

2023

Our Story



United Bank team members volunteer with Newnan-Coweta Habitat for Humanity.

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Forsyth Branch

"Best Bank"
 Monroe County Reporter
 Readers' Poll

Covington Branch

"Best Bank"
 The Covington News
 Readers' Poll

Griffin Main Branch

"Best Bank"
 Griffin Daily News
 Readers' Poll

Tim Hearn (Griffin)

"Best Banker"
 Griffin Daily News
 Readers' Poll

**Lindsey Chastain
 (Thomaston)**

"Best Banker"
 Upson-Beacon
 Readers' Poll

Thomaston Branch

"Best Bank"
 Upson Beacon
 Readers' Poll

Thank you to our local newspaper readers for your kind recognition.

com·mu·ni·ty *kə-'myü-nə-tē*
noun

1. a group of people living in the same place or having a particular characteristic in common.
2. a feeling of fellowship with others, as a result of sharing common attitudes, interests, and goals.

Dear friends,

We're always excited to share a new issue of *Our Story* with the United Bank community. Last year the Bank's loans, deposits and market share continued to grow resulting in another record year. While the financial markets kept us guessing about the overall path, the strength of our state economy served us well. Through these pages we'll highlight some of the great things United Bank accomplished and the amazing employees behind every success.

We've been thinking a lot about the word 'community' lately. Our world seems tangled up in so many topics and debates. Each day brings a new headline we must decipher and process, to understand if it has lasting impact or is merely a trending social media topic. It's refreshing to adjust our focus and zoom in to our work here.

Here is a community we share with many, whether we're connected by geography, our love for our quaint southern towns, or the desire to assist our neighbors. When we share purpose, we become a community.

This issue of *Our Story* focuses on the different facets of our communities, and how

United Bank plays a role. Whether it's sponsoring an event for a non-profit organization, teaching customers how to use digital devices safely for their banking, or providing a teenager with her first checking account, these opportunities inspire us to work hard and strive for excellence.

Thank you for being a part of the United Bank community and helping us serve the financial needs of our customers. We look forward to all this year holds for us, working alongside you in pursuit of the purposes and values we share.

Sincerely,
John, Jim & Chris

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



John



Jim



Chris



Suzanne Cumming's "Can Do" Career Journey as a Community Banker

There's something to be said for a team member who truly believes in stepping in, doing the work no matter how small or great the task, and building a solid career through relationships created along the way. In a nutshell, that's the secret formula behind Suzanne Cumming's success as a community banker with United Bank.

Suzanne joined the team in May 2010 with no banking experience. After spending more than a decade between the mortgage industry and a law firm, she applied at United Bank willing to start anywhere and work her way up as she gained knowledge. She accepted a position as a teller at the Hill Street location in Griffin and learned quickly what it meant to be on the front line, helping customers face-to-face.

"I loved the people aspect of being a teller," Suzanne explained. "You meet all types of people, establish a rapport with regular customers and get a deeper understanding of the everyday transactions that happen at the Bank. Building relationships as a teller connected me to others, and I wanted to become even more involved with my customers' financial journeys."

Suzanne took on additional responsibility when she moved into a Customer Service Representative (CSR) role in 2011, serving customers on a more complex level.

"Every customer scenario is different and not every situation is black and white. I always do my best to dig deeper, get a good understanding of what our customers are trying to accomplish, and consider all the possible solutions to get them there." Outstanding performance as a CSR earned Suzanne the *Employee of the Year* award for United Bank's Griffin division in 2011.

In 2014, Suzanne was promoted to Loan Officer Assistant (LOA), a position that benefited from her knowledge of

real estate and legal title work. After several years as a successful LOA, John Rainwater, United Bank's Griffin President, offered Suzanne the position of Lender and Branch Manager in 2016 at the Taylor Street location, a role she's held for the past seven years.

"I don't wait for folks to ask me to do things, I look for ways I can jump in and that's made all the difference."

- Suzanne Cumming

"United Bank gives employees every opportunity to grow into community bankers," she said. "Through the Bank, I earned my banking school certificate from the Georgia Bankers Association where I learned about bank committees and boards, loss mitigation, compliance, and asset/liability management." She is currently in the process of earning a commercial banking certificate from SMU in Texas to learn more about the foundations of commercial lending. "These development opportunities give me a deeper understanding of how I can better assist our customers and contribute to the Bank."

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When asked how she has advanced and built such a successful community banking career, she says, “I don’t wait for folks to ask me to do things, I look for ways I can jump in and that’s made all the difference.”

The 2017 Spalding County Chamber of Commerce Employee of the Year recipient views United Bank as a family business, one in which she can play an important role.

“I ask myself ‘Do I want my business to succeed?’ ‘Am I protecting it, taking care of my customers, and looking

for ways to grow?’ If I am doing these things, then I am doing my job to the best of my ability,” Suzanne said.

“For me, being a part of the United Bank team comes with a great deal of prestige because we are so connected to the community. It means being present for our customers and keeping those connections open. My customers know they can call me, and I will do anything I can to help. We believe in fostering success around us and it’s an honor to be a part of that company mission.” 

Encouraging New Beginnings

Myrtle's Plot Twist is one of Griffin's newest shining stars. Owner Taylor Thompson and her family opened the little bookstore in the fall of 2022, quickly gaining much attention with a huge following.


United Bank Advisory Director Margaret Brown, owner of All Together Unique Clothing & Accessories, referred Taylor to Suzanne as they were working to make Myrtle's a reality. In February of 2023, Suzanne had the honor of presenting Taylor and Myrtle's Plot Twist with the Beautification Award from the Spalding County Chamber of Commerce where she serves as a board member.

