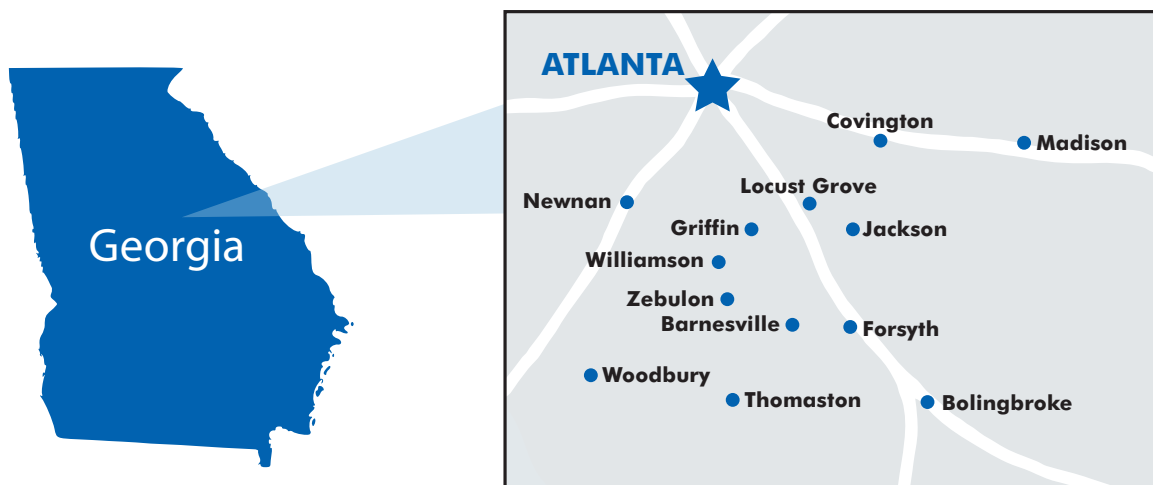
They typically provide 12,000 pounds of food to 250 households each month. The boxes include meats, canned goods, breads, frozen food, milk and juice, along with fresh produce. The Feeding America program gathers the surplus from participating grocery stores across the United States. Cole Davis, President of United Bank in Forsyth, often works as a volunteer.

"I love to join my neighbors on these days. The spirit of caring for others is refreshing and always lifts my spirits," explained Cole. "Aimee and the others do a remarkable job every month with the food distribution." UB

Cole Davis joins other volunteers on a sunny Spring day to meet the trucks and prepare the food for distribution.



BANKING 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

NEWANAN

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

UNITED BANK CORPORATION AND SUBSIDIARY

	2020	2019	2018
Assets	\$1,932,625	\$1,533,097	\$1,405,372
Loans Receivable (Net)	762,286	693,992	630,460
Investment Securities	382,505	395,435	435,373
Deposits	1,731,431	1,351,923	1,252,560
Shareholders' Equity	195,553	174,306	146,105
Net Income	35,188	34,172	29,708
Trust Assets Under Management	647,327	618,614	599,177
Mortgage Loans Serviced	376,525	337,682	326,648

(\$ in thousands)

“The worst part of 2020 was seeing how fear can cripple us, but the best part was learning that fear can be overcome.”

