

Our Story

2026

*Your Story
is Our Story*



 **UnitedBank**

Equal Housing Lender 



2026 Employee Appreciation Event FUN!



Employee Owned. Customer Focused.



To our Customers, Friends, and Employees,

(Left to Right) John Edwards, *Chairman*, United Bank; Scott Swafford, *President & COO*, United Bank; Jim Edwards, *CEO*, United Bank; Chris Edwards, *President*, United Bank Corporation.

Here's to another great year for United Bank! It was packed with customer triumphs, technology developments and new opportunities. We're extremely proud of the hard work that resulted in one of our most successful years in history. Be sure to review the financial summary on page 38 for the specific numbers.

On the technology front, we completed the conversion to our new digital banking platform in September 2025. Our employees took great ownership of this transition, leading their teams with energy and fully engaging in the operational changes required to deliver many new services. While this kind of transformation can be challenging, our customers navigated the process with patience and have embraced the platform in a very positive way.

Our goal is to use digital tools strategically to enhance the customer experience—never to replace the personal connections that define community banking. As banking continues to grow more complex, technology can help reduce friction and free our bankers to focus on the details and conversations that matter most. Those one-on-one interactions between banker and customer are where meaningful relationships are truly built.

One great advancement in our digital offering is the Positive Pay service for business customers. In 2025, Positive Pay enabled the quick identification of more than \$2 million in fraud. This powerful tool gives our business customers the ability to stop check and ACH fraud before the transactions post and settle to their checking accounts. Read about those details on page 31.

One of the privileges we have as community bankers is watching business dreams become reality through the financial services we provide. If businesses don't thrive, our communities will suffer and our quality of life will be impacted. Just walk along your city's main street and consider the entrepreneurial courage each endeavor required. We often stand in awe of our customers' drive and tenacity, and we're pleased to share several of these great stories with you in this issue.

It takes all of us for 'main street' to thrive. As bankers, we strive to do our part, providing the borrowing options and financial consulting to help maneuver the path. As consumers, we can contribute by being intentional to shop locally before opting for big online retailers. As neighbors, we can actively promote one another and celebrate milestones as these local businesses grow. Main street successes become community successes – we all share them.

United Bank began as a bold dream more than 120 years ago. We stand on the shoulders of many courageous, entrepreneurial men and women and their hard work that built the community bank we lead today.

Our bank is one of the largest employee-owned banks in the nation. Our ownership culture sets us apart, and we strive to create a customer experience that feels uniquely special. Thank you for placing your trust in us and being a part of the United Bank story.

John, Jim, Chris & Scott

John W. Edwards, Jr. *Chairman*

James J. Edwards, Jr. *CEO*

Christopher C. Edwards *President, UBC*

Scott W. Swafford *President & COO, United Bank*



We Our Communities

So many great things are happening in our communities, and we love being an active part of them.



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A Servant's Heart, A Chef's Calling:

HER MAJESTY'S KITCHEN FORSYTH, GEORGIA

For as long as she can remember, caring for people has been at the center of everything Chelsia Ogletree does. It's in her Louisiana roots, cultivated carefully by a family who prioritized community. Whether through food, support for new moms, mentorship, or community leadership, her life has been shaped by one simple belief: hospitality is caring – a sentiment that reverberates through the walls of Her Majesty's Kitchen in Forsyth. Her journey to Forsyth began hundreds of miles away.

Born and raised in New Orleans, Chelsia evacuated in 2005 when Hurricane Katrina devastated the city. She had just graduated high school and started summer school at Loyola University, preparing for her freshman fall semester. Instead, she found herself in Atlanta, moving from campus to campus trying to determine where she would continue her education. She enrolled at Georgia State as a transient student before ultimately transferring to Oglethorpe University to finish her collegiate career.

During her junior year at Oglethorpe, Chelsia began catering small events to make some money on the side. At first for doctors' offices, then expanding into film production catering. Though she initially planned to pursue law, something inside her kept pulling her back to food. Working on film sets, feeding both crew members and stars, she discovered the deep satisfaction that came from nourishing others.

Chelsia has been cooking since childhood. With 32 first cousins, weekends at her grandmother's house were a



Chef Chelsia Ogletree, owner of Her Majesty's Kitchen in Forsyth, believes hospitality is caring.

culinary event. Her grandmother cooked, and Chelsia and her cousins became her sous chefs. They learned to prepare church buffets and serve with pride. After Katrina scattered the family, she taught herself the fine dining side — studying recipes, experimenting, and testing dishes on friends who ultimately encouraged her to pursue catering professionally.

In 2013, she took her catering company, Her Majesty's, full time.

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“I like to say, ‘Georgia grew me up,’” she said. “I found my calling in college and as it turns out, it was there all along, since cooking for my family back home. I was raised by strong women who modeled community service in both big and small ways. My grandfather kept a garden near our home, growing greens and vegetables to give away to families who needed food. He shared eggs with neighbors who didn’t have breakfast. From him, I learned that impact doesn’t depend on abundance — it depends on willingness.”

At the same time, another calling was taking shape for Chelsia. Passionate about women’s health and maternal care, she became a certified doula. For six years, she supported women and their partners through pregnancy, childbirth classes, and labor and delivery. She helped educate women about their bodies and their babies, walking alongside them during some of the most sacred moments of their lives. She later founded the Middle Georgia Doula Collective, a network that connects and supports doulas and families across the region. While she no longer practices, she continues to serve as a resource, committed to bridging gaps in care for women.

Chelsia met her husband, a native of Forsyth, while working on a production set. When they married and

moved back to his hometown, she quickly recognized a need for another restaurant option, one that could offer some culinary diversity. She saw an opportunity, not only to open a restaurant, but to share culture.

“From 2020 to 2024, I operated a nine-table, mom-and-pop restaurant on the square. Every week, the menu changed, each one highlighting a different culture or theme. I took Forsyth around the world, and the community embraced it,”

said Chelsia. “As demand grew, so did the vision. The move into the historic mill building — a lease-to-purchase opportunity — allowed me to expand into a full restaurant, bar, bakery, and event space. The space now seats 150 comfortably. We host weddings, proms, birthdays, and celebrations of all kinds. It’s become a place where people gather, where the energy feels like family.”

Chelsia’s husband introduced her to United Bank; members of his family have been

customers for years. She opened a business checking account, beginning a financial relationship that deepened as her business grew. On July 11, 2025, she closed on the historic mill building that now houses her thriving restaurant. The purchase marked a major milestone — one made smoother by the support she found at United Bank.



Her Majesty's Kitchen blends Creole roots with international influences - and people drive from all over to experience it.

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“My grandfather kept a garden near our home, growing greens and vegetables to give away to families who needed food. He shared eggs with neighbors who didn’t have breakfast. From him, I learned that impact doesn’t depend on abundance – it depends on willingness.”

“Everyone I worked with throughout the loan process was encouraging and enthusiastic,” she continued. “Cole Davis has become a trusted resource for me, helping answer business questions and directing me to the right people when needed. More than that, he’s been a cheerleader for the building project from start to finish.” Chelsia’s project qualified for an SBA 504 loan, and she worked with Cole, Will Edwards and Brady Joiner in the government guaranteed lending group. SBA loans allow for longer terms and unique provisions, giving borrowers more options and flexibility.

Chelsia’s cooking style blends Creole roots with international influences. While the menu changes monthly, favorites remain: boudin balls, seafood gumbo, lamb chops, and pasta dishes. The dessert case stays full of beignets, bread pudding, key lime cake, and heirloom family recipes passed down through generations. People drive from all corners of Georgia to experience it.