“We love the fact that we have a great community banking partner in United Bank,” said Taylor. “As we plan to grow and further establish Myrtle's Plot Twist in Griffin, we will continue to rely on Suzanne's expertise and guidance. Working together, I think we have the opportunity to create a really special destination in our community.”

“I am a regular patron of the business myself,” adds Suzanne. “Myrtle's is more than a bookstore, it's a special gathering place that offers a




Taylor and Suzanne display the Chamber of Commerce Beautification Trophy presented to Myrtle's recently.

wonderful menu, special events, live music and more. We are super excited to be a part of their success and proud to support and collaborate with a wonderful local business.” 



2023 LEADERSHIP UNITED



United Bank celebrated it's sixth Leadership United class of graduates in March, 2023. Mentors are paired with these leaders to provide one-on-one coaching and guidance with a focus on developing enhanced leadership skills. The mentees and mentors of the program are shown above. Front row, left to right: Suzanne Cumming, Dana Williams, Sunny Norwood, Haley Green, Danielle Beckham, Caitlin Christensen, Debra Redding. Second row: Emily McLean, Bobby Bickley, Cassie Crane, Thomas Williams, Rene Cooper. Third row: Tony Ussery, Jaye Eubanks, Thomas Kephart, Chad Williams and Levi Long. 

Levi Long (at top) and Debra Redding (at right) worked alongside the entire Leadership United team recently at a Habitat for Humanity project in Newnan.









HOW TO SPOT A SCAM

Tips from United Bank's Fraud Support Team

Scams no longer target only the elderly. These days, no one is immune. We hear fraud reports from people in all walks of life, including bank employees, teachers and college students, of all demographics and ages. United Bank's Fraud Team is on the front lines, helping to protect our customers on a daily basis.

Unfortunately, fraudsters are always on the prowl for their next victim. A common trend that we see in all scams is a sense of urgency created by the fraudster to act immediately. This tactic works because it doesn't allow the victim time to truly consider what is being asked. If you take the time to slow down and think through the situation, you can often see the red flags within a fraudulent scenario.

-  Request to purchase a gift card, transfer money to someone you do not know, or mail cash.
-  Download an app.
-  Requesting personal information, including but not limited to card and account numbers, online banking credentials, social security number, date of birth, and driver's license number.
-  You are being charged for a service you do not have, including refunds offered for service you have not paid for.
-  Amazon®, PayPal®, IRS®, Cash® app, or the police are calling you.
-  Job or loan applications requiring your online banking credentials.

CAN YOU SPOT THE RED FLAGS IN THE FOLLOWING STORY?


A local teacher and his wife purchased books online using the wife's Amazon® account. There was a minor issue when placing the order, but they resolved it quickly and completed the transaction.

The following day, the teacher received a call from a person identifying himself as "Amazon" customer service. Our customer recalled the book order made the previous day and asked if the call was in regard to this order. The caller responded affirmatively and told the customer that the books would not be shipped until a payment issue was resolved.

To resolve the issue, he directed the teacher to his local retailer to purchase several gift cards totaling \$800. Our customer purchased the cards and provided the gift card numbers to the Amazon agent.

Next, our customer was assigned a second task to send \$399 through a payment app. Upon completion, our customer was instructed to download another app that would allow the representative to access his smartphone to 'help' our customer complete the order.








After our customer installed the app, the caller virtually took control of the device and navigated to the online banking app, where he found the customer's ID and password already saved.

This is when the alarm bells went off for our customer. He disconnected the call and immediately called to speak with a member of the United Bank fraud team. Our fraud agent acted promptly to lock down the online banking access and instructed the customer to delete the app and have his phone scanned by a professional for additional malware. The United Bank agent also filed a dispute to attempt recovery of the funds stolen in the fraud scam. 



How did you do? Did you catch the red flags? Let's review together:

WARNING SIGNS:

-  Amazon will not call you.
-  Payment error was resolved in real time and could have been verified by checking Amazon account.
-  Requested gift cards.
-  Customer told the scammer the issue instead of allowing the caller to advise of issue.
-  Instructed to download an app.
-  Call was not made to the account holder.
-  Requested access to personal device.

This is a real example of a fraud case and could have easily happened to any one of our customers.

The fraudsters behind these scams are expertly trained to manipulate their victims. Their skills of persuasion and coercion are powerful. We've observed hundreds of intelligent customers who unknowingly became their victims.

Stay on high alert for these scams and teach others so they are also informed.

THINK BEFORE YOU ACT.

Ask yourself if the situation makes sense. Would this person call you? Does the number match who the caller is claiming to be? If you are suspicious, hang up and call the number you know and not the one that called you. A legitimate business will never ask you to purchase a gift card, mail cash, or send a Cash® app payment to someone you do not know. If you find yourself in this situation, hang up and call an expert with United Bank's fraud department at 770.567.7211, option 3.

Woodbury's High Cotton

Connects Community to the Past



The small town of Woodbury in Meriwether County has developed a unique niche over the past few years, transforming the area into a destination that not only attracts visitors from around the southeast but also gives enthusiasts a way to connect with the past. Though only 900 residents strong, Woodbury is now known as the antique mecca of Georgia. United Bank business customer High Cotton is a cornerstone of the “antique trail” which runs straight through downtown, and current owners Derenda and Greg Moore have realized the perks of running such a unique business in one of the Bank’s smaller markets.

“We are fortunate to be located on a route which is a main thoroughfare for people traveling to and from Florida,” said Derenda. “Cathy Crouch founded High Cotton 13 years ago and since then, we’ve seen more and more antique stores pop up in the area giving local customers and visitors an even larger selection for their browsing pleasure.”

“Many of our customers vacation in Callaway Gardens, Pine Mountain or FDR state park and come to Woodbury to make a day out of antiques,” she continued. “We also attract regular customers from Thomaston, Senoia, Manchester, Greenville, LaGrange and even

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Alabama. It's been amazing to watch the growth of the area around such a community-centric retail concept. Plus, the increased foot traffic drives business for others including our local restaurants."

