

# Our Story

2025

 **UnitedBank**  
Equal Housing Lender  Member FDIC



*Employee-owned  
& Customer-focused*



# We Love Supporting OUR COMMUNITIES



## Dear Customers, Employees and Shareholders,

(Left to Right) John Edwards, Chairman, United Bank; Chris Edwards, President, United Bank Corporation; Joe Edwards, Board Member, United Bank Corporation; Jim Edwards, CEO, United Bank.

This year has been exciting for our organization on many fronts. We always look forward to sharing updates in each edition of *Our Story*; however, the past 12 months feel especially meaningful as we reflect on a major milestone accomplished by our Employee Stock Ownership Plan (ESOP).

ESOP ownership of United Bank Corporation has surpassed 30% of total outstanding shares, making UBC one of the largest employee-owned financial institutions in the nation. We're incredibly proud of this achievement and excited to celebrate it.

Our employees are the true heart of UBC, as you'll see in the stories that follow. Recognizing their dedication with a meaningful return on their commitment of time, energy, and passion is a driving goal of our Board of Directors and our leadership team. We will continue building a culture of ownership, and we are committed to making this spirit even more visible in everything we do as a community bank. You can read more about this effort in the ESOP article featured inside.

Beyond this milestone, 2024 was another strong year for performance. While just shy of our record earnings in 2023, our financial results remained robust. Amid the backdrop of a historic presidential election and widespread economic uncertainty, we continued to grow thanks to a loyal deposit base and healthy loan growth across our divisions, including Corporate Banking and Government-Guaranteed Lending.

Although mortgage activity remained flat across most markets due to higher rates, economic headwinds, and limited inventory, our Wealth Management division continued its impressive growth. Assets under management rose by over 12%, and custodial assets grew by 28%, largely driven by clients seeking higher-yield alternatives for cash deposits and CDs. Our Wealth Advisors work closely with our relationship bankers to deliver personalized investment solutions, making us one of the few community banks in Georgia to offer this level of integrated service.

Financial education remained a major priority in 2024. Through our UBCares initiative, our team educated more than 1,500 individuals in our communities on financial wellness, fraud prevention, and protecting their digital information. As our customers adopt more digital tools, we're committed to helping them safeguard their online credentials and stay ahead of today's most sophisticated fraud tactics. In local schools, our employees continue to teach students the fundamentals of smart saving, credit building, and financial safety.

Looking ahead, we're thrilled to be nearing the launch of our new digital platform — set to go live in early Fall 2025. This two-year project brings together all our digital services into one streamlined experience, accessible from smartphones, tablets, or computers. We believe it will take the United Bank digital experience to the next level, and we're proud to share it with our customers.

On a personal note, we recently announced that our father and uncle, Joe Edwards, is stepping down as Vice Chair of the bank and holding company boards. Joe will remain an active board member and trusted advisor to us, just as he's always been. He and his late brother Bill helped shape the foundation of our organization with values that guide us to this day. Joe's integrity and commitment to our communities are unmatched, and we are deeply grateful for the leadership he continues to provide.

In closing, thank you for your trust, your partnership, and your support of United Bank. Whether you are an employee, customer, or shareholder, we remain committed to serving you and our communities with excellence. We hope you enjoy this issue of *Our Story*.

With gratitude,  
**John, Jim & Chris**

John W. Edwards, Jr. *Chairman*  
James J. Edwards, Jr. *CEO*  
Christopher C. Edwards *President, UBC*





# A Relationship That Goes Beyond Investing



United Bank Wealth Management services are: not FDIC-insured, not bank-guaranteed, may lose value, not a bank deposit, not insured by any federal government agency.



[accessunited.com/wealth-management](https://accessunited.com/wealth-management)

## TABLE OF CONTENTS

**ON THE COVER:** Some of the bank's most tenured employees gather around Joe Edwards, from left: Firehiwot Woldu (24 years), Lorraine Wiggins (27 years), Tom Redding (40 years), Kaye Burden (27 years), and Susan Goodwin (33 years).

8 .....	4
14 .....	12
22 .....	18
30 .....	26
	36



# Feeding Customers, Building Community



Wanda and Ivan Minks were not ranchers when they moved to Barnesville, but they had a deep understanding of what it means to invest in a community and help it grow by giving back. It's that understanding, coupled with strong faith and commitment, that led them to start Thousand Hills Cattle Ranch – an endeavor that's not only flourishing but also nurturing to its owners, customers, and the community.

The Minks have only been residents of Lamar County for 10 years. Ivan moved to Georgia from Montana in 2014 to help care for his aging parents and met Wanda a few months later. The couple, who both have backgrounds in economic development, decided to move to Barnesville and immediately became United Bank customers.

"I believe that one of the things that you do to help local communities grow is keep the money in the community," said Ivan. "Wanda and I share a deep commitment developing local communities as much as we can – it's part of who we are. We went straight to United Bank because we only wanted to work with a neighborhood bank."

When the Minks moved to Barnesville, they were still working in economic development and, in fact, wrote the grant that brought the new Health Department to Lamar County six years ago. They helped administer 37 different development projects all focused on local Georgia producers.

"We believe that if you keep yourself open, the Lord will put you in the place you need to be, and if you are faithful, He will bless you in your endeavors," said Ivan. "There is a USDA program for just about any edible farm product out there. Wanda's knowledge of Georgia's agricultural landscape helped us learn more about the potential profitability of cattle in our area."



Wanda and Ivan Minks believe in the power of nurturing their community. Customers travel from all over the state to Thousand Hills Cattle Ranch to buy locally-grown, natural beef, as well as a host of additional products native to Georgia.

*continued on next page*

William Tuttle was the first lender to meet with the Minks as they got started with their ranch.

"We had no history here and I really had no history in Georgia," said Ivan. "But the local bank did what local banks should do and loaned us the money to help further develop the Barnesville community."

The Minks started out with 60 acres in 2017. They bought 25 mama cows and set out to become one of the state's only birth-to-slaughter, farm-to-table, Certified Organic cattle farms.

"There are many great cattle producers in Georgia but what set us apart is the fact that we were the only USDA Certified Organic beef producers in Georgia at the time," said Wanda. "We really had a target-rich environment for those who wanted organic."



The cattle who live at Thousand Hills enjoy an antibiotic-free, all-natural diet that is adapted to their exact needs.



They soon expanded to an additional 85 acres nearby and 175 head of cattle. Realizing they had a market of almost two million customers in nearby Atlanta just 45 minutes away, they began selling at farmer's markets in a race trailer they converted into a mobile store. The Minks burned up the road to and from Atlanta for three years before they re-evaluated, sold off 85 acres of land and got back to what they do best – finishing beef.

"We decided it was time to come home," said Wanda. "It was important to us to provide our quality beef to our neighbors and friends. It has been a joy meeting so many people here from Barnesville, Thomaston, Milner, and the surrounding area. We still have customers and friends from Atlanta who drive down to see us and purchase our beef. They visit and enjoy the peacefulness of the ranch before they head back. It speaks loudly that they would make that drive to purchase our beef."

*continued on next page*







Though Thousand Hills Cattle Ranch is no longer Certified Organic, the Minks still offer clean beef that comes directly from healthy cattle. The grasses on their property are analyzed and the feed is designed by a bovine nutritionist. Their cows get natural vitamins and minerals every single day.

“We raise legacy-style cattle. They eat what they want, when they want – just like we do,” said Ivan. “We spend a lot of time and effort keeping things natural. The ultimate goal is to stabilize our beef’s flavor for our customers. Our beef is hung for 14 days, dry aged and vacuumed sealed, and our customers come back because we have a consistent quality product to offer them.”