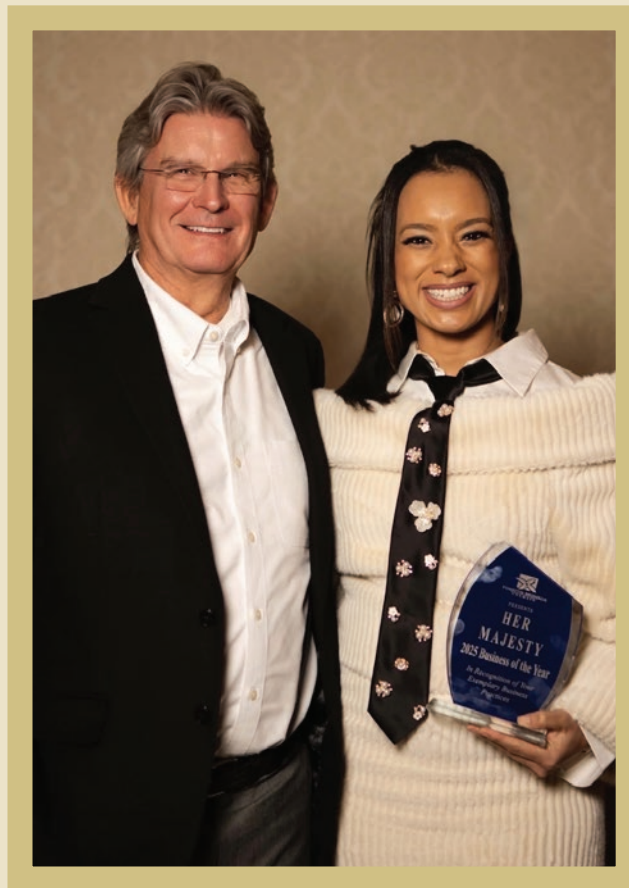
In 2024, a direct message on Instagram took Chelsia’s career as a chef in yet another direction. A casting scout for the Food Network’s ‘Chopped’ TV show discovered her through Feeding America and invited her to apply. After interviews with producers, she was selected to compete. The episode, which aired in July 2025 under the theme “Superhero Chefs,” spotlighted chefs who make a community impact.

“I approached the competition with one goal: to be myself. Represent New Orleans and Forsyth with kindness and integrity,” Chelsia said.

If you’ve watched the show, you know contestants must think quickly and perform under pressure. The mystery basket ingredients were unknown, but she trusted her

instincts. She prepared barbecue mussels, a ramen-inspired dish, and finished with beignets and chocolate praline. She won.

Still in shock about her victory, she reflected on what the title truly meant. For her, being a “superhero chef” is not about trophies — it’s about caring for others. And the thread tying it all together is nurturing. To put it simply, Chelsia defines hospitality as caring for the people who walk through the doors, caring for the community, caring for colleagues, caring for the food, its presentation and its safety. Excellence, to her, is a standard that begins with a servant’s heart.



Cole Davis, President of United Bank in Forsyth, and the government guaranteed lending team helped Chelsia secure an SBA 504 loan, which allowed her to expand Her Majesty’s Kitchen.

That heart shows up in quiet but powerful ways. When temperatures drop below freezing, her restaurant offers free soup. She provides opportunities for customers to donate to organizations such as J’s Hope, children’s cancer initiatives, Susan G. Komen, and Baby Quest Foundation, which supports women struggling with infertility. She freezes meals to give away to families in need and offers positions to individuals who may not have spotless records but deserve fresh starts. One employee thanks her after every shift for that opportunity.

Today, Chelsia balances motherhood — her five-year-old daughter keeps her busy — with restaurant life, community service, Fox 5 appearances, The Georgia Grown Executive Chef program, and serving on the Forsyth Main Street board. She hopes to expand again, creating more space for celebrations and large gatherings.

Her philosophy is simple: Keep enthusiasm and generosity at the center. What you give will come back to you. And for Chelsia, it always has. **os**

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- ***Strong Support Network***
- ***Active Investment Management***
- ***Fiduciary Advice***

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TRUST & ESTATE PLANNING:

Having the Hard Conversation— and How United Bank Wealth Management Services Can Help

For many families, conversations about an aging loved one and their estate planning are easy to postpone. They can feel uncomfortable, deeply personal, and, at times, emotional. But according to Madison Morris, Trust and Estate Officer for United Bank Wealth Management Services, they are also some of the most important discussions a family can have—and the earlier they happen, the better.

Madison believes her work is rooted in relationships. Her responsibilities go far beyond documents and financial decisions. Her job is about people: their stories, their families, and their goals. In her role, Madison serves as the central point of contact when United Bank's Wealth Management Services is named as a corporate trustee or executor. She becomes the person clients and families turn to

MADISON MORRIS
TRUST AND ESTATE OFFICER
Wealth Management Services

“Helping them put the pieces together—and connect it to their legacy—is incredibly rewarding.”

MADISON MORRIS, Trust and Estate Officer, UNITED BANK WEALTH MANAGEMENT SERVICES

with questions, concerns, and decisions—connecting their needs with investment teams and ensuring their wishes are carried out as intended.

“I understand what your money is for, what you want to accomplish, and who it’s meant to impact,” she explains. “I’m here to help guide that.”

That guidance often begins long before any documents are finalized. Madison spends time getting to know clients in a deeply personal way—sometimes even meeting them in their homes—to better understand family dynamics, values, and long-term intentions.

At the heart of trust and estate planning is something more challenging: conversations.

“These are personal conversations,” Madison said. “And sometimes, they turn into end-of-life discussions rather than legacy discussions. That’s hard—but it’s necessary.”

For many families, hesitation comes from fear of being misunderstood. Parents may worry their children will see the conversation as entitlement, while the next generation respectfully wants to be prepared to understand how to care for their family and responsibilities when the time comes.

“In reality, the more transparency there is, the better the understanding,” Madison explained. “Without it, situations—especially sudden ones—can create confusion or even conflict.”

That’s where trust and estate management plays a critical role. It’s not just in managing assets, but in helping families prepare.

“We try to focus on preparing the family just as much as the finances,” she said. “When clients bring their children into meetings, those are some of the best conversations we have. It shifts the focus from money to legacy, values, and being on the same page.

“Sometimes they don’t even know exactly what they have or how it all fits,” she continued. “Helping them put the pieces together—and connect it to their legacy—is incredibly rewarding.”

By acting as a steady, third-party presence, wealth management teams can help guide discussions, keep conversations productive, and ensure that a client’s wishes remain clear and central. It also provides a level of structure that can prevent emotions or misunderstandings from derailing important decisions. “Those conversations don’t get easier,” Madison said. “But they do get more meaningful—and families feel the difference.” In fact, she often hears from clients long after those meetings have taken place.

“They’ll bring it up again and again—how helpful it was, how much better they feel,” she said. “There’s a sense of relief. Like a weight has been lifted.”

That peace of mind is one of the most valuable outcomes of the trust and estate planning process. It allows families to move forward with confidence, knowing plans are in place and expectations are clear.

For those unsure of where to begin, Madison offers simple advice: start informally at home and start early.

“Build confidence in the next generation,” she said. “Let them know you want them involved because you trust them. Introduce them to your financial advisor. Help them understand not just what you have, but why you’ve planned the way you have.”

Ultimately, trust and estate planning is about more than transferring wealth—it’s about transferring intention.

“Our goal is to help families do that thoughtfully,” Madison said. “To focus on legacy, preparedness, and values—not just money. Because when you do that, you’re not just leaving something behind. You’re setting the next generation up to carry it forward.” **os**



THE LEGACY *of* SERVICE

How One Generation Inspires the Next

Service does not always begin with us. Often, it's a torch we pass, fueled by the examples we see, the values we learn at home, and the quiet sacrifices of those who came before. For Brenda Stoerkel, United Bank Vice President and Mortgage Division Manager, the foundation of service was built while watching her father, MSgt Michael Kuhr, USAF (Ret.).