The Moores had their own booth within High Cotton for seven years before they purchased the store from Crouch in 2021. They've been collectors themselves for more than a decade.

"We've always had an appreciation for history and for the emotions antiques can inspire," said Derenda. "I love to learn the stories behind the pieces we sell. We do our very best to relay those stories to our customers so they can have a little more perspective on its history, especially if it is local."

The 15,000 square foot High Cotton building, now home to 36 antique dealers across 46 booths, is a big part of Woodbury's history. Just over 100 years old, it was originally a Ford Model T assembly plant. In the 1940s, it transitioned into a machine shop that manufactured

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equipment for local pimento packing and, prior to becoming High Cotton, the building served as a stamping facility. Many local customers share their memories of visiting parents and grandparents at work in these factories when they were young.

"We recently had some old crates from the Woodbury packing shed and our local customers just loved them," Derenda continued. "So many came in to tell us 'my grandfather worked here' – there is a heartfelt, local connection for many with our building."

The Moores and their vendor partners work hard to maintain a reputation for exceptional antiques along with a great mix of vintage, cottage, farmhouse, traditional and even some midcentury modern items. From lighting, art, rugs, furniture, collectables, old signage, dishware and a huge selection of glass, High Cotton has something for everyone.

"Antiques give us a sense of who we are and where we came from," Derenda explained. "As we get older, we

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become more nostalgic. I love to see customers pick up a piece of depression glass or vintage Corningware and say, 'This is just like what my grandmother used to have in her kitchen.' The antiques we sell root our customers to this community and to their own past – and it's that connection to those special memories that makes this business so rewarding."

Like United Bank, the Moores make it a point to build strong relationships with customers, especially those who live locally. They know their names, faces and stories. Some live close by and simply walk over to browse the new inventory placed in the booths on a weekly basis.

Greg also enjoys the convenience of walking to United Bank to take care of his banking needs.

"When we purchased High Cotton, all of the business accounts were held at United Bank – and I can see why. There's nothing like it," said Greg. "Trudy, Dianne, Cara and Marissa know me by name, I am never a number, and they always greet me with a smile, ready to help. We feel very fortunate to work with a bank that understands the Woodbury community and is dedicated to its growth as well as its preservation."

High Cotton's business has grown substantially over the last few years and continues to expand through new online channels designed to reach younger audiences. Through these efforts, the Moores hope to bring the magic of Woodbury to antique collectors across the country.

Make sure to plan your trip over to Woodbury to experience Georgia's "antique trail." Visit High Cotton and other businesses including Resurrect and the Gathered Warehouse to share your stories and experience a little history for yourself. It's a wonderful journey through time! 



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Equal Housing Lender 

DALTON KNOX

United Bank, Covington Division Advisory Board



Service, Relationships Lead the Way to Creating Strong Communities

A Conversation with Dalton Knox, *Director, Covington Advisory Board*

Dalton Knox grew up in Newton County, and he and his family have played an active role in the community for decades. A director for the United Bank Covington Advisory Board for the past three years and a United bank customer for more than 15 years, Dalton gives much of his time to his church as well as organizations working to make Covington a strong, thriving place to live.

“First and foremost, I’m very proud to be an elder of Eastridge Church, where I’ve served on the board for 22 years,” said Dalton. “I’ve been blessed with many opportunities to make a difference and I take my responsibilities with the church and my faith very seriously.”

In addition to his involvement with Eastridge, Dalton also serves on the Piedmont Newton Hospital Authority, where his father, Pete Knox, was the director for 40 years. He also remains very involved with the local YMCA, where he was a board member for more than 18 years. When asked how he balances all of these community commitments while raising his own family and managing successful businesses, Dalton has a simple answer.

“I’m just a relationship person. I’m big on building strong, lasting relationships that start as friends,” he said. “I like being with people, and I enjoy volunteering, serving on boards and sharing face-to-face time. I believe that is the key to creating momentum and growth

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“United Bank makes banking so much easier by knowing your name, who you are and understanding your goals as a customer.”

- Dalton Knox

Director, Covington Advisory Board

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within our community – working hand in hand, being present and experiencing life together. It just opens a lot of doors and makes us all realize that we are not alone, and not meant to be islands. We have each other and we can do great things together.”

Dalton’s friendship with Thomas Kephart, United Bank’s Covington President, led him to choose United Bank as a financial partner for his business needs.

“I owned a company for 27 years, which experienced significant growth during that time,” said Dalton. “Our

original bank partner sold to a larger bank, and I was suddenly doing business with unfamiliar faces that continued to change. We were losing our connection and I no longer felt like we had a bank we could really count on to pick up the phone and listen. During that time, I made the decision to move our business to United Bank, and it was the best move we ever made - re-establishing a solid relationship that had our best interests in mind. I never hesitate to recommend United Bank to businesses and families alike.”


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Now embarking on two new businesses - BigHouse Payment Solutions in Covington and HKM Properties in the Lake Oconee area - Dalton continues to work with United Bank as a financial partner, sharing the Bank's approach to making real connections, getting to know people by name and placing an importance on service.

"I believe that when we all work for each other, we build trust and a sense of belonging," Dalton continued. "United Bank makes banking so much easier by knowing your name, who you are and understanding your goals as a customer. An appreciation for people makes all the difference and those values are carried

all the way through the executive management team. The founders started the Bank by building relationships, and today's leaders continue to take the time to know the members of their communities and serve in any way they can. That example resonates with me and makes me proud to be a part of United Bank."