Once they decided to get off the road, Ivan and Wanda set their sights on opening a store of their own on their property. Their Ranch Store now offers beef as well as pork, chicken, seafood, pantry staples, dairy items and specialty gifts. If it didn’t come from their ranch, they source their products from other local producers. Customers can visit the store and put together a family pack of beef, pork, and chicken from a selection of cuts to make up their own bundle.

“We believe the ultimate way to build the community is to feed them, and we only source from local producers because that, in turn, supports our community,” Ivan said.

The whole atmosphere of Thousand Hills Cattle Ranch is relaxed. Customers are not hurried and can enjoy taking their time.

“The Lord has blessed us. We’ve worked very hard to get here and we’re proud to be stewards of this land in Lamar County,” Ivan continued. “United Bank and William Tuttle have been instrumental at critical times during our journey and a huge part of our success. We’re grateful to be with a bank that truly understands the meaning of building a community. Barnesville is growing and United Bank, in our experience, has proven they are ready and willing to grow with it.”

“We humbly feed people. We love and appreciate our customers,” said Wanda. “They believe in what we are doing and that’s what it’s all about.” **os**

The Ranch Store at Thousand Hills offers beef, chicken, pork, seafood, pantry staples, dairy items and specialty gifts.

“Ivan and Wanda's vision embodied the spirit of serving and community growth. We're proud to have been a part of Thousand Hills Cattle Ranch from the beginning, and it's been wonderful to watch them grow their business into the special place it is today.” William Tuttle, President, United Bank in Barnesville



Thousand Hills Cattle Ranch includes 60 acres of land.





## Building a Life of Service: Christy Schmucker's Take on Giving Back

Christy Schmucker, Retail Team Lead for United Bank's Hill Street location in Griffin, spends her working days directly interfacing with customers. Originally from Coweta County, Christy is relatively new to the Griffin community and celebrated her three-year anniversary with United Bank in June of 2025. She took the job specifically because she loves to help people, and that's exactly what she does, assisting the branch operations coordinator and supporting her team in any way.

"Every day is different and that's why I love it," said Christy. "But my favorite part is that I get to work with so many people in this community. I have met wonderful individuals who are making a difference, and I feel very fortunate to work for a company that encourages their employees to get involved."

One of the organizations Christy works with is the Christian Women's Center, a 40+ year-old nonprofit ministry serving women in need in Griffin. The Christian Women's Center, or CWC, started out as a refuge for women coming out of abusive relationships and as the needs of the community evolved, shifted to focus on women who struggle with addiction. Today, the Christian Women's Center runs a 12-month residential program for women coming out of addiction. The focus is not on recovery but rather redemption and hope.

Taking in up to 14 women at a time, the year-long program provides housing, food, one-on-one counseling, group counseling, career readiness classes, health screens, parenting instruction, life skills, Bible studies, opportunities to volunteer, wellness education/exercise and partnerships



Christy Schmucker dedicates a great deal of time giving back to the Griffin community through the Christian Women's Center, a non-profit organization that serves women in need.

*"Life's most persistent and urgent question is  
What are you doing for others?"*

*– Martin Luther King, Jr.*



Part of Christy's work with the Christian Women's Center involves a mentorship program, which allows her to work one on one with a mentee as she progresses through a 12-month recovery and redemption program.

with community services. Everything the women need is 100 percent donated and funded through the organization and, most importantly, there's a dedicated staff that pours into them throughout their counseling.

"The ladies in the program are loved by our volunteers, who accept them as people trying to change and seek a better life; they are never made to feel that they have a sickness. I've seen the difference it makes for them.

Their basic needs are taken care of, allowing them to start putting the pieces back together again," said Christy. "The Bible is the focus and foundation of everything they do. Lesley McMichael, the director, believes that these women can be restored to physical, emotional and spiritual well-being by establishing a relationship with Christ. It's truly amazing what the Christian Women's Center does in the lives of these ladies."

*continued on next page*



Part of the program includes working up to three days a week in the organization’s thrift store on North Expressway in Griffin. Once they establish a routine and a regular paycheck, the CWC works with the Bank to help participants open checking accounts and learn basic financial skills, including how to build their credit history and balance a check book. For Christy, the act of serving the program participants has been extremely rewarding.

“When working with these ladies, we are not just banking them, we’re encouraging and supporting them as they build new lives,” she said.



Christy Schmucker and Lesley McMichael, Executive Director of the Christian Women's Center, attend the annual Gala to raise money for the non-profit, which funds its women's program 100 percent through donations.

Christy is also a board member of LifeSong, a ministry of First Baptist Church in Griffin. LifeSong teaches job skills and provides resources to women trying to get back on their feet through an eight-week curriculum. Everyone in the Christian Women’s Center program participates in LifeSong so that they are equipped to secure jobs.

“I’ve been a LifeSong board member for about two years and earlier this year, I was asked to be a mentor at the CWC,” said Christy. “I’ve learned so much through the process. When you pour into someone, it makes them more apt to pour back in. It’s the ‘barrel of monkeys’

metaphor, come to life. Someone reached down to pull me up at one point in my life and now I can reach down and pull someone else up. It’s the most positive ripple effect, the best kind of contagion that improves our community.”

Christy has taken her passion for community even further. Recently, she participated and graduated from the Spalding County Chamber of Commerce’s leadership program. Her final group project was an easy-to-access directory of the community resources available to help people in need. Those resources include food, housing, medical care, childcare and job assistance. Her team put together a comprehensive database called the Griffin Spalding Community Resource Network, which includes contact information for each organization, easily accessible through QR codes or by contacting the Chamber. Her group maintains the database and has printed rack cards to hand out in public areas where many don’t have access to transportation.

“As someone who is not from Griffin, my involvement with this program and this database has helped me connect more with the community,” said Christy. “It’s my hope that our database not only provides a wealth of resources for those in need, but awareness for other volunteers who wish to become more involved. I believe your community will always need you, and you will always need your community.”

Christy’s next step with the Christian Women’s Center is to schedule financial literacy classes as part of her mentorship.

“I’d like to help participants learn more about how they can save and build for their futures,” she said. “These ladies open accounts with us through the program, and it’s my hope that they will stay with United Bank once they graduate because they know their bank cares about them.

“I’ve personally witnessed the incredible work the Christian Women’s Center can do in the lives of those who are struggling,” Christy continued. “As I deepen my involvement with this organization and as well as others in the community, I realize how fortunate I am to have a job that allows me to serve. I can do even more of what I love – helping people – and I’m so grateful.” **OS**

# GEORGIA HEART HOSPITAL PROGRAM

*Helping Enhance Access to Rural Treatment*

## United Bank Increases Support for Georgia Heart Program

United Bank recently presented four checks for \$100,000 each to four Georgia hospitals as part of the 2025 Georgia Heart Hospital Program: Monroe County Hospital of Forsyth, Wellstar Sylvan Grove Medical Center in Jackson, Upson Regional Medical Center in Thomaston, and Morgan Medical Center in Madison. The donations help enhance access to medical services in Monroe, Upson, Butts and Morgan counties.

2025 marks the fourth year of United Bank’s participation the Georgia Heart Program, and we’re proud to make contributions that help improve access to quality healthcare in rural communities. We’re fortunate to have the excellent healthcare provided by the hospitals in our footprint.



For more information about the Georgia Heart Hospital Program, visit [georgiaheart.org](https://georgiaheart.org).