Michael served in the United States Air Force for twenty years. As a child, Brenda didn't fully grasp the weight of a twenty-year commitment. To her, military service meant a life defined by long hours and the crisp lines of a pressed uniform. It meant a devotion to something larger than oneself—the country, the mission, and fellow airmen. For Michael, duty didn't end at the base gates; he was equally committed to being a husband, father, and friend.

Brenda learned about character through observation rather than formal lectures. She saw her father's integrity in the small moments and his perseverance through the difficult ones. He modeled a rare

versatility: one moment he might be contributing to a historic Apollo mission, and the next, he was meticulously crafting award plaques for his colleagues. He demonstrated that no task was too large for his talent, and no gesture was too small for his care.

Children often learn more from what their parents do than what they say. Brenda began to find her own footing in the world of service when her parents encouraged her to join the Girl Scouts and various community groups at a young age.

Growing up in a military family meant frequent moves, and the transitions were often difficult. However, Brenda turned those challenges into opportunities to help others. While her father was stationed in Japan, she joined the Teen Welcoming Committee, helping her peers navigate the culture shock and loneliness of moving overseas. She realized then that being part of a community means ensuring no one feels left behind.

Photo above (left to right): Carolyn Kuhr, MSgt. Michael Kuhr, USAF (Ret.), and daughter, Brenda Stoerkel, United Bank Vice President and Mortgage Division Manager, dedicate significant time to honoring veterans in middle Georgia.

Today, Brenda extends that legacy through her long-standing commitment to the community. Since 2003, she's served on parent and community boards, and in 2010, she joined the leadership of the Griffin Gators Swim Team. For Brenda, the reward isn't a medal or a rank, it's the look on a young person's face when they master a new skill they've worked hard to achieve.

Each December, Brenda and her family gather at the Georgia Veterans Memorial Cemetery for a poignant ceremony of gratitude. As the names of the fallen are read aloud, they place remembrance wreaths upon the graves, ensuring no veteran is forgotten. For Brenda, these moments are doubly sacred. They represent a time to honor the fallen and a cherished opportunity to serve alongside her father. She also involved her sons in the occasion at a very young age – three generations of her family standing together on those hallowed grounds to share this solemn moment.

When asked what the military taught him about fatherhood, Michael responded with a testament to the legacy Brenda continues to carry.



Every December, Brenda and her family gather at the Georgia Veterans Memorial Cemetery to place Remembrance wreaths upon graves to remember veterans.



Brenda also joins her father, and a crowd of supporters, during the Middle Georgia Honor Flight homecomings. These events fly veterans to visit memorials in Washington, D.C. at no cost.

A Hero's Welcome

The spirit of service takes on a more jubilant tone when Brenda and Michael join the crowds at the Middle Georgia Honor Flight homecomings. The mission of the Honor Flight is simple yet profound: to fly veterans of World War II, the Korean War, and the Vietnam era—as well as those who are terminally ill—to visit their memorials in Washington, D.C., at no cost to them.

This life-changing experience is made possible by the generosity of volunteers and sponsors. Michael, who serves as the Vice President of the Vietnam Veterans of America Chapter 946 in Forsyth, Georgia, helps ensure the chapter provides annual donations to keep these flights soaring.

On March 21, 2026, the first Honor Flight of the year touched down at the Middle Georgia Regional Airport in Macon, Georgia. Brenda, her husband Todd, Michael, and his wife Carolyn were among a crowd of over 100 people who gathered to provide a thunderous welcome home for the veterans. It was a celebration of the sacrifices made to ensure our freedom.

Thank you, Brenda and Michael. Through your tireless dedication, you ensure that the flame of gratitude never flickers, and that our veterans always know they are remembered.

"It didn't teach me to be a father," he said with enthusiasm. "My dad did. He taught me everything, and I tried to pass that down to my children."

Generational service doesn't require following the exact same footsteps. The form may change. From a military uniform to a community boardroom, the spirit remains the same. Watching her father serve

for two decades, Brenda learned investing in others creates a ripple effect that extends far beyond what the eye can see. Now, she's busy creating ripples of her own, instilling the same values in her children and the community around her.

That is the true legacy of service—a gift that continues to grow long after it's given. **OS**

For Brenda, her father's legacy is not only in his service to his country but also in his unwavering service to his community.



Unlocking Home Ownership

In early 2026, 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.



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

GEORGIA HAIR SOLUTIONS

A Mission to Restore Confidence



Diana Cowan, founder of Georgia Hair Solutions, and her daughter Laney make a difference in the lives of women nationwide who struggle with hair loss.

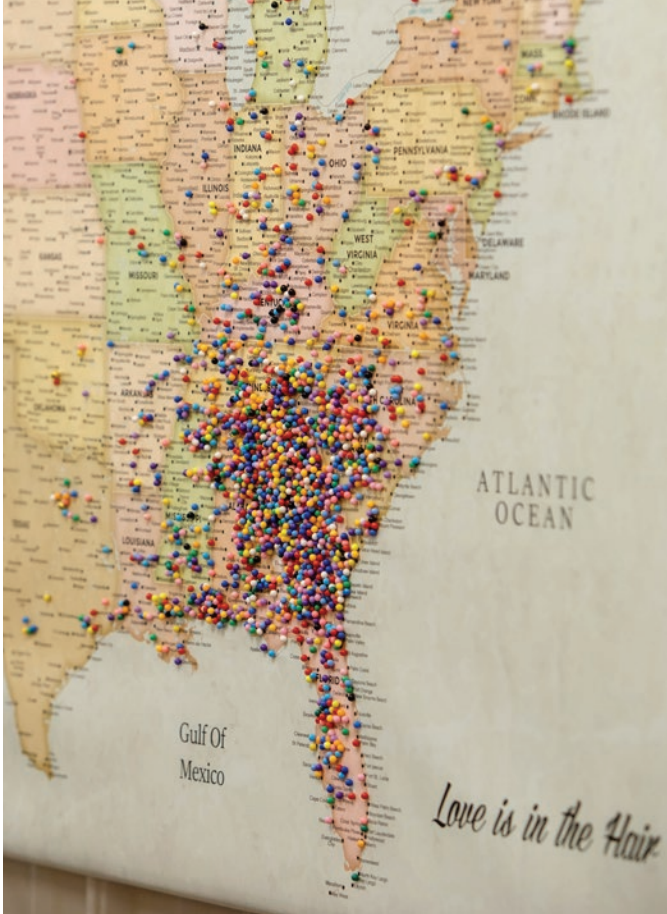
For Diana Cowan, hair loss wasn't just physical, it was deeply personal - and it still is. As the founder of Georgia Hair Solutions in Jackson, Georgia, Diana is making a difference in the daily lives of women from around the country.

After the birth of her children, Diana began losing her hair. What started as a quiet struggle soon became a defining turning point as she was officially diagnosed with alopecia. In 2017, she discovered a hair piece top-per she could clip in for volume and coverage. Before long, other women started asking her about the piece. Standing at a crossroads, she knew she had a choice:

keep her story private or use it to help other women walking the same road. She chose transparency.

"I prayed for 20 years for my hair to grow, but God grew a ministry instead," said Diana.

With no cosmetology background and no formal training, Diana approached the company where she purchased her hair pieces and told them she wanted to help other women. Soon after, she began selling hair pieces out of her bathroom in her home on Jackson Lake. She sourced the hair, then sent clients to a salon in Locust Grove to have it professionally cut and styled.



This map within the Georgia Hair Solutions building in Jackson, Ga. represents every woman who has benefitted from the company's services.

What began as a quiet, home-based effort quickly grew. Diana soon realized the impact she was having on women dealing with the same struggles. She took a leap of faith in 2020, established her own brand and stepped out independently.