Dalton and his wife Lisa, married for 30 years in June of 2023, have two children, Hunter and Anna, and plan to continue their involvement in the community for years to come, never losing sight of the impact they can make through friendships and service. 

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Making the Most of Your Retirement

By Doug Lane, *President, Wealth Management Services, CERTIFIED FINANCIAL PLANNER™*

Are you looking forward to a productive, accomplished retirement? Will your assets last throughout your retirement years? How much is enough and how much will you need? Do you have enough to cover expenses? How should your assets be invested today, and how should that strategy change during retirement? Can you sustain your retirement if your health costs rise significantly?



Doug Lane
President
Wealth Management Services
CERTIFIED FINANCIAL PLANNER™

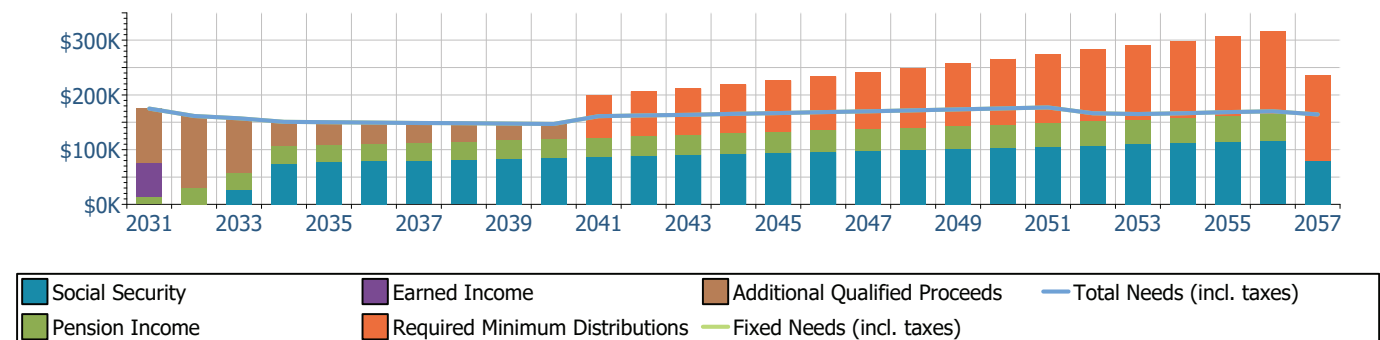
Retirement planning is a journey that requires regular checks and maintenance, similar to a maintaining a top-performing car. United Bank's Wealth Management Advisors are here to help retirees and future retirees navigate their distribution planning, budgeting and legacy planning so that they can live comfortably beyond their working years.

As a CERTIFIED FINANCIAL PLANNER™ professional, my objective is to provide clients with a clear plan to manage what should be a wonderful time in life, one in which they can enjoy the fruits of their labors and a lifestyle that reflects their priorities, goals and dreams.

Using our retirement planning software, we input, analyze, and display all expected future sources of income (social security, pension income, earned income, retirement plan withdrawals/distributions, etc.) and compare the total income to your expected needs and expenses throughout your life expectancy. This will show you how a shortfall in your income will exist when total spending levels are expected to exceed available cash inflows. The chart below gives a visual of income vs. retirement needs.

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Total Income vs. Retirement Needs



As an individual approaches retirement, the importance of a trusted financial advisor increases. Life without a steady paycheck may seem scary, but consistent attention to a solid financial plan and cashflow management support can make all the difference. Specifically, clients need to understand and manage the following:


LONGEVITY – Due to significant advances in health care, life expectancy today is longer than ever before. Clients must ensure that their retirement nest egg is sufficient to last a lifetime.

INFLATION – Inflation can be a subtle but significant adversary in your retirement. As the cost of most goods and services continues to rise each year, clients must be prepared to increase the amount they spend annually just to maintain their lifestyle.

OVERSPENDING – While it may seem that a nest egg is so large it will last indefinitely, clients have to establish an annual spending budget to minimize the chances of running out of money. Retirement incomes must sustain the amount of fixed and discretionary spending that retirees have accounted for in a retirement plan.

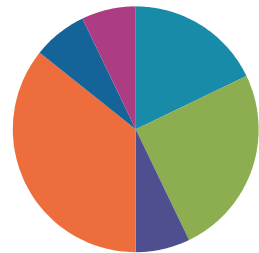
MARKET RISK – Everyone has to address how much risk they can tolerate in their portfolio. During retirement the tendency to take a very conservative approach to investing may or may not be the best course.

HEALTH – Health care costs can be a major expense in retirement, and few people plan for them adequately. Since we face more health issues in retirement and the costs of health care continues to rise, customers should carefully identify how they will fund all the health care related expenses that they will potentially incur.

Saving for retirement is a long journey. Carefully crafted plans can become the core foundation for overall income planning and can guide our clients as they enjoy their retirement. It's important to review the plan and continually update the strategy each year to ensure success. United Bank Wealth Management Advisors are here for you, every step of the way. 

United Bank Wealth Management services are not FDIC insured, are not bank guaranteed, may lose value and are not a bank deposit. Visit accessunited.com/wealth-management to learn more.

Current Asset Mix



- Inflation Rate – 2.00%
- Return on Excess Cash Flow – 0.00%
- John's Retirement – 65/2031
- Jane's Retirement – 65/2031
- John's Life Expectancy – 90/2056
- Jane's Life Expectancy – 91/2057
- Current Asset Mix ROR – 5.60%
- Current Asset Mix Standard Deviation – 17.07%

Asset Class	Current Asset Mix	
	(%)	(\$)
Large Cap Growth Equity	17.86	156,250
Large Cap Value Equity	25.00	218,750
Mid Cap Equity	7.14	62,500
Small Cap Equity	35.72	312,500
US REITs	7.14	62,500
International Equity	7.14	62,500
Total	100.00	875,000

The information above is a sample from the United Bank Wealth Management Retirement Planning Software showing key assumptions used to produce an outcome for the plan, including expected retirement distribution. Risk assumptions, including inflation, longevity, spending and market fluctuation, and strategies to combat these risks are also depicted in the chart.