# A COMMUNITY FORWARD APPROACH TO Wealth Management



**PROFILE: BETH HEADLEY**  
Wealth Advisor  
United Bank



Newnan native Beth Headley and her husband Luke attended Newnan High School, where her son is a student now and her daughter will be a student next year. For Beth, community is a central part of her life and career.

“United Bank is the only true community bank in Newnan – I’m very proud of that,” said Beth Headley. “I’m invested in this bank and in this town. It means something to me that our customers know us, and we know them. We look out for each other and that’s how we all succeed – working together.”

Newnan native Beth Headley believes in the power of a village. She spent nearly 18 years working with a brokerage group that had offices in LaGrange and Newnan. Then she joined the United Bank team in Newnan as a Wealth Advisor in 2017, a position that

allows her to work closer to home and spend more time with her two young children and her husband, also a Newnan native.

“The primary reason for my move back to Newnan was my children. When I was growing up here, everyone knew each other. We lived, worked and went to school together. Though it has grown and changed a lot, I wanted to be here with them and wanted them to know what’s so special about Newnan,” said Beth. “The sense of community is still here. Newnan neighbors are still taking care of each other, and they are the true heartbeat of this town.”

Beth describes herself as a community-forward person, a trait that complements the bank’s approach to customer service.

“Our team has very little turnover, and customers know our faces when they walk in the door. My colleague, Harold McCoy, has been with the bank for 16 years. He’s a great example of a Newnan neighbor ready to serve his community,” she continued. “I hope I’m building the same relationships with my Wealth Management clients. I like to think of them as friends. Helping families prepare for and reach their financial goals makes me feel good. I enjoy the numbers part of my job, but I love the people more – when you take that approach, it never feels like work.”

As a Wealth Advisor, Beth likes to get to know who her clients are first.

“I want to know how they came to be where they are, where they started and gain a deeper understanding of where they need to go. Not everyone is in the same stage of life, but they all have an end goal,” she said. “I enjoy getting to know each client as a person and that helps me create a plan to fit them. It’s not transactional like a broker, it’s a relationship we build over time. I want to know their life milestones – if they have a grandchild on the way, or kids in college, or plans to retire to their dream location. That relationship makes people feel more comfortable and gives me a better idea of how I can help them achieve their goals.”

Giving back to her community is also a priority for Beth, and she works with several local nonprofit



Though Newnan has grown dramatically, the heart of downtown retains its smalltown feel.

*“The Bank is a reflection of me, and I am a reflection of the Bank.”*

**BETH HEADLEY, Wealth Advisor**  
United Bank Wealth Management Services

organizations with missions to improve the lives of Coweta County residents.

“Working with these organizations is an extremely rewarding part of my position within the bank,” she



Lynn Bradberry, Beth Headley and Harold McCoy, all Newnan natives, embody the community approach to banking, a signature of United Bank.

said. “I have the privilege of helping them make the right choices that will grow their accounts. With increased resources in hand, these incredible groups can help more people in our community through hot meals, job opportunities, increased literacy and access to healthcare and housing.”

Now in her eighth year with United Bank, Beth is an employee owner and participant in the Employee Stock Ownership Program (ESOP), which gives her even more pride in the service she provides.

“As an employee owner, I want the Bank to succeed even more and I want it to grow. The Bank is a reflection of me, and I am a reflection of the Bank,” said Beth. “I couldn’t be prouder to work for a bank that reinforces my commitment to put our neighbors first. Our approach not only strengthens our business, but it also ultimately strengthens communities.” os



# LOCAL BUSINESS + COMMUNITY BANK = THE PERFECT MATCH



Everyone in Covington knows that if you have a need for small engine repairs, Ronnie Hurst, owner of Ronnie's Small Engines, will take care of you.

**R**onnie's Small Engines, Inc., has been a reliable establishment in the Covington community for almost 30 years. Neighbors come flocking to Ronnie's for help with their lawn mowers, weed eaters, chainsaws, etc. Owner Ronnie Hurst spent a lifetime working on small engines, even when he was a young boy tinkering around his parents' house.

"I always had a passion for fixing things and, when I was younger, I built up a reputation for my talent in this area," said Ronnie. "Mr. Ed Mobley, owner of Coast to Coast Repair, took me under his wing and gave me a job at his shop. While I was there, he sent me to seminars and gave me the formal training I needed. During my time working for Mr. Mobley, I earned many certifications and really honed my repair skills."



Ronnie and his wife Cynthia understand the value of good customer service, which is why they love banking with United Bank in Covington. (Pictured with his son Ronnie, Jr. and granddaughter.)

When Mr. Mobley decided to sell his shop in 1996, Ronnie, after much prayer and consideration, decided to hang out his own shingle and start his own repair business. Today, he runs that business with his wife Cynthia and his son, Ronnie, Jr. Together, they take care of 100–150 customers a week, offering pickup and delivery services for the small engines they repair.

"I've lived in Covington my whole life, and what I love about my job is that I get to serve so many people in this community," he said. "I really try to take care of my customers, particularly my elderly neighbors. Many times, they don't have resources and, if they are in need, I will often do their repairs free of charge." Ronnie's Small Engines is right next door to the Hurst home. They have very little overhead, and they eat, sleep and breathe the business. Ronnie's giving approach to business has served him well.

"My business has grown every year," Ronnie continued. "My Mama told me before she passed away that I would be ok because I am a giver and that God takes care of people who give back. She was right."

## HOW DID RONNIE COME TO UNITED BANK?

"Thomas Kephart, President of United Bank in Covington, came to my shop one day needing a lawnmower repair," he said. "I had been hearing a good bit about how great United Bank was to work with and how friendly the people were there. Thomas told me he would love for us to come bank with them. Shortly thereafter, we moved all our accounts over to United Bank."

That was two years ago, and it's a decision Ronnie is happy he made.

"It's been a great banking experience for us. The people there make us feel like family. They know us and always call us by name. Sherry Clark is the best. She has become great friends with my wife and they text daily," said Ronnie. "They take care of us like I take care of my customers. This is a bank that says it's community-focused and means it." **os**



# We Love Supporting Our Communities



One of the greatest honors we have as a community bank is lending support to our neighbors through the exceptional organizations throughout our footprint. We had a wonderful time getting involved in many ways during the last 12 months and look forward to new opportunities to serve in the years to come!







was a good fit for our family business, which consisted of only my parents and a couple of employees back then. The Bank has really been with us through a lot over the years.”

During the last 10 years, Sidney Lee Welding Supply has experienced significant growth, and United Bank has been there every step of the way. In addition to their original location in Hampton, the company now has Georgia distribution facilities in Doraville, Douglasville, Conyers, Macon, East Dublin as well as one in Lake City, Fla.

“We are a capital-intensive business,” said Steve. “Our core business is compressed gases from helium to the gases used in the welding industry. We supply compressed gas for home or farm shop use, manufacturing, plant maintenance, laboratories, dental and

medical offices, soft drink carbonation for restaurants and bars and even the Georgia Aquarium. Our business exists behind the scenes of these forward-facing establishments, but it is essential to their functionality. United Bank understood the importance of the services we provide all those years ago and continues to be an important part of our success today.”

“This is why it’s important to do business with a community bank,” continued Zane. “The folks at United Bank took time to understand what we were doing. We had conversations with bigger banks in the past and many didn’t understand our business model. They thought we were a welding shop and dismissed us as a small business with no potential. Mr. Edwards took a different approach and we’re grateful for the Bank’s partnership.”