“Our first space was just a tiny 10 by 10 room inside of Bunny’s Nest in Jackson,” said Diana. “I thought we had hit it big because we had our own space. Then one day, a lady named Sandra Whitworth came in the shop and told me, ‘The Lord is going to increase your territory and your influence - you will not be here long. This will be a ministry more than a business.’”

Laney Salvador, Diana’s daughter, convinced her mom to go public with a TikTok video telling her story and her following grew from 6,000 to 785,000, launching the mission's national visibility. Despite rapid growth, Diana remains grounded.

“I’m just the most ordinary person,” she says. “No college degree. No cosmetology background. God is doing something extraordinary through this team.”

Right: Diana and Laney now operate a full-service business and salon with 23 employees and 3 locations across the U.S.

Within a year, Diana opened a 3,268-square-foot warehouse space at 1139 East Third Street in Jackson. Since then, she has expanded into an additional 2,000 square feet. What once felt impossible had become reality. What began as Diana’s struggle has become a shared calling.

Today, Diana and Laney (who earned an art degree as well as a cosmetology license), operate a full-service business and salon with 23 employees and three locations: Jackson, Georgia; Edmond, Oklahoma; and a Waxahachie, Texas (opening soon!) Though expanding, the business remains family-owned and operated, with Laney’s husband Adam serving as CFO. The salon specializes in serving women experiencing hair loss from alopecia, medical conditions, and cancer treatments. Clients travel from across the country seeking solutions for their hair loss - some are as young as four years old, others are in their nineties.

“Many women have said losing their hair was even harder than losing their breasts during cancer treatment,” Diana continued. “Hair frames the face. It’s identity. It is normalcy. When they put the wig on, they don’t look sick anymore. They look like themselves.” The salon operates by appointment only to give each woman full attention. Stylists custom-cut both high-quality human hair and synthetic wigs to ensure every client feels beautiful.



Their motto: *Mission minded, not commission minded.* The goal is not to sell the most expensive product, but the right one. Georgia Hair Solutions has even partnered with a nonprofit called Warrior Wigs, which help ladies and children with cancer and alopecia get free wigs. To learn more, visit www.warriorwigs.org.

Inside the Jackson location is a prayer room and a “Warrior Wall,” where women battling cancer write their names on canvases. Some names represent ongoing battles. Some honor those who have passed. Sandra Whitworth is now the chaplain at Georgia Hair Solutions and prays with the ladies who come in the shop.

Diana’s faith remains central - so much so that she is currently writing a book titled *Love Is in the Hair: A God Story*, a compilation of the powerful stories shared by the women she serves.

Diana credits United Bank as a key partner in the journey. A customer since 2014, she chose to stay with her local community bank rather than move to a national institution as financial consultants advised. “I’m not a number at United Bank,” she said. “They know my name. They know my story. I see my bankers on a weekly basis, and I wouldn’t have it any other way. From personal to business banking, United Bank has been there every step of the way for us.”

From selling hair pieces in a bathroom to operating a multi-state salon and warehouse, Diana’s story is about far more than hair. It is about restoration, dignity and helping women see themselves again.

In Diana’s words, it is ultimately about being faithful stewards of a mission much bigger than business. **os**



This cross hangs in the hallway of Georgia Hair Solutions, displaying the customer prayer list.

“They know my story. I see my bankers on a weekly basis, and I wouldn’t have it any other way. From personal to business banking, United Bank has been there every step of the way for us.”

DIRECTOR SPOTLIGHT:

LAURIE BARTLETT

by LORI TUCKER, *United Bank's Chief Experience Officer*

Bank directors play a vital and multifaceted role within a community bank. They provide essential fiduciary oversight, help affirm and guide strategic direction, and ensure the ongoing safety, soundness, and profitability of the institution. Equally important, they serve as a meaningful bridge between the bank and the communities it supports. At United Bank, we are intentional in selecting directors who not only represent the diverse communities within our footprint but who also bring a deep understanding of its history, economic potential, and competitive dynamics.

Laurie Bartlett, who has served on the United Bank Board of Directors since 2012, exemplifies these qualities. A Certified Public Accountant with more than three decades of experience, Laurie is currently a Principal at the Geeslin Group in Newnan, Georgia. Her appointment to the board followed United Bank's expansion into the Coweta County market through the acquisition of First Coweta Bank in 2009. Knowing the demands of tax season were quickly approaching, I was grateful when Laurie graciously made time for a conversation—welcoming the opportunity for a brief reprieve from her busy schedule.

"I am a strong advocate for community banks," Laurie shares. "There are four key advisors everyone needs to successfully navigate business: an insurance agent, an attorney, an accountant, and a trusted banker. When those advisors collaborate effectively for the benefit of their client, the impact can be truly significant."

Laurie reflected on some of the challenges she encounters when clients work with larger, national financial institutions. "Often, there is a disconnect," she explains. "They don't know who I am in relation to the client, and when a banker is located in another state, it becomes much more difficult to efficiently coordinate and meet a client's needs. That level of accessibility and relationship simply can't compare to what a local community bank provides."



Laurie Bartlett, a Certified Public Accountant in Newnan, Ga., has served on the United Bank Board of Directors since 2012.

“There are four key advisors everyone needs to successfully navigate business: an insurance agent, an attorney, an accountant, and a trusted banker. When those advisors collaborate effectively for the benefit of their client, the impact can be truly significant.”

Our conversation also touched on the evolution of technology within our respective industries, particularly the growing influence of artificial intelligence. When asked about AI's role in accounting, Laurie offered a thoughtful perspective. “There are certainly CPAs who can spend their entire day preparing tax returns without ever meeting their clients face-to-face,” she said.

“Personally, I value the relationship-building aspect far too much to work that way. While AI can be a helpful tool for research, I would not rely on it to fully prepare a tax return. There's still no substitute for professional judgment and personal connection. That being said, it can definitely improve research in complex subject matters.”

Beyond her professional accomplishments, Laurie is deeply committed to her community. She currently serves as Chair of the Coweta County Water & Sewerage Authority and has previously contributed her time as a board member of the Coweta Samaritan Clinic. Outside of the demanding tax season, she enjoys traveling and spending quality time with her family and friends.