Pictured are members of the United Bank Newnan team with Casey: from left is John Hall, Joe Borchardt, Casey Tarpley, Jacki Parker and Sam Giddens.



Lee-Goodrum Builds on Tradition, Continues Community Legacy

Lee-Goodrum Pharmacy has been a fixture in Newnan since 1907. Bobby Lee and John Goodrum established Lee-Goodrum as an expansion of Lee-King Pharmacy on Hospital Road in 1984. Under their leadership, Lee-Goodrum experienced tremendous growth and expanded to three locations. In 2020, Bobby and John decided to sell each pharmacy separately. Pharmacist Casey Tarpley, a Newnan native, seized the opportunity to carry on the community pharmacy tradition and purchased the Hospital Road location.

“After graduating from pharmacy school at Mercer University, I came home and interned at the east side Lee-Goodrum location. I moved to the Hospital Road pharmacy in 2016 and, when John and Bobby started looking for a buyer, the stars aligned,” said Casey. “My wife, Alison, and I were both born and raised in Newnan, and my mom filled our prescriptions at Lee-Goodrum my whole life. It was an honor to purchase my hometown pharmacy and provide the excellent service my family always experienced here.”

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“It’s a great feeling to know that people depend on us and continue as customers because of the outstanding reputation built by Bobby and John. We have the privilege of carrying on their legacy of service and attention in every action we take here.”

- Casey Tarpley

Owner and Pharmacist, Lee-Goodrum Pharmacy

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Though Lee and Goodrum are retired, they are still practicing pharmacists. Goodrum continues to spend time in the pharmacy two-to-three days a week.

“They say that a pharmacist is the most accessible and trustworthy healthcare provider there is,” Casey continued. “It’s a great feeling to know that people depend on us and continue as customers because of the outstanding reputation built by Bobby and John. We have the privilege of carrying on their legacy of service and attention in every action we take here.”

Independent pharmacies are special places within the United Bank footprint, and Lee-Goodrum brings forward traditional business practices its patrons have grown to appreciate, including charge accounts and free prescription deliveries.

“We don’t want our customers to have to wait here for two hours to get their medications, especially those who are in assisted living or long-term care,” he said. “We are here to get to know them and make things easier with deliveries. We do business the old school way and have no intention of changing that.”

United Bank’s relationship with Lee-Goodrum predates John Goodrum’s ownership of the pharmacy, and Casey himself has a history with the Bank.

“I’ve known Jacki Parker for a long time, and Joe Borchardt has handled many of our banking needs over the years, including the construction loan for our home. The United Bank team also helped us secure

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Casey stands with Marlo Smith (left) and his wife, Alison, who own and operate the health clinic together.



John Goodrum (left) still enjoys working at the pharmacy a few days a week.

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funding when we first started out in this business,” he continued.


Casey and Alison most recently worked with Sam Giddens and others from Newnan team to acquire an SBA loan, refinancing the original debt to benefit from a lower interest rate.

“The United Bank team made the process seamless for us. As always, they were with us every step of the way, giving us helpful advice we needed,” Casey explained. “When I walk in the Bank, I know I am going to visit friends and that’s a great feeling. It’s the same service we strive to deliver here at Lee-Goodrum Pharmacy.”

Alison, who has a healthcare background as well, now works full time at Lee-Goodrum Health, an extension of Lee-Goodrum Pharmacy where patients can see a

staff nurse practitioner for urgent care, sick visits and weight loss needs, five days a week.

“With Lee-Goodrum Health, we can maintain a ‘mom and pop’ approach and offer full healthcare to our customers,” said Casey. “This really is a family affair. We have three pharmacists on staff now including Bobby Lee’s niece, who has been with the pharmacy for 25 years. My brother will come here to work after he graduates from pharmacy school in May, and I hope my daughter will someday take over the family business.”

Newnan neighbors, if you are looking for a pharmacy that knows you by name and is dedicated to caring for you and your family, Lee-Goodrum is the place. Tell them your friends at United Bank sent you! 

United Bank's Online and Mobile Bank Tools Designed to Empower Customers



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service with the added bonus of banking when and where they want. While our bankers can't be here 24 hours a day, your phone is."

Some customers express concern over the security of digital tools. A common misconception is that digital banking increases the risk of account fraud. Online banking and mobile access to account information is secured by multiple layers of user and device authentication. Using a strong password and a username that is unique are key to optimal security. In other words, don't use the same username or password for other sign-in credentials for shopping sites, email, etc. It is also important to never share your credentials and be cautious about linking your digital banking to other less secure apps. Protect your device, use a device passcode and install antivirus software to further improve the security.

"Your App Can Do That" education tools include interactive tutorials now available through the United Bank web site. The short "how to" videos walk customers through topics such as making mobile deposits, checking balances, transferring money, paying bills, and setting up card controls. Our bankers can also help you get comfortable with the digital tools we offer, so stop by a United Bank office and let us help you.

To learn more about United Bank's digital banking and online tools, visit accessunited.com/your-app-does-that. 



MOBILE BANKING HELP DESK TRAVELS THROUGH UNITED BANK'S FOOTPRINT

United Bank created a Mobile Banking Help Desk team to travel to each United Bank location to help answer customer questions about digital banking tools, the mobile app, fraud prevention and online banking. Every Friday, the team visits a different location, interacting with customers and helping them learn more about these services.

For a complete schedule or to find out when the Mobile Banking Help Desk might be in your hometown, please visit our Facebook® page or visit accessunited.com/mobilehelpdesk.

