

Questions & Answers
Former First Coweta Bank (FCB) Customers

1. I understand that I must “claim” my account. What do I have to do?

Customers must “claim their account” within 18 months. It’s very simple: make a deposit, write a check, use a debit card – all of these actions claim the account. Claiming one account claims all of the others that you previously had with First Coweta as well. United Bank will make every effort to find a customer before 18 months pass and the money must be escheated to the FDIC.

2. Will my account number change?

Some account numbers did have to change. We have notified those customers by mail with instructions to redirect any automated deposits or payments as soon as possible.

3. Will my account features change? Will I have a new service charge?

Yes, some account features will change. We’ve taken great care in selecting the best United Bank checking account product based on what we know of your former account. A letter was sent to you describing the features of your new United Bank account. If the chosen account is not well suited for your financial needs, please contact us so that we may discuss other accounts with you. All service charges will be waived temporarily through this transition.

4. Can I continue to write checks on my FCB account?

If you have a personal account, please discontinue using your FCB account checks on Saturday, September 26. Any outstanding checks will be posted to your new United Bank account as they are presented.

For business customers with account numbers that did not change, please continue to use your former FCB checks until they are depleted. If your account number changed, please begin using your new checks on Saturday, September 26.

5. Can I continue to use my FCB debit card?

All customers should have received a United Bank Visa Debit card by now. Please activate that card as soon as possible. Begin using the new card on Saturday, September 26.

If you would like to change the PIN assigned to your new card, you may visit the Newnan main office, Whitesburg office or Hogansville office to change your PIN.

If you have not received a debit card, please call the United Bank Contact Center at 770.567.7211 so that we may order one for you.

6. Will United Bank give me free checks?

For personal accounts, the first full box of checks will be provided at no charge. Business customers will continue to use their FCB checks until they are depleted.

7. Can I go to any of United Bank's bank offices to make a withdrawal from my account?

Yes. Former First Coweta customers may visit any United Bank office to complete a transaction on their account.

8. Will my automatic drafts, direct deposits and bill payments continue to post to my account?

Yes. All automated transactions will continue as scheduled. The FCB routing number has been added to United Bank as a subsidiary through the Federal Reserve Bank. If your account number changes during the conversion, you will need to give your new United Bank account number to anyone sending automated transactions to your account.

9. A merchant will not honor my First Coweta Bank check. What should I do?

Checks written against former First Coweta Bank accounts will be honored if the account transferred to United Bank and has available funds to cover the item. See a United Bank employee to report any problems with checks being accepted.

10. I already have deposit accounts with United Bank. When combined with my balances from FCB, my deposits will exceed insurance limits. Are all of my funds insured?

When two or more insured banks merge, the deposits from the assumed bank continue to be insured separately for at least six months after the merger. This grace period gives depositors the opportunity to restructure their accounts, if necessary.

11. Will I incur an early withdrawal penalty if I close my CD before maturity?

You may withdraw funds from any transferred account without an early withdrawal penalty until you enter into a new deposit agreement with United Bank.

12. How will I get my final account statement(s) from FCB?

Your final FCB account statement will be prepared on 9/30/09 and mailed thereafter.

13. Will I continue to earn interest at the same rate I currently have?

Some deposit rates have changed, and those customers affected have been notified by mail with the appropriate disclosures.

14. Can I cash my interest check or cashier's check?

Yes, all FCB interest checks and cashier's checks will continue to be honored and cleared.

15. Will my online banking for FCB continue to work?

Online banking for former FCB accounts will be turned off at 4:30 p.m. on Friday, September 25. Bill payment will no longer be accessible as of 9/25/09. Electronic payments with effective dates of 9/25/09 and prior will be processed. Check payments with effective dates of 10/1/09 and prior will be processed.

If you have not signed up for United Bank's AccessUnited online banking, please contact 770.567.7211 to speak with an online banking representative or visit one of our United Bank offices to sign up.

16. What will happen to the checks which have not cleared my account?

Checks drawn on First Coweta Bank that have not cleared as of September 25, 2009 will continue to be honored up to your available balance and posted to your new United Bank account.

17. What if I need information regarding my account from the time period FCB was in business?

Please visit your former FCB banking office for copies of any records you may need. All deposit account histories and records are in the process of being transferred to United Bank.

18. Who will send my 1098 and/or 1099 information at the end of the year?

United Bank will be responsible for mailing your 1098 and 1099 information by January 31, 2010.

19. How do I make loan payments?

Continue to use your First Coweta Bank installment loan coupons for loan payments. You may make your payments at any United Bank location.

20. Is United Bank insured by the FDIC?

Yes. Your deposits at United Bank are insured by the FDIC. For more information, visit www.fdic.gov.

21. How can I claim the contents of my safe deposit box?

It is business as usual. You may go to your former FCB banking office and access your safe deposit box during normal business hours.