*continued on next page*

◀ Pictured to the Left: Steve and Zane Lee continue to build upon the legacy of Sidney Lee Welding, founded by their father (pictured behind them) in his backyard.

# GROWING TOGETHER

## Sidney Lee Welding Supply and United Bank: FOUR DECADES OF PARTNERSHIP

**S**idney Lee Welding Supply, Inc. is a family-owned business with humble beginnings rooted in hard work and sacrifice. The company was founded in Sunnyside, Georgia in 1968 by Sidney Lee, a man with an entrepreneurial spirit who was not afraid to take a risk.

Realizing a need for the supply of compressed gas and welding equipment distribution south of Atlanta, Sidney left his steady job at Delta Airlines and struck out on his own to build his business and fill a niche. More than 55 years later, Sidney Lee Welding Supply, now run by Sidney’s sons Steve and Zane, has grown substantially, supplying compressed gas and welding

equipment throughout Georgia and Florida. Customers who rely on Sidney Lee for exceptional products and services include: the food and beverage industry; construction trades; the film industry; maintenance and repair; mechanical trades; the medical and scientific industries; welding students and welding hobbyists.

“Our dad saw an opportunity and worked seven-days-a-week to get it off the ground in our backyard,” said Zane. “In 1983, we opened our original store in Hampton and started doing business with United Bank not too long after that. Mr. Joel Edwards remembered our mom from school and immediately called her by her first name. My parents knew then that United Bank



Sidney Lee Welding Supply now provides compressed gas and welding supplies throughout Georgia and Florida. The original location in Hampton remains their headquarters.





Sidney Lee Welding relies on the Bank's lending services for real estate, working capital and equipment and they also leverage the full suite of business banking services.

"From a community bank standpoint, companies like Sidney Lee Welding are a great partnership fit: locally-owned, growing strategically and filling a need within our footprint," Nat continued. "They've been deliberate about their expansion and are great collaborators. Many of our conversations are not necessarily about loans – we spend a lot of time bouncing ideas around. Businesses like Sidney Lee are the backbone of communities as well as community banks. We're proud to call the Lee family customers and friends."

The next generation of Lees are now becoming part of the business. Both Zane and Steve have sons working for Sidney Lee Welding Supply as well as a nephew and hopefully grandsons who will soon be ready to join. "It's our hope that Sidney Lee Welding Supply will be around for generations to come, and we're grateful for our friends at United Bank," said Steve.

When asked what's it has meant to carry on a successful family business Zane commented, "There's great satisfaction in what we've accomplished. We have a group of employees that is truly the best of the best in the business, and we've stayed plugged in to our communities. We believe local strong relationships mean a lot along the way – that's certainly been the case with United Bank." **os**

Nat Doughtie, Senior Vice President for United Bank's Corporate Banking Division, has served as Sidney Lee Welding's primary lender for the past 15 years and sees parallels between the Bank and the company.

"United Bank and Sidney Lee Welding are family-run businesses that have been on a great growth trajectory during the last two decades," he said. "Both are big enough to offer a wide array of products and services, but not so big that the leadership of the business is not accessible to customers. That makes a huge difference. In many ways, the Bank and Sidney Lee Welding have been growing in a similar manner during the years of our partnership."



United Bank and Sidney Lee Welding Supply have been partners for decades. Zane, Steve and the Sidney Lee team rely on the Bank's lending services for real estate, working capital and equipment.

OUR STORY 2025

# Unlocking Home Ownership

In early 2025, United Bank launched a new mortgage program designed to help many realize the dream of home ownership. The Community First Mortgage Program offers flexibility, giving qualified borrowers a choice of benefits to assist them during the borrowing process.

Property being purchased or refinanced must be for the borrower's primary residence and located in a majority-minority census tract in Spalding, Henry, Newton, Upson and Coweta counties. Borrowers have several options within this program including:

- **BUYDOWN RATE**
- **RECEIPT OF A CREDIT TOWARD UNITED BANK CLOSING COSTS**
- **DOWN PAYMENT ASSISTANCE**

The Community First Mortgage Program is aligned with United Bank's mission to provide financial solutions while building relationships with integrity and trust. Increasing home ownership in our communities is one of the most tangible ways the Bank can make a positive impact and help our neighborhoods thrive.



  
**UnitedBank**  
**MORTGAGE**  
SERVICES

NMLS# 413054 Equal Housing Lender 



Use the QR code to the right to learn more and apply today.



# The Power of Employee Ownership



Some of United Bank's most tenured employees met with Joe Edwards recently to discuss the ESOP plan and its benefits.

Many of our readers are familiar with the history of United Bank. It stretches back to 1905, when the Bank of Zebulon was formed to serve the banking needs of the citizens in Zebulon, Georgia. Over the last 120 years, it has become one of the largest state-chartered banks in Georgia, with assets exceeding \$2.2 billion, serving approximately 80,000 customers across twelve markets. But few people know that in 1984, United Bank did something rather special and unique. Its leaders began an Employee Stock Ownership Plan, known as an ESOP, for its employees. Today, more than 30 percent of United Bank Corporation (UBC) stock is owned by the ESOP and its current participants.

"There's no better way to incentivize someone than to give them a little skin in the game," explained Joe Edwards, former UBC Chair. Joe, his father Joel, and brother Bill were the original architects of the program. They used the concept to create an entrepreneurial spirit among their employees.

"We wanted to create a benefit for our employees who were committed to our mission and provide them with a strong reward for their efforts while working at United Bank." Joe shares these words from his own current position of retirement, where he enjoys long, relaxing days with his wife Pat and dog Buddy. At the age of 89, he doesn't go into his Barnesville office as

often, but he receives regular updates from his sons, Jim and Chris, and nephew, John.

The ESOP is funded entirely by the Bank with no employee contributions. It works differently than the 401(k) most often seen in a company's package of benefits, where employee contributions can be wholly or partially matched by the employer. Each year, the Bank contributes a percentage of net earnings to the plan, ultimately benefiting every active employee participant, by growing the balance in a tax-deferred account.

There are approximately 6,500 ESOP-owned companies in the United States, and currently, 169 ESOP-owned companies in Georgia. United Bank is now one of the largest ESOP-owned banks in the United States. Publix Supermarkets is the largest employee-owned company

in the United States, ironically, where Joe worked his first job in high school as a bag boy.

"When we began the ESOP plan in the eighties, it really energized our company and truly contributed to the spirit of what we were building and becoming. At that time, we had recently expanded into the Barnesville-Lamar County market, and our team thought like owners as each decision was made," shared Joe. "I want to see today's generation of employees take on that mindset. Tax-deferred compound growth is very powerful within an ESOP plan, and time does the heavy lifting. The longer one participates, the greater the reward."

An ESOP is a tool for building wealth, specifically providing a nest egg for an employee's future retirement. Long-term employees can potentially retire

*continued on next page*





with a significant amount of UBC stock to enhance other retirement savings, such as their 401(k) balance, personal savings and social security benefits. The Bank's leadership is exploring new ways to spotlight the ESOP more regularly and use the benefit as a tool in attracting new talent.

"This is a unique benefit for our United Bank employees," explained Jennifer Eavenson, Chief Human Resources Officer. "We offer a traditional 401(k) with matching contributions as well. You just don't find many companies engaged in the long-term, financial well-being of their employees. Our challenge is educating today's employees to recognize the value of the ESOP."

ESOP contributions for 2024 totaled in excess of \$1.5 million, representing approximately eight percent of each eligible participant's base salary. There are currently 338 actively employed participants in the plan, with 64 percent fully vested. The company has budgeted a 10 percent contribution to participant accounts for the year ending 2025.