- Melanie Graham
Corporate Banking Group




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 Christopher C. Edwards, *Chief Information Officer*
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 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*
 Forrest A. Watson, Jr., *General Counsel*
 Allie E. Armistead, *Senior Vice President, Senior Corporate 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*
 Lisa C. Carter, *Vice President, Retail Banking Manager*
 Julie S. Christian, *Vice President, Applications Specialist*
 Edna T. Clark, *Vice President, Assistant to the Chairman*
 Deborah A. Coker, *Vice President, Compliance Officer*
 Lori W. Drake, *Vice President, Call Center/ITM Manager*
 Susan W. Goodwin, *Vice President, Loan Operations Supervisor*
 Lauri B. Irvin, *Vice President, Retail Delivery Manager*
 Harry G. Kozee, *Vice President, Internal Auditor*
 Lisa J. Maxwell, *Vice President, Enterprise Process Analyst*
 Clayton P. McDaniel, *Vice President, Project Analyst*
 Katheran G. Pippin, *Vice President, Senior Collections Officer*
 Donna M. Sabens, *Vice President, Operations Manager*
 Jeanie R. Travis, *Vice President, Retail Systems Coordinator*
 Travis J. Weed, *Vice President, Digital and Card Products Manager*
 Cynthia R. Amos, *Vice President, Loan Department Supervisor*
 J. Ann Baucom, *Vice President, Trust Operations Supervisor*
 Emily R. McLean, *Assistant Vice President, Deposit/EPA Operations Supervisor*
 Mindy M. Ridgeway, *Assistant Vice President, User Support Group Manager*
 Lori A. Shavers, *Assistant Vice President, Appraisal Review Officer*
 Dana G. Williams, *Assistant Vice President, Employment Manager*
 Tara T. Williams, *Assistant Vice President, Credit Financial Analyst*
 Jacqueline M. Wilson, *Assistant Vice President, Internal Audit Officer*
 Greta Y. Wood, *Assistant Vice President, Digital Banking Manager*
 Erica M. Crump, *Assistant Vice President, Benefits Administrator*
 J. Danielle Beckham, *Banking Officer, Senior Team Lead, Call Center*
 Mary R. Daniel, *Banking Officer, Credit Officer*
 Haley B. Green, *Banking Officer, Staff Accountant*
 Joseph G. Langford, *Banking Officer, Staff Accountant*
 Tanya M. Lasseter, *Banking Officer, Assistant Deposit Operations Supervisor*
 Macey N. McGuinness, *Banking Officer, Team Lead, Business Services*
 Margaret G. "Sunny" Norwood, *Banking Officer, Internal Audit Specialist*
 Sarah G. Rossi, *Banking Officer, Senior Team Lead, ITM*
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“I am thankful for how this past year renewed my adaptability, patience, and gratitude.”

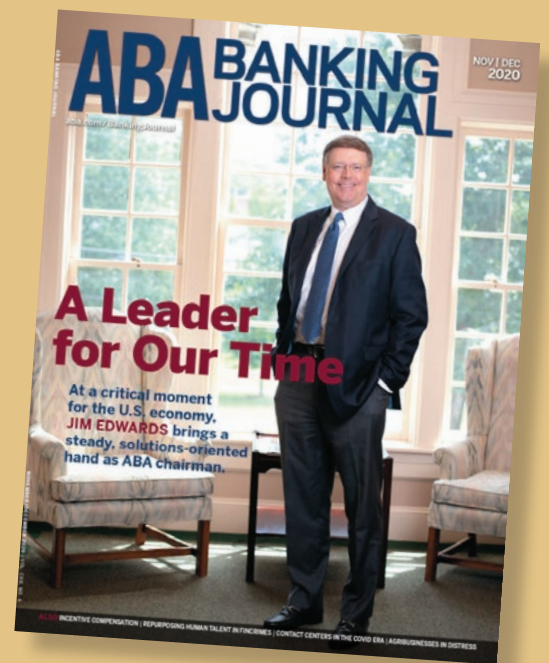
-Stuart Pippin
Forsyth Division

JIM EDWARDS 2020-2021 ABA CHAIRMAN

United Bank CEO Jim Edwards assumed the role of 2020-2021 ABA Chairman last fall during an unprecedented time in the history of our country. Jim's depth of community banking experience and passion for developing the next generation of bankers are assets for the banking industry on both a state and national level. United Bank is proud of Jim's contributions and his resilient, thoughtful approach to promoting the importance of the services we provide to our customers every day. **UB**

“Banks are essential to the communities they serve, and I'm honored to have the opportunity to represent our industry during such a critical time.”

- Jim Edwards, 2020-2021 ABA Chairman



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IN MEMORY OF HORACE JOHNSON United Bank honors the memory of Judge Horace Johnson, one of the original Advisory board members for our Covington bank division. Judge Johnson was a tremendous influence for good throughout his community and beyond. His leadership will always be remembered and truly missed.



PERSISTENT. STRONG. COMPASSIONATE. FOCUSED. READY.