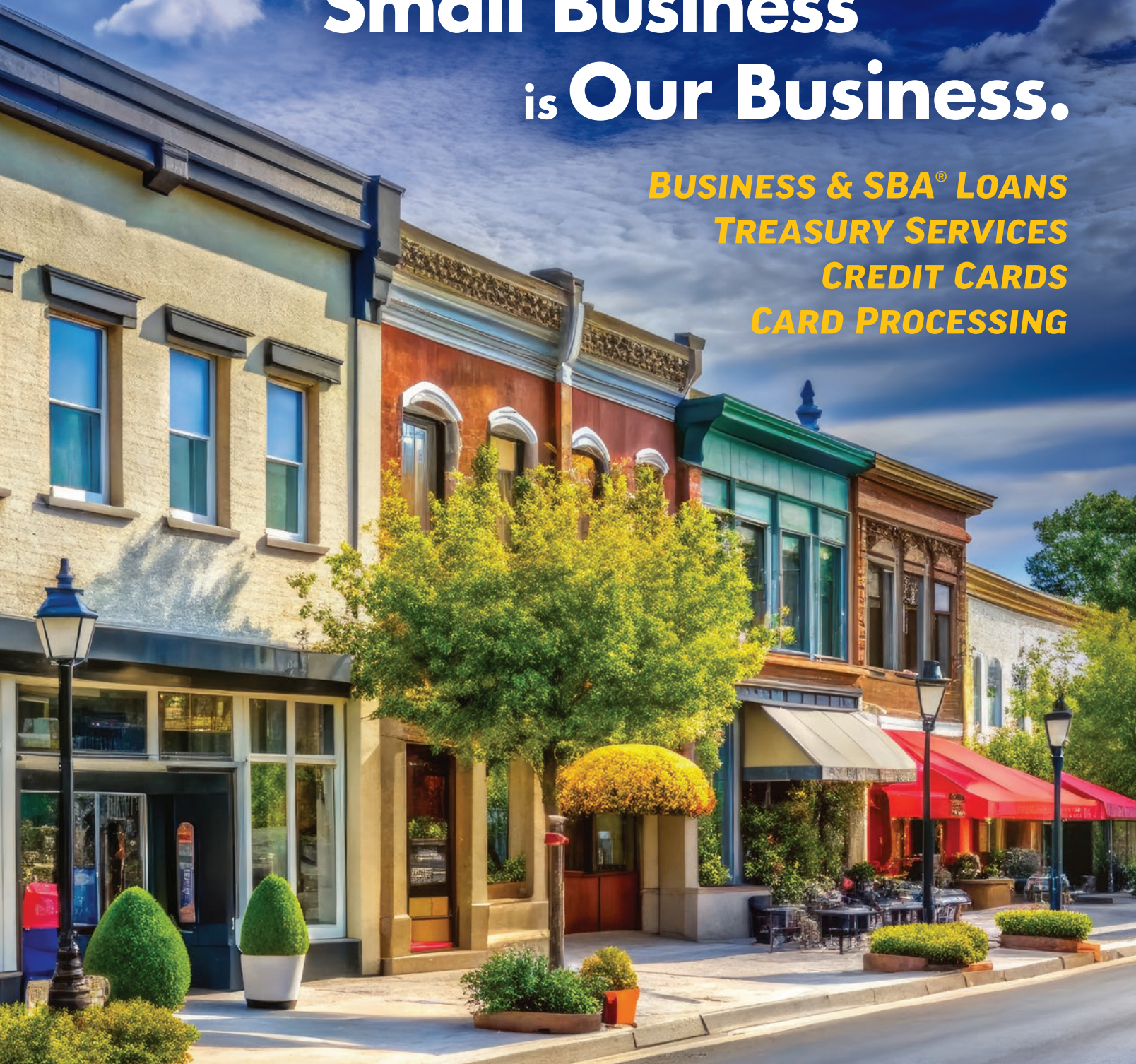
Laurie also values the relationships she has built through her service on the United Bank board. She makes the one-hour drive each month from her Newnan office to Barnesville to attend meetings and was especially appreciative when in-person gatherings resumed following the pandemic. She finds great fulfillment in the camaraderie among fellow directors and is enthusiastic about United Bank's continued growth and impact within the Coweta community.

When asked what advice she would offer to a young CPA or a student considering a career in accounting, Laurie responded with a smile: “Tax season is probably not the best time to ask me that question.” She continued, “It is demanding work, but incredibly rewarding—especially when you can help someone achieve success in their business. An accounting background provides a strong foundation that is valuable in virtually any career path.”

Laurie's experience, insight, and commitment to both her profession and her community make her an invaluable member of the United Bank Board of Directors. **OS**

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HAPPY TRAILS

FOR A
**Retiring
Banker**



Susan Goodwin, Vice President and bank operations specialist, will retire in 2026 after 34 years of service.

This June marks a major milestone for Susan Goodwin, Vice President and bank operations specialist, who retires in 2026 after 34 years of service with United Bank.

Susan is revered and respected as one of the most knowledgeable leaders in the bank's operations department. When anyone asks in a meeting discussing system parameters or operational processes, "Why was it set up like that?" – you can always call Susan,

because she'll remember. She remembers operating proof machines and off-line Sharp teller machines. She remembers balancing teller cash and looking for cash outages manually. She remembers preparing a physical cash letter and sending it to the Federal Reserve office in Atlanta every evening for processing.

Susan recalls the meeting when leaders told employees United Bank would no longer provide cancelled checks in customer statements; images of the checks



Susan competes in the Amateur Select riding division with her horse, Moe.



would be included instead. The employees showed sheer panic at the thought of customer revolts, certain that they'd never accept the new direction. When one considers all the changes in banking since then, that moment seems like ages ago.

“Every change seemed to have great purpose,” explained Susan. “I often questioned why we were doing some things. Some operational changes seemed so drastic, altering how we fundamentally completed everyday tasks. But now I look back and understand the wisdom in those hardest decisions. We were stepping out of our paradigms, our comfortable bubbles. Our employees’ tenacity and acceptance of change allowed United Bank to grow significantly and ultimately offer our customers bigger and better financial solutions.”

Susan also recalls the leadership of Bill and Joe Edwards in those early years, and how they shaped the Bank’s path before the next generation took the reins. “Mr. Bill always seemed so happy. He genuinely enjoyed taking care of our customers. And Mr. Joe is consistently positive and encouraging. Their leadership made us feel like we could accomplish anything we set our minds to as a company, leaving a lasting impression and setting a standard worth following.”

Susan is a wife, mother, grandmother and a competitive quarter horse rider. In fact, on many weekends, you’ll find her working with Moe, her horse, practicing trail riding patterns for upcoming competitions. She competes in the Amateur Select division in horsemanship, trail, western pleasure and showmanship. Susan shares her horse with her daughter, Heather, and grandson, Graham, who also compete in Georgia shows.

She grew up in a military family who moved around often, making horse ownership impossible. A mother-daughter day at the 1996 Summer Olympics, watching equestrian events at the Georgia International Horse Park, offered an opportunity to experience the sport they loved at the highest level. Susan and Heather later joined the Georgia Quarter Horse Association (GQHA), and Heather began competing as a youth rider. Susan was the ‘horse show mom.’ Heather later married and adult responsibilities took priority, leaving little time to practice and compete. The family sold their horse and stored the equipment in the barn.

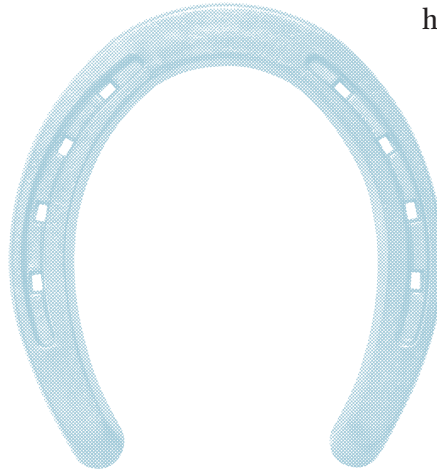
Then in 2019, a friend suggested Susan start showing horses. She began the search for a horse and pulled Heather’s riding equipment out from storage. Today, she competes in at least eight shows per year and hopes to increase that number after retirement.

Susan's favorite competition segment is trails, which allow her to practice precision and partnership with Moe.




Trail is Susan's favorite competition class, where precision and partnership matter most. With subtle cues from her feet and voice, she guides Moe, known in the show ring as "Chexs Certain Look," through each element: walking, trotting, and loping with rhythm and control, navigating poles and gates with quiet confidence.

"Trail competitions challenge me, and I love it," she said. "The quarter horse competition community is a close-knit group, usually attending all the same horse shows each year. We encourage one another and have become great friends." She looks forward to participating more and traveling farther to experience new events.



Susan is most proud of the day many years ago that she and several other Operations employees were presented with a plaque honoring their cooperation in tracking a wanted criminal. The man was using his victim's debit card, and Susan worked closely with the GBI and local law enforcement to locate him for arrest.

"As an Operations employee, we work behind the scenes, and few customers understand how we contribute to the overall success of the Bank. It was rewarding to play a role in the investigation and successful apprehension of the perpetrator."

Thank you, Susan, for 34 wonderful years at United Bank! We wish many happy trails to you and Moe! 