"Our employees are our greatest asset," shares CEO Jim Edwards, Joe's oldest son. "They are passionate about providing the best financial services to our customers and building local businesses, to help our communities continue to thrive. Our employees are eager to embrace new technologies and are open-minded to new ways of solving old problems. When you couple those skills and passions with personal ownership, the sky is the limit. We love that." **os**

Joe enjoys every opportunity to engage with employees, especially on the ESOP topic.

“Someone is sitting in the shade today because someone planted a tree a long time ago.”

- WARREN BUFFETT



# 2025 LEADERSHIP UNITED

United Bank celebrated its ninth Leadership United class of graduates in April, 2025. Mentors are paired with these leaders to focus on developing enhanced leadership skills. Each year, the Bank's executive team selects 18 employees to participate in the seven-month course which culminates in group presentations about new ideas to foster growth in the Bank. The classes are comprised of nine mentees shepherded by nine mentors who also spend time together outside of the classroom environment. Special guest speakers participate in classes throughout the program and mentors provide one-on-one guidance and wisdom about building a career as a leader and community banker.



Pictured from left to right: John Edwards, Robby Armstrong, Chris Edwards, Tara Cotton, Katy McCarthy, Lela Swartz, Heath Edwards, Jennifer Sides, Kaleb Holton, Maranda Weldon, Scott Swafford, Danica Thurman, Jim Edwards.



# DIRECTOR SPOTLIGHT: Steve Short

BY LORI TUCKER Chief Experience Officer, United Bank

**O**ur Story's 2025 United Bank director spotlight is on Steve Short, a friend and customer from Thomaston, Georgia. Steve and his wife, San, are well known in Upson County and loved by many. Steve became a member of the Thomaston Advisory Board in 2006 and was appointed to the United Bank Board of Directors in 2019.

Steve takes his role as a bank director very seriously and prepares each month in advance of the scheduled meetings by studying reports, minutes and agenda items supplied in the directors' portal. If you ask Steve what it was like to transition to the larger board, he'll mention all the new banking acronyms he had to learn. The financial services industry is riddled with them, and it's easy to get lost in it all.

Steve sees himself as an ambassador for United Bank, and we're proud he's a part of our extended team and family. Soon after taking on the director role, he called Lauri Irvin, United Bank's Retail Delivery Manager and asked how he could get to know more about the internal workings of the Bank and its day-to-day operations.

"We scheduled a tour for Steve," explained Lauri. "He sat with our Call Center employees, our fraud agents and other team members to listen to customer calls and see some of the tools we use in our daily processes. Our employees loved having him visit, and shared stories of their most rewarding experiences with customers." He was surprised at the amount of ongoing training required to manage the ever-changing landscape of bank technology and regulatory guidance.

Steve also stays connected with our bankers in Thomaston and often stops in to visit other lo-

cations as well. He sometimes comes in to debrief after a board meeting with Pete Garrett, Division President in Thomaston.

"Steve often stops in to get more information about board meeting topics, to understand how those topics impact us here on the local level," shared Pete. "He also goes out of his way to compliment our employees and recognize our future leaders. It's obvious Steve truly loves to be plugged in on many levels as a bank director."

Steve was born and raised in Thomaston. After graduating from Georgia Southern and a brief stint working for Southern Company, he returned to Thomaston to work in the family business started by his grandfather in 1938, Commercial Finance Company. Steve's not a stranger to the rewards of providing local financial services to its community. It has remained a passion for his family for three generations.

He met San one summer when she worked for The Thomaston Times, selling newspaper subscriptions while on a break from Auburn University. San's father was Joe Harney, former Minister of Education at First Baptist Church of Thomaston. They've been married for more than 45 years and have two adult children and three grandchildren. San is a registered nurse at Upson Regional, specializing in diabetes care and education.

Whether it is from a desk in a local finance company or working one-on-one with a newly diagnosed diabetes patient, serving the community is the Shorts' passion. They love people, connecting with others and sharing small-town life in Thomaston.



Steve and San enjoy a coffee break together on their back porch.

They're also known for their old fashioned, southern hospitality. I've had the honor of sharing a few meals in Steve and San's home, not to mention watching some very lively Auburn football games, another one of their passions. If you have a chance to watch a game with San, don't miss it. It will be entertaining, even if you're cheering for the opposing team.

I find Steve's attention and commitment to his role as a United Bank director refreshing. Board meetings are rarely exciting, and the responsibilities can be overwhelming. I often present updates in these meetings, and I can always count on his attention and a few questions to follow.

Our directors guide us and give us different perspectives, which provide great insight for those of us who have worked in this industry for many years. We think we understand our markets, and we certainly get direct feedback from customers every day. But directors like Steve help us remain in touch and in tune with the communities we serve. Thank you, Steve! We truly appreciate all that you do. **os**







“Having ownership in the Bank through our ESOP is paramount to striving for excellence every day. Knowing that every decision I make can ultimately affect the value of our ownership, it certainly motivates me to do everything I can to give the ultimate customer experience.”

- **Heath Edwards**  
MADISON DIVISION

“The ESOP represents the commitment United Bank has made to our employees. United Bank cares for our employees beyond their years of service, because our people are what makes the Bank extraordinary, now and for generations to come.”

- **Tara Cotton**  
HUMAN RESOURCES



“Having an ownership mindset can be so empowering!”

- **Danica Thurman**  
COVINGTON DIVISION



## YOUR MOBILE WALLET **THE ULTIMATE WAY**

# TAP TO PAY



Apple Pay

SAMSUNG pay

Google Pay

Use this quick link to set up your mobile wallet today.

**UnitedBank**  
Equal Housing Lender Member FDIC



# When Volunteering Turns into Pure Joy

## TIM TEBOW'S NIGHT TO SHINE

We've all heard of the Special Olympics, but have you ever heard about Night to Shine? It's a special evening that takes place in cities everywhere, including Thomaston, Georgia. In 2015, a simple idea to celebrate the Tim Tebow Foundation's 5th anniversary sparked what is now a worldwide movement celebrating people with special needs. Night to Shine values, honors, and supports approximately 90,000 honored guests and their families each year through a prom centered on demonstrating God's love for people. It's held simultaneously around the world on the Friday before Valentine's Day each year. In Thomaston, Northridge Church has served as the host of Night to Shine for many years.

The event, now hosted by more than 650 churches, is made possible through the tireless efforts of more than 170,000 volunteers, including four United Bank employees: Ashley Bell, Digital Banking Specialist, Cassie Crane, Fraud Specialist Team Lead, Samantha Pilkenton, Call Center Team Lead and Shannon Hatcher, User Support Specialist – each of whom have selflessly volunteered for Night to Shine for the past three years.

These ladies are involved with the preparation and set-up that leads up to the big night. They create beautiful centerpieces, amazing balloon arches, and decorate the sanctuary. They also prepare the Respite Room for the parents and caregivers to relax during the event, along with the Chill Area/Sensory room where



honored guests can rest and regroup in a quiet and peaceful environment.

Once the red carpet is rolled out, Ashley, Cassie, Samantha and Shannon welcome the honored guests and their families. Each guest receives a gift bag which includes their own crown. After that, Ashley and Cassie hit the dance floor to help energize the group. Cassie says she has earned the title "hype girl" because she's known for dancing with as many guests as she can.

"You have not experienced the cha-cha slide until you are surrounded by 100+ guests singing at the top of their lungs," said Cassie.

Samantha enjoys serving as a buddy for the evening, an honored guest's "date" for the night.