Community banking with United Bank means having access to the best service available, whether you are doing business in one of our offices or completing transactions yourself through our digital banking tools. Whatever your banking preference may be, we are here to help. If you have a smart phone, the United Bank mobile app can help you bank with ease and save time when completing everyday transactions.

Our digital banking tools integrate fully with customer accounts, allowing you to check balances, transfer

funds, pay bills, deposit checks, control cards and more. The best part is that it's a complimentary service available to anyone with a United Bank account.

"In 2021, the FDIC polled American consumers to ask how they preferred to do their banking. More than 43 percent chose their mobile phone as first choice. In 2019 that response was 34 percent. People are changing the way they bank, and we must pay attention," said Lori Tucker, United Bank's Chief Experience Officer. "Through our mobile app and online tools, we can give customers even more access to exceptional United Bank

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LOCAL FORSYTH BREWERY GIVES DOWNTOWN A BOOST

Serendipity Creates a Community Destination in Fox City Brewing Company

The story behind the establishment of Fox City Brewing Co. in Forsyth is unique and a great example of a serendipitous venture making a positive impact within the community. Owner and managing partner George Emami didn't intend to get into the brewery business when he listed the building as a realtor in 2019, but as doors opened and possibilities started to bubble up, he found himself staring at an opportunity that was hard to ignore.

A successful real estate entrepreneur, George was managing The Brokery when he took the listing for the building which is now the home of Fox City. During that time, an individual from outside of the area approached the City of Forsyth and expressed interest in opening a brewery downtown on the square. Their research indicated that the community would be a good fit, but in the end, they decided not to pursue the opportunity. George, however, fell in love with the idea.

"I'd acquired a taste for craft beer and really enjoyed the brewery vibe. In fact, when we traveled, I found myself in search of a brewery," George said. "It's a happy place with a comfortable, relaxing, family-oriented environment. It's an easy place to strike up a conversation and share a great meal. I didn't know the first thing about starting a brewery, but I knew I wanted to do that here in Forsyth."

George started putting out feelers and searching for potential partners. He turned to social media and for fun, mentioned he was searching for someone with brewing experience in the area who might be interested in a new venture. He connected with local home brewing legend Bob Zellner, added a couple of family investors to the mix and set out to purchase and renovate the building, which was formally a cotton gin, an icehouse and most recently a manufacturing plant for yarn and string.

"We purchased the 16,000 square foot building and bought the entire city block across the street," he said. "Together we demoed, cleaned, paved, fixed up a nearby house and created a parking area to transform this section of downtown. Since then, some of the other buildings in the area

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George Emami, Owner and Managing Partner, Fox City Brewing Company

Bottom left: Taylor Pleasants, George Emami, Chris Bump and Bob Zellner.
Bottom right: Tony Ussery, Bob Zellner, George Emami and Cole Davis.





“There’s just no replacement for a bank that has its finger on the pulse and a shared vision for growth in the communities we serve. It’s priceless.”

George Emami
Owner, Fox City Brewery

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have experienced 30-40 percent growth in value, which really says something.”

There were more challenges ahead. The renovation work was complete right around the time that COVID-19 hit in 2020. George and his partners faced the difficult decision of opening despite the circumstances or just sitting on their new investment and waiting an undetermined amount of time to open, post pandemic. They took a chance and opened the doors of Fox City on July 4, 2020 with an abundance of protocols in place to keep patrons safe.

“It was a scary decision to push forward, but I’m glad we did,” said George. “We had to work harder and remain regimented in our policies, but we could see beyond the pandemic, and we were ready to get this off the ground.”

Their courage and vision rendered success. George and his partners have taken great care to ensure that Fox City remains a brewery and not a bar. With a ‘come as you are’ atmosphere, patrons range from families coming from the ball field, to fathers and daughters dressed up for dances, to casual groups looking for a fun place to share time together. There’s something for everyone on the menu, and it’s currently one of the highest grossing restaurants in Monroe County.


Though Bob Zellner is still considered the “Brew Godfather,” Fox City now has an award-winning brew master, Chris Bump, who brings a great deal of commercial brewing experience to the local establishment. He has even adopted an eco-friendly method for brewing beer using recycled water.

“This purified water is amazing for making beer because it has been treated with reverse osmosis, which removes pretty much all dissolved matters. It leaves a very pure taste to the water and allows us to

use our craftsmanship to build the beer with a much better accuracy every time,” said Bump.

The United Bank team in Forsyth has had the privilege of partnering with Fox City and watching the brewery turn into a local favorite and a destination for visitors from surrounding counties.

“I see Tony Ussery, Cole Davis and everyone else in United Bank’s Forsyth office as business partners,” said George. “I rely on their expertise and knowledge. The Bank played a huge role in helping us unlock the hidden value behind Fox City. I anticipate United Bank being a part of our future ventures as well. There’s just no replacement for a bank that has its finger on the pulse and a shared vision for growth in the communities we serve. It’s priceless.”

In late 2022, George rebranded his real estate business under the name Prime Point Ventures with a mission to guide seamless real estate journeys that cultivate community and joyful, lifelong relationships. Fox City is the perfect example of this mission and vision in Monroe County. United Bank thanks George and his partners for allowing us to be part of the journey. 



Putting Down Roots with the Home Possible® Mortgage Program



For a young couple, purchasing a first home is a major milestone, and choosing a mortgage partner is an important part of that journey. Engaged couple Alyssa Ervin and Chase Tweedell recently bought a home that will serve as part of their foundation as they embark on married life in the community of Mansfield. United Bank was there to help them realize their dream through Home Possible®, Freddie Mac's first-time homebuyer's program.

Mansfield offers the couple all the charm of a small town located conveniently between their jobs – Alyssa is a teacher in Social Circle and Chase works in his family's business, TNT Door and Drawer, in Covington.