Building a Program and Young Ballplayers

Bobby Bickley, Vice President and Commercial Lender at United Bank's Zebulon office, began coaching baseball as many parents do; standing on the field beside his young son, Tripp, guiding him through his first swings and ground balls. Ten years later, it has become much more than that.

"I've been coaching in some form for about a decade now," Bobby said. "It all started when Tripp began playing tee ball at four years old. I began to help during practice, and it just kept going from there."

Baseball has always been part of Bobby's life. He played throughout his childhood and into high school, and the game left a lasting impression with him. Coaching introduced him to something new: the opportunity to shape young players at the very beginning of their journeys. That development—watching players improve with practice and gain confidence over time—is what keeps him coming back each season.

"A lot of times you start with kids who don't even know how to put on a glove," he said. "But by the end of the season,





Bobby (left) along with David Knight, Josh McElroy and head coach Mike McCart, have had a very successful first season for middle school baseball and look forward to developing a varsity team.

the growth you see is addictive. Watching the player's development is the most gratifying part of coaching."

As Tripp grew older, his baseball opportunities expanded. He played recreation league baseball in Thomaston and Pike County and was later invited to join a travel team. Bobby was asked to coach, and the two have been part of travel baseball for four years. This change brought a higher level of competition and commitment.

When Tripp reached middle school at St. George's Episcopal School, a new challenge emerged: the private school had never developed its own baseball program. For several years, parents and supporters quietly worked behind the scenes trying to change that. In the beginning, the players competed through a

partnership with Trinity Christian School. They wore Trinity jerseys, but the roster told a different story. "Seven of the nine starters were St. George's kids," Bobby said.

That success made something clear: St. George's already had the players and the talent. What it needed was its own program.

Parents began discussing how to make that happen. After months of conversations, planning, and persistence, the effort paid off. St. George's officially launched its baseball program in the spring of 2026, with Mike McCart serving as head coach. Bobby joined the staff as an assistant alongside David Knight and Josh McElroy.

While wins and losses matter, Bobby believes the most important lessons happen long before the final score is recorded.

“There are times you leave practice wondering if you were too hard on them,” he said. “But then you remind yourself to go back and tell them something good, too. Sometimes I challenge them to build them back up—and bringing them back up is the best part. For many on the team, baseball helps them come out of their shells. It gives them an outlet to find themselves.”

Several SGES players have been competing together since tee ball; friends who have pushed each other to improve year after year. Those lessons—showing up, working hard, and supporting one another—extend far beyond the ballfield.

“We expect these kids to show up and give their best,” Bobby said. “And that’s a really good lesson they’ll take into their careers later in life.”

Coaching has also strengthened Bobby’s connection to the community. As a banker, he’s seen firsthand how relationships built through youth sports often extend into other areas of life.

“I can’t tell you how many relationships, personal and professional, I’ve built through coaching,” he said. “I’ve made plenty of connections standing on a baseball field.”

Being part of St. George’s first baseball team carries special meaning. Looking ahead, the goal is to sustain and grow the program—eventually ex-

panding into the high school level while continuing to develop younger players.

“People are pouring into this school and its athletics,” he said. “Good people, good parents. They care and I’m so proud to be a part of it.”

For Bobby, the vision is simple: keep building the program, keep strengthening the community, and keep watching young players grow—both on the field and beyond. **os**



For Bobby, coaching means pouring into the boys on the team and helping them learn the value of teamwork.

THANK YOU UNITED BANK CUSTOMERS!

Total
Customer
Enrollments

INCREASED

21%



85% LOGINS
are from
mobile app



Funds Transfers
INCREASED
8%

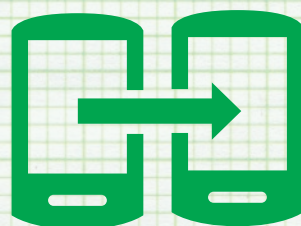


E-Statement
Enrollments

INCREASED
8%



36% Logins
are from
DESKTOP



Instant
Payments

INCREASED
65%



Mobile Deposits

INCREASED
14%

In September 2025, we launched our new elevated digital experience and you embraced it with excitement! Customers are enjoying a more robust experience with new services, including external transfers, personal financial management tools and credit score tracking and reporting. The mobile app now mirrors the desktop experience and business customers can do so much more on the go. The stats above show the impact. Need some help? Our online tutorials can help you maximize your digital tools:

www.accessunited.com/digital-banking-tutorials

LEADERSHIP UnitedBank UNITED 2026

United Bank celebrated its tenth Leadership United class of graduates in April, 2026. The internal program provides one-on-one coaching and guidance, focusing on developing enhanced leadership skills. Each year, the Bank's executive team selects employees to participate in the seven-month course which culminates in group presentations about new ideas to foster growth. This year's class was comprised of seven mentees shepherded by seven mentors who provide guidance and wisdom about building a career as a leader and community banker.



Front row (left to right): Travis Graham, Ashley Brown, Angie Wheless, Julie Skinner
Back row (left to right): Justin Miller, Jonathan Brown, Beth Headley

WHERE IT STARTS

Building Confidence and Care at

MADISON ACADEMY



Madison Academy is dedicated to helping children get the building blocks they need through basic life skills.

Toy Smith has a clear vision of what early childhood education should feel like—warm, structured and full of opportunity for children to grow. When she stepped into the building that would become Madison Academy in Madison, Ga., she didn't see what it was, she saw what it could be.

With a degree in Early Childhood Education from the University of North Georgia and experience working in two daycare settings, Toy understands what a strong foundation should look like. She also knew what was missing in her community. Families in Madison were searching for dependable childcare,

often running into waitlists and limited options. Toy recognized the need, but more importantly, believed she could create something wonderful.

The first step was transformation. Over the course of several months, she reworked the entire space to make it fresh, bright and welcoming. Classrooms were thoughtfully designed to feel engaging and safe. Every detail mattered. But the culture of Madison Academy was as important to Toy as the physical changes to the building. Care, consistency and energy became the standard from day one and remain the focus today.

Madison Academy officially opened its doors on July 7, 2025. Since then, it has grown steadily, now serving 54 children each day with capacity for 66. Several classrooms already have waitlists, and plans are underway to open a second infant room.

The center operates Monday through Friday from 7 a.m. to 6 p.m., supported by a team of 11 staff members. It is a close-knit environment in every sense. Toy's mother works alongside her, as does one of her sisters, while her husband helps maintain the facility. Many of the teachers were familiar faces even before joining the team. That sense of connection shapes the experience for both families and children.

Inside, each day blends structure with creativity. Five classrooms serve children from infancy through pre-K, with after-school students joining in the afternoons. Teachers develop weekly lesson plans built around themes and hands-on learning. Activities include alphabet games, sensory play and visits from animals such as ponies, bunnies and chickens. At the end of the day, younger and older children overlap, creating moments where older kids naturally step into leadership and younger ones gain confidence.

The goal is simple: help children learn to do things for themselves. Washing hands. Cleaning up. Speaking up. Small steps that build independence early and carry forward.

Madison Adacemy owner Toy Smith saw a need in the Madison community for another quality daycare and, when she opened her doors in July of 2025, her roster quickly filled with students.



“I see our impact in these children every day,” said Toy. “Parents often stop by just to share their appreciation. Many say the same thing: they tried everywhere else before finding this place. Being called a ‘lifesaver’ means something to me. It reflects the role Madison Academy plays not just in caring for children, but in supporting entire families.”

United Bank’s role in Madison Academy can be traced back to an early conversation Toy had with Commercial Lender Tara Williams during a local Wheelhouse event, a group dedicated to helping small businesses grow. There, Tara encouraged her to think bigger. Together, they worked through the numbers, structuring both the purchase and a construction loan that made the Madison Academy vision possible. What once felt uncertain quickly became reality.