"I stay by their side, cheering them on, dancing, celebrating and making sure they feel like the King or Queen they are," she said.

To wrap up the night, Tim Tebow comes on the big screens to address the crowd as the volunteers crown the Prom Kings and Queens. Once the night is over and all the guests have made their way home, Cassie, Ashley, Samantha and Shannon start cleanup duties - with hearts full of joy, peace and love.

When asked how this event impacts their lives, they all agree that the joy which emanates from the attendees is contagious and inspiring. Witnessing the guests' eyes light up with joy and excitement reminds you how powerful love and acceptance really are.

"Investing time to serve others in this way is a true blessing. What you thought you were doing to bless someone becomes a blessing to you," they shared. The night is full of memorable moments, not only for the guests, but for the volunteers as well.

"My favorite moment was walking the red carpet with my honored guest as everyone was cheering her on. She was so excited, she was crying," said Samantha. "When we got to the end of the carpet, I wiped her tears, and she told me we were best friends now. We still talk weekly to check on each other."

Ashley also points out that Night to Shine brings the volunteers from within the community together in such a meaningful way. "We're all working toward the same goal—to make the night unforgettable for our



honored guests. Through decorating, serving, dancing, and celebrating together, real connections are built. It creates a strong sense of unity, purpose, and belonging among everyone involved," she said.

continued on next page





Ashley is looking forward to Night to Shine 2026, which will take place on February 13, and encourages others to join the volunteer team. “If you feel led to volunteer or know a special guest who would love to attend, we’d love to have you join us. You can sign up closer to the date by visiting Northridge Church of Thomaston’s website. If you have any questions, feel free to reach out to Cassie, Samantha, Shannon, or me!”

Prior to joining United Bank, Shannon worked as a Special Education Parapro. Once she learned that Northridge Church was hosting this special event, she jumped straight in. “Being able to help and serve these special needs individuals again has been a blessing and a joy for me,” she said. “I highly recommend folks consider getting involved. There are so many roles that need to be filled to make this night happen. I promise volunteers will be touched in a way they will never forget!”

These four enthusiastic United Bank employees agree Night to Shine is one of the most amazing nights of the year. The event is open to anyone ages 14 and up, and they encourage anyone with a passion to serve, love, and pour into others to find a church in their local community to get involved.

Tim Tebow sums it up best, “Every person on earth needs to know they were created in God’s image and are perfectly loved by Him.” To learn more about getting involved you can visit,

<https://timtebowfoundation.org/night-to-shine/>

United Bank is proud of these ladies and their commitment to serving the people in our communities. **os**



United Bank employees share the sweet evening together, from left: Brittany Prince, Cassie Crane, Samantha Pilkenton, Shannon Hatcher and Ashley Bell.



“Being an owner of United Bank has changed my outlook on my long-term goals. When I joined United a couple of years ago, my long-term work plans were unclear. Knowing that I am an owner of the bank, I have gained a sense of loyalty and commitment to work for United Bank for many years to come.” - **Maranda Weldon**

COMPLIANCE DEPARTMENT



“Having a piece of ownership does allow me to look at things differently. I feel valued and excited to come to work every day to make a difference for my customers and community.” - **Kaleb Holton**

FORSYTH DIVISION

“Being an employee owner makes me feel genuinely invested in United Bank’s success, knowing that my hard work and dedication directly contributes to the future of the company. It gives me a sense of pride and joy knowing that I’m working to build something I own.” - **Lela Swartz**

CALL CENTER







“As an employee who has benefited from United Bank’s tuition reimbursement program and internal leadership program, I’ve always felt that management is invested in my long-term career growth. The ESOP takes that feeling a step further. It’s an investment that will benefit me past the end of my career and into my retirement.” - **Katy McCarthy**  
GRIFFIN DIVISION

“I once read that if you love what you do, you’ll never work a day in your life. Being one of the owners of United Bank has nurtured that love and as I grow older I realize that our bank’s ESOP is a true blessing and will help significantly in my retirement years.”

- **Robby Armstrong**  
THOMASTON DIVISION



“Before I realized the benefits of the ESOP, I was just drinking the coffee. Now I am over here counting coffee cups and creamer pods. The ESOP gives me pride.”

- **Jennifer Sides**  
MORTGAGE SERVICES DIVISION





# United Bank's Financial Literacy Outreach Programs

## Promote Fraud Prevention

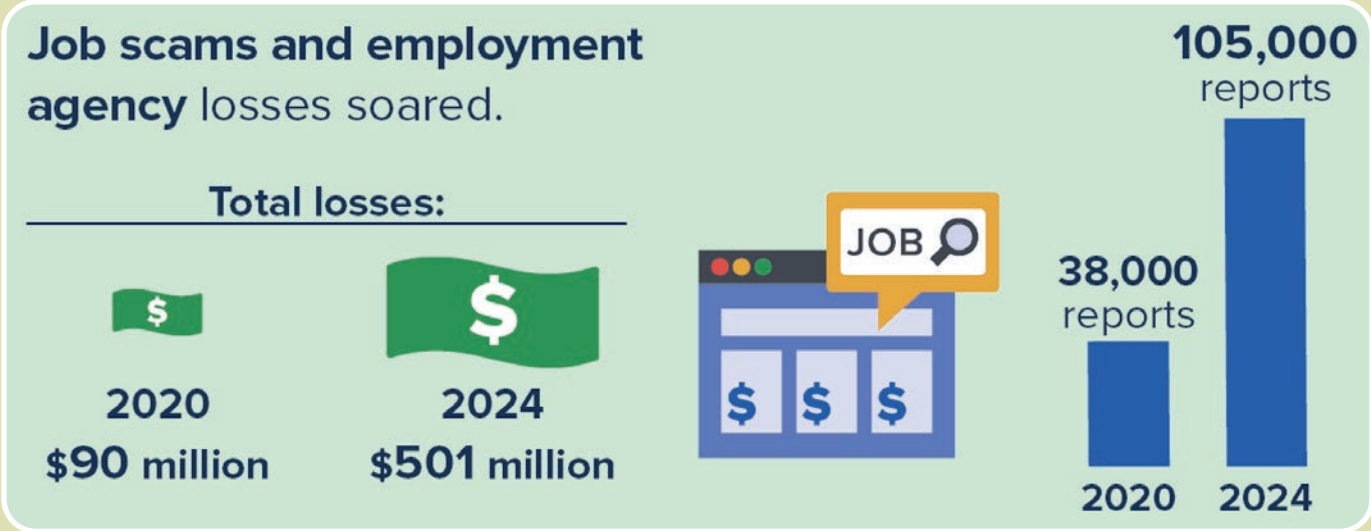


“Everyone is a target for financial fraud, and we’re doing our best to let our neighbors know how to protect themselves.”

- Jennifer Turner  
UBCares Coordinator

United Bank continues to dedicate significant resources to financial literacy and fraud prevention in our footprint through our UBCares initiative. Fraud remains one of the most urgent concerns within the financial industry as crooks find new ways to execute scams, convincing victims to hand over thousands of dollars on a daily basis.