They always loved the area and when they discovered a builder developing new homes, things started to fall into place.

"Alyssa grew up in Social Circle and I grew up in Covington," said Chase. "We knew we wanted to start our lives here but had a difficult time finding starter homes in our price range. When we realized we had an opportunity to buy a lot and build what we wanted, things started becoming real very fast so we set out to shop around for mortgage providers."

Chase and Alyssa researched several mortgage options and then settled on United Bank, primarily due to the

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relationship his family's business already had with the Bank staff in Covington.


"My parents have banked with United Bank for years – and there's a reason – they know the bank will take care of them," Chase continued. "There was a familiarity there and a sense of comfort we didn't get from other mortgage lenders. Though we were pre-approved by a few different mortgage companies, we chose United Bank for their customer service. We knew they would go the extra mile and that we were going to be in good hands."

The United Bank mortgage team in Covington and Madison worked together to close the loan, with mortgage lender Jennifer Sides completing the process in October of 2022.

"The United Bank mortgage team was very diligent and calm, ensuring we had all of our ducks in a row and that the process was smooth and efficient," said Chase. "Now that we are on the other side of the loan process, things remain just as easy with payments made seamless through quick transfers between our checking and loan accounts with no fees involved."

For Alyssa, putting down roots in Mansfield allows her to give back to the school she attended as a child in Social Circle.

"It's very special to teach and give back to the community that gave me so much growing up," she said. "When you make the decision to 'move back' as an adult, you just appreciate the community even more. We are so excited to be a part of Mansfield while remaining close to our

families. The next chapter of our lives will be a happy one, and we look forward to building our home and family in a place that means a lot to both of us. We're grateful to United Bank for helping to make this a reality." 



Chase and Alyssa are all smiles in front of their new Mansfield home.

If you're ready to buy your first home, let United Bank help you find the best mortgage solution for your needs! Use the QR code to learn more and apply.



The Value of a Checking Account

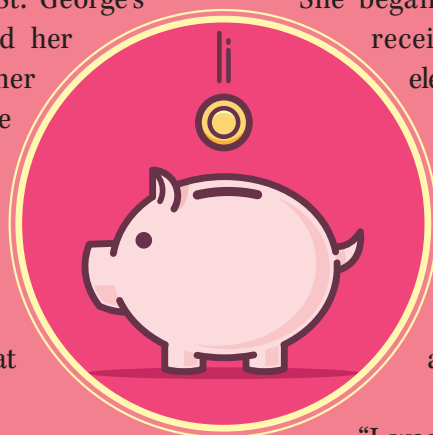
from a 14-year-old's perspective

By LORI TUCKER, United Bank's Chief Experience Officer



Bobby and Kate share the front porch swing as they discuss their account adventure together.

I had the recent pleasure of spending some time with one of United Bank's newest customers, Miss Kate Wheaton, daughter of Bobby and Neal Wheaton of Griffin. Kate, a freshman at St. George's Episcopal School (SGES), opened her first checking account with her father in 2022. I was excited to chat with Kate to learn how her first year was going as a United Bank customer. After all, if we can't connect with her generation of emerging consumers, our future will be shaky at best. I wanted to learn about her experiences so far and what she valued most.



I began by asking Kate what prompted her to open an account. "Someone took my money that I was saving," she shared. I wasn't expecting that response. We won't disclose the unpleasant details, but Kate had an early

lesson on the importance of keeping your money safe and secure.

She began babysitting more in June of 2022, receiving payments in cash, checks and electronically through Venmo®. Having her own bank account means she doesn't have to depend on her parents' help as often, and she learns money management basics in the process. She hasn't written a check on the account yet, but she's learned the value of account alerts and notifications.

"I was buying lunch one day, and my debit card was declined," she shares. "I knew something was wrong, that I'd miscalculated something." Dad told her about text alerts and encouraged her to set up a daily balance notification so she'd always know how

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much was available in her account. "I'm a saver more than a spender. I like seeing how much is building up in my account each day."

As an SGES student, Kate recently took a class trip to New York City, and having a debit card available for her purchases was essential. Her biggest fear now is losing the card or forgetting her PIN number, the 4-digit code that allows her to use the card for debit transactions. I was able to tell her about the card controls available in the mobile app to protect her card against theft or unauthorized use.



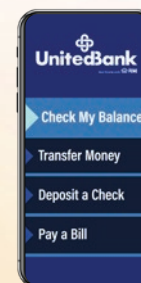
She and Bobby seem to enjoy the learning experience of the account that they share, because as a minor, Kate must have an adult on the account as a co-owner. She's also learning about personal finance in the SGES Leads program, which is teaching her some of the basics.

"Dad, you still owe me for the ten dollars I gave you last week," Kate says to Bobby as we're wrapping up the interview. I asked if she charges him interest on his short-term loans.

"No, not yet," she responds, and they laugh together. That's a lesson for another day, I suggest with a wink to Dad. ☸

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A *New Roof* for Ella Brown



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The United Bank Community Works Together to Boost Fellow Team Member

The United Bank team represents a close community. Though spread across nine markets, team members are always willing to lend a helping hand to lift and encourage one another. In early January 2023, Ella Brown, a Switchboard Agent in the Contact Center, received a surprise gift as the result of enormous support from her United Bank family.

Thomas Boswell, owner of Advanced Roofing and Interiors, made the decision several years ago to start the New Year by giving back to the community. His company leverages social media channels, asking followers to nominate someone they believe needs and deserves a brand-new roof. When several United Bank employees saw the post, they immediately recommended Ella as the recipient.

“The comments and posts about Ms. Ella Brown just didn’t stop coming in – I bet we had close to 40 or more,” said Thomas. “The words the United Bank team used to describe her were so positive and we could tell she was a kind-hearted person who needed some help with her roof. Everyone who commented said how deserving she is – and they were right!”