“I saw Toy’s vision and dedication from the beginning, and I am delighted to have been a part of making her dream a reality,” said Tara.

Now, with a growing waitlist and room to expand, Toy is focused on what comes next. Additional classrooms are on the horizon, along with continued growth to meet the needs of the community.

At its core, Madison Academy is about giving children a strong start. Under Toy Smith’s leadership, it has become a place where confidence is built early, families feel supported and every day carries purpose. **os**

Toy’s goal for Madison Academy is to give children a strong start by building basic skills and confidence.



Why Businesses Need

POSITIVE PAY



Positive Pay is a fraud prevention tool within United Bank's digital banking platform that helps business protect against check fraud.

Fraudsters look for gaps in the payment system, knowing banks process thousands of checks each day. Their goal is to slip altered or counterfeit checks into the normal flow and access funds before the issue is detected.

After business processing, United Bank's Positive Pay system flags suspicious checks and ACH items for customers to review for legitimacy and potential alterations.

The good news is that Positive Pay works! In 2025 alone, United Bank customers returned \$2.6 million in fraudulent checks and ACH transactions through the Positive Pay system. That's a significant impact!

“The new Positive Pay System has been very helpful in fighting financial fraud and protecting customers accounts. Business owners can protect themselves from their office or on the go with the United Bank app. This allows customers who don't have a big staff to leverage significant protection while concentrating on serving their own customers.”

- STEWART ESARY, PRESIDENT, UNITED BANK IN ZEBULON

“After multiple checking account fraud attempts, United Bank introduced us to Positive Pay, and it's become one of the most valuable tools we use. It's like having an extra set of eyes on each transaction—something every business needs today.”

- MIKE WINDHAM, TREASURY MANAGER, HAC, INC.

A LIFE OF SHOWING UP

GREG AND MICHELE DANIEL'S COMMITMENT TO COMMUNITY

In Thomaston, Georgia, Greg Daniel, United Bank Wealth Management Advisor, and his wife Michele are known for quietly and consistently showing up.


For decades, the couple has poured their time and energy into the people around them - mentoring students, supporting families, and investing in a community they've called home their entire lives. What began as simple involvement has grown into a deeply rooted calling.

Greg's journey into community service started early. In his early twenties, he began coaching Little League baseball, not just teaching the game, but encouraging

and mentoring young players. That same heart for mentorship carried forward in 2006 when his oldest son entered Upson-Lee High School. At the time, the school didn't have a Fellowship of Christian Athletes (FCA) chapter. Greg saw the need, found a sponsor within the school, and committed to doing the work himself.

Nearly 20 years later, FCA is still thriving at the school, now led in part by former students Greg once mentored who have returned as teachers. For Greg, that full-circle moment is exactly the point.

"That's how it's supposed to work," he said. "You raise up the next group of leaders."



Greg Daniel, Wealth Management Advisor, and his wife Michele make it a priority to mentor young people in their community through their church as well as many other service organizations.

Michele has been just as influential, often working behind the scenes. A longtime educator, she recently retired from the Upson County School System, where she served as a family engagement coordinator. Now, she's returning to the classroom as an eighth-grade math teacher in Pike County, a role she has always loved. Known by many as a favorite teacher, Michele continues to shape young lives in meaningful ways.

Together, the Daniels have witnessed significant changes in Thomaston. Once a thriving mill town, the community lost thousands of jobs over the years, leaving many families struggling. Seeing the negative impact on local youth strengthened their resolve to step in and help.

That commitment extends beyond the classroom. For the past several years, Greg and Michele have led the community's Empty Stocking Fund, a massive effort that provides Christmas gifts to families in need. Serving between 200 and 300 families annually, the program ensures that hundreds of children experience the joy of Christmas—many receiving gifts they otherwise would not have.

Their involvement doesn't stop there. Through FCA, they've taken students to college football games and Atlanta Braves games—experiences many of those kids had never imagined. Greg also teaches life skills, from financial responsibility to basic independence.

Even in the face of personal hardship, their commitment has never wavered. During Greg's battle with throat cancer last year, he continued to show up—attending Bible studies, mentoring students, and serving his community. In that season, he experienced an outpouring of support that reinforced everything he and Michele believe.

"What we've given to others came back to us," he says. "It changed our perspective on everything." At the heart of it all is faith and partnership. Greg is quick to point out that none of this is done alone.

"It's never me, it's always we," he says. "I couldn't do any of this without Michele."

From hosting college ministry gatherings in their home to mentoring couples through their church, the Daniels have built a life centered on investing in others. Their impact is measured not in recognition, but in relationships; former students who return for guidance,



As part of their outreach to young people in their community, Greg and Michele often take groups to sporting events - many times a first for the participants.

couples who ask Greg to officiate their weddings, and families whose lives have been changed.

For Greg and Michele, the mission is simple: keep showing up. In doing so, they've become a steady light in their community - one that continues to grow through the lives they've touched. **os**

Beyond the Course

A FAMILY'S COMMUNITY VISION

When the Zwick family moved from New England to Newnan in 2006, they put down roots in a community they would come to love. Nearly two decades later, that connection has taken shape in Putter's Pointe, a family-built miniature golf destination designed to bring people together.

The idea for Putter's Pointe had been quietly forming for years. Growing up in the Northeast, miniature golf was always part of family vacations - a fun, simple memorable activity. As an outdoor-oriented family, the Zwicks often found themselves looking for ways to spend time together outside, and over time, one thought kept resurfacing: Newnan needed something like this.

"We wanted to create a place that feels like a getaway," said Jeremy Zwick. "Somewhere you can shut down your mind, be present and just enjoy time with your friends and family."

That idea stayed with the Zwick family for nearly a decade before becoming reality. Working alongside his father, Ronald Zwick—a lifelong commercial construction professional who had recently retired—the project became a shared mission.

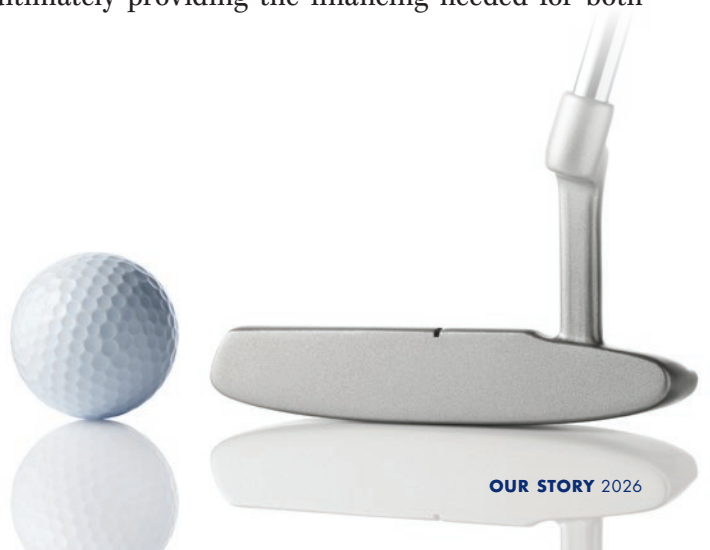
Building a miniature golf course from the ground up is no small task. The Zwicks partnered with a Pennsylvania-based course design company, but much of the vision was their own. Together, father and son worked through every detail, blending design with

engineering to create a course that feels immersive and unique.

The property itself presented both challenges and opportunities. Massive boulders had to be excavated before construction could begin. A large natural pond became the centerpiece of the design, complete with a 200-foot walking bridge that gives guests the feeling of stepping into a vacation setting. Beneath the surface, a complex network of systems—water circulation, drainage, electrical infrastructure for lighting and fountains—keeps everything running smoothly. "It's a lot more than what people see on the surface,"

Jeremy said. "There's a tremendous amount of work behind the scenes to make it all come together."