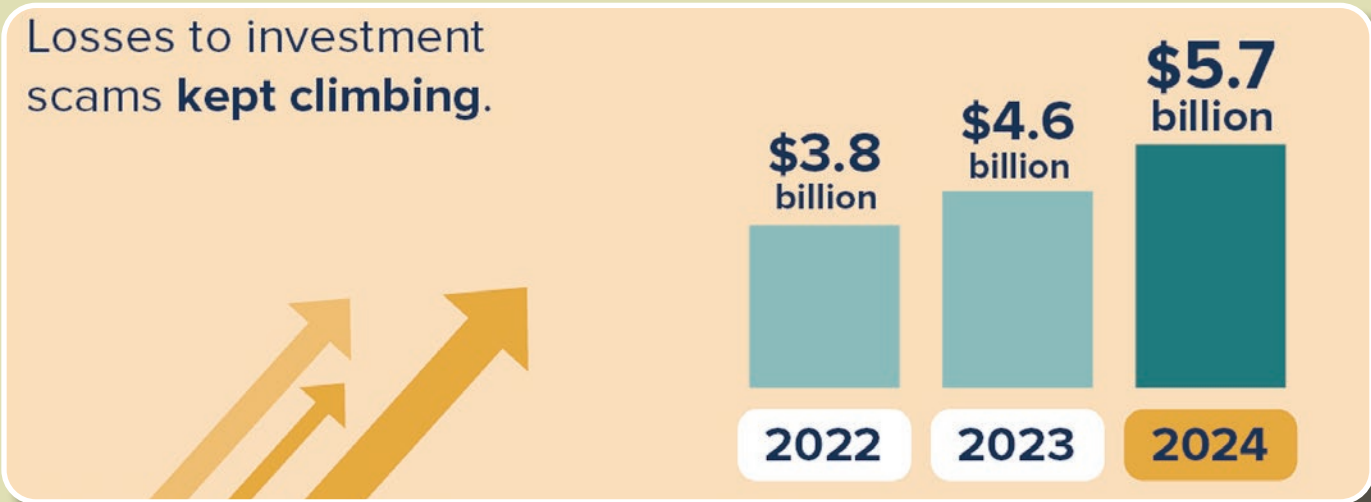
In the State of Georgia alone, the total amount lost to scams in 2024 was approximately \$289,000,000 with investment, romance, business imposter, government imposter and online shopping scams among the most prevalent. What’s more, recent findings from the Federal Trade Commission reported that a greater number of fraud victims are skewing toward a younger age range, mostly due to a larger number of kids with access to phones. In 2024, 44 percent of those who fell victim to fraud were between 20-29 years old, while 24 percent were 70-79 years old.



“Everyone is a target for financial fraud, and we’re doing our best to let our neighbors know how to protect themselves,” said Jennifer Turner, UBCares Coordinator. “This kind of education is more important than ever, especially for the kids who have now become prime targets for scammers. We’re dedicated to staying on top of the fraud trends and doing everything we can to help our customers recognize the signs before they fall victim.”

In 2024 alone, the United Bank fraud team presented to roughly 1,500 people and are on track to reach upwards of 3,000 in 2025. Interest in the speaking tour continues to grow.

If you are interested in having the fraud team present to your group, please contact Jennifer Turner to schedule a date and time. [jturner@unitedbank.net](mailto:jturner@unitedbank.net).





United Bank Corporation and Subsidiary

	2024	2023	2022
Assets	\$2,246,628	\$2,262,954	\$2,420,868
Loans Receivable (Net)	883,415	853,326	774,558
Investment Securities	649,196	659,759	499,456
Deposits	1,944,692	1,996,111	2,218,540
Shareholders' Equity	268,710	230,284	167,243
Net Income	58,394	63,113	41,869
Trust Assets Under Management	1,463,511	1,231,155	889,245
Mortgage Loans Serviced	408,557	406,176	415,644

(\$ in thousands)



Employees supported a recent Relay for Life event in Barnesville to benefit cancer research.

UNITED BANK

John W. Edwards, Jr., *Chairman*  
James J. Edwards, Jr., *Chief Executive Officer*  
Christopher C. Edwards, *Chief Information Officer*  
Scott W. Swafford, *President & Chief Operating Officer*  
Jennifer W. Eavenson, *Chief Human Resource Officer*  
David R. Edwards, *Chief Strategy Officer*  
Bart B. Key, *Chief Credit Officer*  
Thomas L. Redding, *Chief Financial Officer*  
Lori S. Tucker, *Chief Experience Officer*  
W. Jaye Eubanks, *Executive Vice President, Operations & Technology Director*  
Thomas W. Williams, *Executive Vice President, Compliance Director*  
Forrest A. Watson, Jr., *General Counsel*  
Lauri B. Irvin, *Senior Vice President, Retail Delivery Manager*  
T. Anthony Ussery, *Senior Vice President, Controller*  
Chad R. Williams, *Senior Vice President, Credit Administration Manager*  
J. Ann Baucom, *Vice President, Accounting Officer*  
Ashley M. Brown, *Vice President, Credit Financial Analyst*  
Lisa C. Carter, *Vice President, Retail Banking Manager*  
Julie S. Christian, *Vice President, Information Technology Manager*  
Deborah A. Coker, *Vice President, Compliance Officer*  
Erica M. Crump, *Vice President, Benefits Manager*  
Laura E. Eberlein, *Vice President, Operations Support Specialist*  
Susan W. Goodwin, *Vice President, Operations Support Specialist*  
Harry G. Kozee, *Vice President, Internal Auditor*  
Tanya M. Lasseter, *Vice President, Operations Supervisor/Deposits & EPA*  
Lisa J. Maxwell, *Vice President, Information Security/Vendor Manager*  
Clayton P. McDaniel, *Vice President, Data Control & Integrity Officer*  
Emily R. McLean, *Vice President, Operations Manager*  
Katheran G. Pippin, *Vice President, Senior Collections Officer*  
Lori A. Shavers, *Vice President, Appraisal Review Officer*  
Stacy A. Sisk, *Vice President, Mortgage Servicing Manager*  
Jeanie R. Travis, *Vice President, User Support Manager*  
Dana G. Williams, *Vice President, Employment Manager*  
Daniel O. Williams, *Vice President, Credit Financial Analyst*  
Greta Y. Wood, *Vice President, Digital Banking Manager*  
J. Danielle Beckham, *Assistant Vice President, Call Center Manager*  
Haley B. Green, *Assistant Vice President, Treasurer*  
Amy J. Harris, *Assistant Vice President, Learning & Development Loan Specialist*  
Regina G. Hunt, *Assistant Vice President, Loan Operations/Credit Card Supervisor*  
Kimberly D. Kierbow, *Assistant Vice President, Loss Mitigation Officer*  
Joseph G. Langford, *Assistant Vice President, Internal Audit Officer*  
K. Danielle Murphy, *Assistant Vice President, Credit Financial Analyst*  
Rebekah A. Nelson, *Assistant Vice President, Loan Department Supervisor*  
Margaret G. “Sunny” Norwood, *Assistant Vice President, Internal Audit Officer*  
Mindy M. Ogle, *Assistant Vice President, Business Services Manager*  
Sarah G. Rossi, *Assistant Vice President, ITM Manager*  
Maranda C. Weldon, *Assistant Vice President, BSA Officer*  
Jacqueline M. Wilson, *Assistant Vice President, Internal Audit Officer*  
Tara K. Cotton, *Human Resources Officer*  
Casandra R. Crane, *Banking Officer, Fraud Supervisor*  
Mary R. Daniel, *Banking Officer, Staff Accountant*  
Amanda R. Harmsen, *Banking Officer, AML/CFT Administrator*  
Hunter L. Hatfield, *Banking Officer, Credit Financial Analyst*  
Russell E. Heelan, *Banking Officer, IS Network Administrator*  
C. Eric Thomas, *Banking Officer, IS Support Desk Lead Technician*

CORPORATE BANKING GROUP

Mark A. Peek, *President*  
Nathaniel I. Doughtie, *Senior Vice President*  
Jennifer L. Smith, *Vice President*