Not only did Advanced Roofing Interiors install a new roof, the team patched sheet rock and painted ceilings to fix the stains caused by leaks in the old roof. To top it off, they threw in a free pressure wash for the outside of Ella’s home.

For Thomas, giving back to the community in this way is part of a promise he made several years ago.

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“I had a difficult start in life, and I believe in lifting people up when you can. I’ve certainly had people help me along the way and now it’s my chance to do something in return,” he said. “There is still a lot of good in the world, and I’m glad we could be a part of it. The United Bank team has a lot of hometown heart, which is a big reason why I choose to bank there as well.”

For Ella, the gift is an unforgettable gesture from both Advanced Roofing & Interiors and her co-workers.

“Ever since I was very young, my parents instilled in me the value of being kind and nice to everyone - and to try and help anyone in need,” said Ella. “This was indeed a wonderful blessing, and I’m so thankful for Thomas Boswell and my co-workers who helped to make this dream come true for me.”

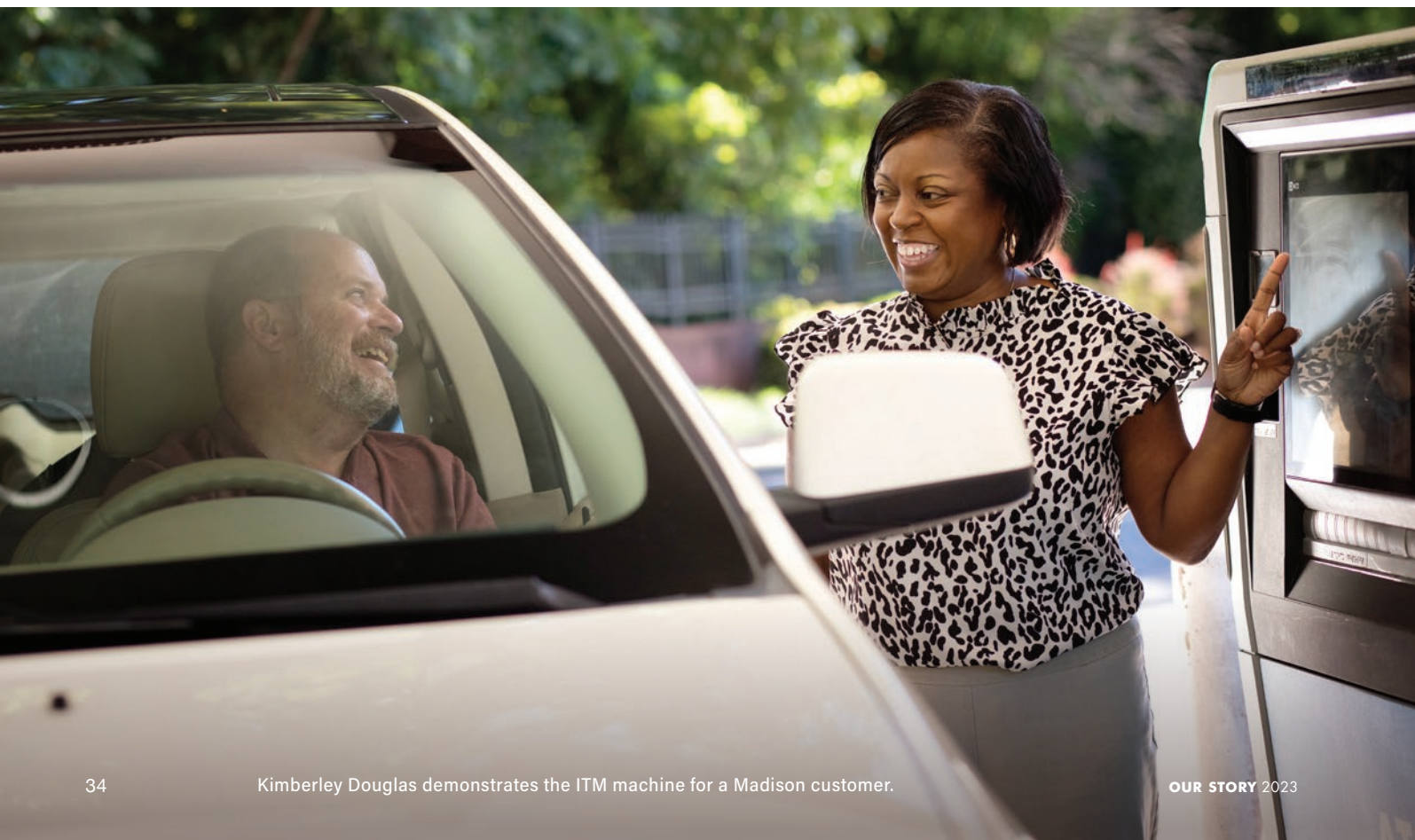


Thomas Boswell and Ella Brown have developed a friendship that will last a lifetime.

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	2022	2021	2020
Assets	\$2,420,868	\$2,327,816	\$1,932,625
Loans Receivable (Net)	774,558	708,103	762,286
Investment Securities	499,456	424,177	382,505
Deposits	2,218,540	2,097,904	1,731,431
Shareholders' Equity	167,243	202,432	195,553
Net Income	41,869	34,002	35,188
Trust Assets Under Management	889,245	761,619	647,327
Mortgage Loans Serviced	415,644	401,002	376,525

(\$ in thousands)



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Nelson Hale in United Bank's Madison office partnered with the EZ Bottle Shop to help the business secure the financing needed to complete the construction of their new building. Pictured from left to right are Hale, Yuvraj Singh, Surjit Kaur, and Jaswant Singh.

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