To bring the vision to life, the Zwicks turned to United Bank. After being introduced to John Hall, United Bank's Newnan President, they found a team willing to understand and support the unique concept. What began as a conversation turned into a two-year process, ultimately providing the financing needed for both





United Bank employees from the Newnan and government guaranteed lending divisions gathered to celebrate the grand opening of the course in 2025.

construction and operations. Financing was secured through United Bank’s government guaranteed lending division, using specialized programs offered by the Small Business Administration (SBA).

The course officially opened on July 28, 2025, and the response was immediate. Traffic continues to be strong, fueled in part by a creative local sponsorship program where each hole is backed by a community partner, including United Bank.

The business is truly a family operation. Jeremy’s wife manages marketing, his sister oversees event bookings and his father remains deeply involved in maintenance and operations. Their three children (ages 18, 16 and 13) also play active roles, gaining firsthand experience in both business and customer service.

“We wanted our kids to be part of it,” said Jeremy. “To understand what it takes to build something and to learn the value of hard work.”

The broader goal for Putter’s Pointe continues to be community. The course was designed to be more than just a place to play, it’s also a place to gather. Guests range from young children to seniors, with ADA-compliant holes ensuring accessibility for all. Birthday parties, corporate outings and school fundraising nights are a regular part of the calendar.

Off the course, visitors have the opportunity to linger. A full patio and covered canopy provide space to relax, while food options, milkshakes and yard games—from cornhole to giant chess—encourage people to stay and connect.



To get greater involvement from community businesses, Putter's Pointe reached out and asked for hole sponsorships. United Bank was proud to sponsor hole #6, shown here with Will & Alexis Daniel and their children.

“It’s not about coming in, playing a round and leaving,” Jeremy continued. “It’s about spending time here.”

That sense of belonging is further reinforced through a membership program that brings guests back again and again, turning first-time visitors into familiar faces.

In the end, what the Zwick family built is more than a miniature golf course. It’s a place where community happens naturally, families gather, friendships grow and time slows down, even if just for a few hours.

United Bank’s government guaranteed lending team offers unique programs through both the Small Business Administration (SBA) and the US Department of Agriculture (USDA). These programs are specifically structured to help small businesses grow and add local jobs.

To learn more, visit <https://www.accessunited.com/business/borrow/government-guaranteed-loans.os>



Will & Sarah Edwards enjoy a day out at Putter's Pointe with their children.

A NEW CHAPTER IN GRIFFIN

In the 2024 issue of *Our Story* magazine, we introduced Elizabeth Doss Orr and her growing meal prep business, EDO Kitchen. Known for its simple ingredients, thoughtful preparation and consistent quality, the business quickly built a loyal following in Griffin.

Since then, that foundation has led to the next step: The Bell, Elizabeth's first full-service restaurant. As EDO Kitchen expanded, Elizabeth began exploring locations to bring a broader dining experience to life. After considering several options, a property she had admired since culinary school became available. The Bell House, located in a neighborhood just off downtown Griffin, offered the right mix of character and accessibility. The opportunity aligned with a vision she first considered years earlier.

To move the project forward, Elizabeth worked with United Bank, continuing a relationship built over time. Early conversations with lender Nat Doughtie helped shape the opportunity, while lender Ben Cook provided additional guidance as plans progressed. The local banking partnership allowed for a collaborative process focused on both the business and the long-term vision.

The Bell will operate with a dual concept. From Sunday through Tuesday, it will continue as EDO Kitchen, maintaining its meal prep service with the addition of a drive-through for pickups. From Wednesday through Saturday, the space will transition into a dinner-only restaurant.

The menu reflects a blend of French and coastal Italian influences with American familiarity, offering both lighter dishes and more traditional options. The restaurant is a true family effort, with design contributions from Elizabeth's aunt and support from local businesses.

Set to open in spring 2026, The Bell builds on the success of EDO Kitchen while introducing a new dining experience for Griffin. United Bank congratulates Elizabeth on the opening of The Bell and looks forward to watching her business thrive. **os**



Chef Elizabeth Orr worked with Brady Joiner (left) and Ben Cook (right) to make her dream of The Bell, a new full-service neighborhood restaurant.

United Bank Corporation and Subsidiary

	2025	2024	2023
Assets	\$2,357,658	\$2,246,628	\$2,262,954
Loans Receivable (Net)	911,393	883,415	853,326
Investment Securities	689,881	649,196	659,759
Deposits	2,006,258	1,944,692	1,996,111
Shareholders' Equity	322,235	268,710	230,284
Net Income	58,041	58,394	63,113
Trust Assets Under Management	1,631,792	1,463,511	1,231,155
Mortgage Loans Serviced	409,517	408,557	406,176

(\$ in thousands)

Lauri Irvin (at left), United Bank SVP for Retail Delivery, shares a moment with San and Steve Short during the Employee Appreciation event in October. Steve serves as a director on the United Bank board.



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 Alicia M. Washington, *Senior Wealth Advisor*
 Jonathan W. Brown, *Wealth Advisor*
 W. Gregory Daniel, *Wealth Advisor*
 Cameron L. Gilbert, *Wealth Advisor*
 S. Elizabeth Headley, *Wealth Advisor*
 Angel M. Pitts, *Wealth Advisor*
 Madison W. Morris, *Assistant Vice President, Trust Officer*
 Brandy L. Smith, *Custody Services Officer*
 Seth T. Dansby, *Wealth Management Officer*

Mortgage Division

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

Corporate Banking Division

Mark A. Peek, *President*
 Nathaniel I. Doughtie, *Senior Vice President*
 Jennifer L. Smith, *Vice President*
 Kathryn C. McCarthy, *Assistant Vice President*

Government Guaranteed Lending Division

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

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

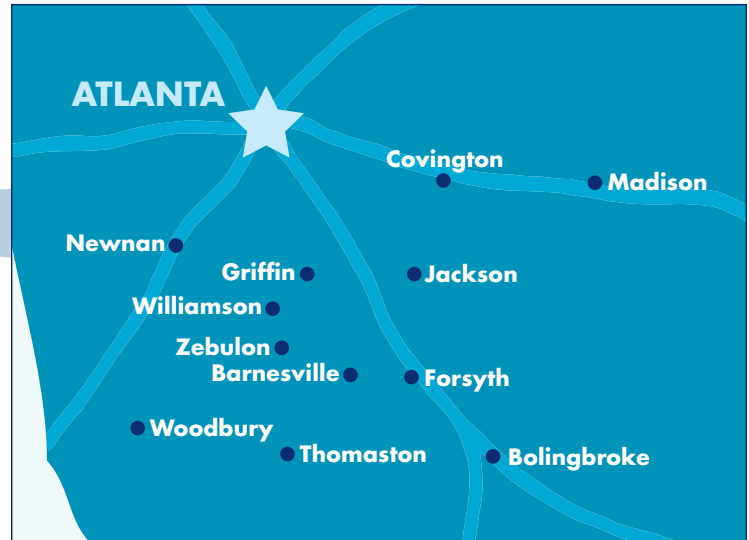
John W. Edwards, Jr. - *Chairman*
Allie E. Armistead, Esq.
Laurie J. Bartlett
Andy B. Bush
Christopher C. Edwards
James J. Edwards, Jr.
Dalton L. Knox, Jr.
Stephen L. Short
Robert H. Tenney, Jr.
Frank B. Turner, Jr., Esq.
Douglas J. Tuttle
Forrest A. Watson, Jr., Esq.

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.



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.



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

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

We  Community Banking.



 **UnitedBank**

NMLS# 413054 • Equal Housing Lender 

As an employee-owned company, we are not only co-workers, we are co-owners. We share a commitment to make United Bank one of the best community banks in Georgia. Customers, thank you for placing your trust in us. We appreciate the opportunity you've given us to serve your financial needs.