GOVERNMENT GUARANTEED LENDING DIVISION

Tara T. Williams, *Vice President*  
Brady P. Joiner, *Banking Officer*

BARNESVILLE DIVISION

William P. Tuttle, *President*  
Cristy C. Allen, *Vice President, Branch Operations Coordinator*  
W. Travis Graham, *Assistant Vice President*  
Erica H. Johnson, *Assistant Vice President*  
Joshua M. Gish, *Banking Officer*

COVINGTON DIVISION

Thomas R. Kephart, *Regional President*  
B. Clay Hodges, *Vice President*  
Diane G. McGoldrick, *Vice President*  
Justin M. Miller, *Assistant Vice President*  
Danica S. Thurman, *Banking Officer, Branch Operations Coordinator*

FORSYTH DIVISION

M. Cole Davis, *President*  
Lori L. Fincher, *Vice President*  
Lindsay D. Parker, *Vice President*  
Lisa G. Slaughter, *Vice President, Branch Operations Coordinator*  
Kaleb T. Holton, *Assistant Vice President*  
Nathaniel H. Howard, *Banking Officer*

GRIFFIN DIVISION

John F. Rainwater, *Regional President*  
Benjamin F. Cook, *Vice President*  
Timothy J. Hearn, *Vice President*  
Debra C. Redding, *Vice President, Branch Operations Coordinator*  
Suzanne L. Cumming, *Assistant Vice President*  
Kathryn C. McCarthy, *Assistant Vice President*  
Caleb N. DeLay, *Banking Officer*

JACKSON DIVISION

Ronald N. Burch, *President*  
Jeff S. Benzon, *Vice President*  
Joshua E. Thomas, *Vice President*  
D. Rene Cooper, *Assistant Vice President, Branch Operations Coordinator*

MADISON DIVISION

Paul R. Courchaine, *President*  
Heath P. Edwards, *Vice President*  
Nelson H. Hale, *Vice President*  
Krystal L. Dennis, *Assistant Vice President, Lender/Branch Operations Coordinator*

NEWMAN DIVISION

John G. Hall, *President*  
Joseph R. Borchardt, *Vice President*  
J. William Edwards, III, *Vice President*  
Harold M. McCoy, Jr., *Vice President*  
Yetta B. Richardson, *Vice President*  
Caitlin E. Christensen, *Assistant Vice President, Branch Operations Coordinator*  
Lynn S. Bradberry, *Banking Officer*

THOMASTON DIVISION

Kevin R. “Pete” Garrett, *President*  
Robert L. Armstrong, *Vice President*  
Amanda D. Greene, *Vice President*  
J. Michael Jones, *Vice President, Branch Operations Coordinator*  
Marissa K. Creamer, *Banking Officer*  
Kayley L. Smiley, *Banking Officer*  
Angela N. Wheless, *Banking Officer*

ZEBULON DIVISION

Stewart R. Esary, *President*  
J. Robert Bickley, *Vice President*  
Stephanie W. Fowler, *Vice President, Branch Operations Coordinator*  
Julie B. Skinner, *Vice President*  
R. George Latiolais, *Assistant Vice President*  
Tracy L. Hutto, *Assistant Vice President*  
Katherine A. Pitts, *Assistant Vice President*

WEALTH MANAGEMENT SERVICES

Douglas R. Lane, Jr., *President*  
Daniel B. Searcy, III, *Senior Vice President, Wealth Management Services Manager*  
Alicia M. Washington, *Senior Wealth Advisor*  
Jonathan W. Brown, *Wealth Advisor*  
W. Gregory Daniel, *Wealth Advisor*  
S. Elizabeth Headley, *Wealth Advisor*  
Angel M. Pitts, *Wealth Advisor*  
Madison W. Morris, *Assistant Vice President, Trust Officer*  
Brandy L. Smith, *Custodial Services Officer*  
Seth T. Dansby, *Wealth Management Officer*

MORTGAGE DIVISION

David M. Harty, *President*  
Mark P. Gaskins, *Vice President, Mortgage Lender*  
Michelle G. Harrison, *Vice President, Mortgage Lender*  
Kelly M. Owens, *Vice President, Underwriter III*  
Jennifer L. Sides, *Vice President, Mortgage Lender*  
Brenda K. Stoerkel, *Vice President, Mortgage Production Manager*  
Melanie D. Butler, *Assistant Vice President, Mortgage Lender*  
Alisa Gass, *Assistant Vice President, Mortgage Underwriter III*  
Sherveca V. Head, *Banking Officer, Mortgage Lender*  
Penny K. Nauschuetz, *Banking Officer, Senior Mortgage Loan Closer*



UNITED BANK CORPORATION

James J. Edwards, Jr. - *Chairman*  
Allie E. Armistead, Esq.  
Christopher C. Edwards  
J. Joseph Edwards, Sr.  
John W. Edwards, Jr.  
Laurie E. Fisher  
C. Thomas Hopkins, Jr., MD  
Steve C. Keadle  
Douglas J. Tuttle  
Forrest A. Watson, Jr., Esq.

UNITED BANK

John W. Edwards, Jr. - *Chairman*  
Allie E. Armistead, Esq.  
Laurie J. Bartlett  
Andy B. Bush  
Christopher C. Edwards  
James J. Edwards, Jr.  
Dalton L. Knox, Jr.  
Stephen L. Short  
Robert H. Tenney, Jr.  
Frank B. Turner, Jr., Esq.  
Douglas J. Tuttle  
Forrest A. Watson, Jr., Esq.

TRUST COMMITTEE

James J. Edwards, Jr. - *Chairman*  
Robert W. Carter  
Christopher C. Edwards  
V. Jere Koser  
Douglas R. Lane, Jr.  
Mark A. Peek  
Douglas J. Tuttle  
Forrest A. Watson, Jr., Esq.

**UNITED BANK WELCOMED DALTON KNOX** to the board of directors in the spring of 2025. Dalton Knox grew up in Newton County, and he and his family have played an active role in the community for decades. A United Bank customer for 15+ years and a former United Bank Advisory Board Member, Dalton gives much of his time to his church as well as organizations working to make Covington a strong, thriving place to live.



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

Madison

256 North Main Street  
Madison, GA 30650

Newnan

**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

<b>Administration Offices</b> 420 Griffin Street P.O. Box 1337 Zebulon, GA 30295 770-567-7211	<b>Deposit &amp; Loan Operations</b> 315 Thomaston Street P.O. Box 160 Barnesville, GA 30204	<b>Customer Call Center</b> 420 Griffin Street P.O. Box 1337 Zebulon, GA 30295	<b>24/7 Automated Service:</b> 770-567-2400 706-342-3500 (Madison) 770-358-8008 (Barnesville)	<b>Wealth Management Services</b> 525 South Hill Street P.O. Box 628 Griffin, GA 30224 770-412-4946	<b>Mortgage Division</b> 505 South Hill Street P.O. Box 144 Griffin, GA 30224 770-412-7211
---	---	---	--	---	--

Pictured above are United Bank's Directors. First Row (L-R): Allie Armistead, Robbie Tenney, Steve Short, Laurie Bartlett, Joe Edwards. Second Row: Doug Tuttle, John Edwards, Chris Edwards, Dalton Knox. Third row: Forrest Watson, Jim Edwards, Frank Turner and Andy Bush.



## A hand holding a smartphone with various business icons (pie chart, bar chart, dollar sign, etc.) floating around it, suggesting financial or business themes.

**COMING  
SOON**

