People like to do business with people they know. We have spent our entire lifetime living in the Lamar community, and we continue to work hard to earn your trust because we care about your future and your family. It’s the hometown ties that bind us.
Dear Friends,

Welcome to the 4th edition of Our Story. The pages that follow are designed to share a glimpse of United Bank and the people you see in our banking offices each day. Our Story is written and published for shareholders, customers and employees – those responsible for our success. Without each of you, these pages would tell a different story. We appreciate your continuing confidence and support as we strive to lead this community bank begun more than 106 years ago.

Our company reported net income of just over $14 million in 2010, with assets growing to more than $1 billion. Our bankers continue to work hard to serve our customers in the ups and downs of our current economic conditions. We invite you to review our brief financial highlights on page 33 for additional information.

United Bank had the privilege this past year to step in for the employees and customers of First National Bank of Barnesville after almost 108 years of operation. These bankers have been strong competitors, neighbors and friends of United Bank. Now we are working together to serve the residents and businesses of Lamar County. It has reminded us all of what lies at the core of what we do – taking care of the communities we love.

Previous issues have featured our employees working inside our offices as they serve our customers. In this issue, we invite you to meet some of the faces of United Bank as they serve friends and neighbors outside, within the communities they love. Thank you for your business and best wishes for 2011.

Sincerely,

James J. Edwards, Jr., CEO
John W. Edwards, Jr., Chairman

It has reminded us all of what lies at the core of what we do – taking care of the communities we love.
The Story of United Bank

In 1905 a group of Zebulon businessmen believed that even a small town deserved a bank concerned first and foremost with the local community. The result was a modest beginning that has become the United Bank of today. In the middle of the Great Depression, while some banks had lost faith in our economic system, we were the 172nd bank in the nation to become a member of the Federal Deposit Insurance Corporation. Opportunities for loans and deposits were few and far between. In spite of the worsening depression our local bank continued to provide loans to its community throughout the troubled years. United Bank was founded on the simple philosophy of taking care of people and their communities. Mr. Joel Edwards taught his employees to treat customers with respect, no matter what they looked like or the size of their deposits. His early lessons of serving people have echoed through years of expansion and growth. The small community bank he led in the mid 1900’s has now expanded to 21 offices with over 400 employees in 13 communities. Our common goal is taking care of the customer through the good times and the difficult times. The business of banking continues to change as our country attempts to climb out of this current economic pit. All banks, regardless of size, have suffered due to the higher percentage of non-performing loans and the crunch on capital and liquidity across our nation. United Bank continues to strive to be a solid community bank with local deposits and local lending. Our style of banking has proven to be good management as many banks fail around us. We have had the fortunate opportunities to acquire three financial institutions in the last three years, allowing us to expand into new markets and strengthen existing ones. Our bank is stronger because of these opportunities, and our bank family has gained many talented bankers as well. Together, we remain steadfast to those earlier teachings of Mr. Joel. We continue to take care of our customers, neighbors and the communities we love.

HISTORICAL FACTS ABOUT UNITED BANK

1905 Our first office opens in Zebulon – The Bank of Zebulon.
1935 The Bank of Zebulon becomes the 172nd member of the Federal Deposit Insurance Corporation.
1972 We establish Lamar State Bank in Barnesville.
1981 United Bank Corporation is formed as a holding company for our subsidiary banks.
1986 Lamar State Bank and the Bank of Zebulon change their names to United Bank.
1987 United Bank establishes a Mortgage Division.
1990 United Bank purchases First Federal in Griffin.
1994 United Bank opens its first grocery store branch, providing extended banking hours Monday through Saturday.
1996 United Bank opens a local call center that offers full customer service from 7 a.m. until 11 p.m. Monday through Saturday.
1997 United Bank establishes the Investment & Trust Division to provide investment management for its customers.
1997 United Bank acquires the Thomson office of NationsBank, N.A.
2000 United Bank opens the Madison Division in an award-winning facility in historic Madison.
2006 The shareholders of United Bank Corporation elect to convert to a Sub-chapter S corporation beginning in 2007.
2007 United Bank enters the Covington market with two banking offices.
2008 United Bank assumes the deposits of First Georgia Community Bank expanding with banking offices in Jackson and Locust Grove.
2009 United Bank assumes the deposits and loans of First Coweta Bank expanding with banking offices in Newton, Hogansville and Whiteburg.
2010 United Bank joins the Postal Network, providing customers free and unlimited ATM transactions at more than 1,000 Publix Supermarket locations.
2010 United Bank opens new Griffin banking office at 1340 West Taylor Street.
2010 United Bank assumes the deposits and loans of First National Bank of Barnesville.
2011 United Bank opens new Covington banking office at 7200 Highway 278.
A Friendly Ambassador

JORDYE COADY WELCOMES YOU TO UNITED BANK IN COVINGTON

On February 24, 2007 United Bank expanded into Newton County by opening a new banking office at 1182 Washington Street. On that same day Jordye Coady became an ambassador for United Bank.

Known affectionately as “Miss Jordye,” this little lady is now the official Greeter at United Bank’s newest location at 7200 Highway 278. Her petite stature is quite a contrast to the enormity of this newly acquired building. But that doesn’t phase her. “There’s just lots of room to grow,” she retorts. And she is out to make everyone in Newton County a United Bank customer, one person at a time.

Miss Jordye’s career as a Covington banker has spanned across 42 years, with former community banks such as First National Bank and the Bank of Covington. When you ask her about United Bank, she affectionately describes the experience to be similar to the Bank of Covington. It’s a family to her. Perhaps that is why she works so hard to bring her friends and neighbors over to bank with United Bank. “I want them to know my family. I want to take care of their banking needs and make them feel appreciated.” One friend was quite stubborn, however. He told her rather frankly, “Jordye, I’ve changed banks for you twice already. I’m not moving again!” It wasn’t long before he relented, and moved all of his banking relationship to United Bank, including the contents of his safe deposit box. The new United Bank office now offers safe deposit box services for its customers, which Miss Jordye also coordinates.

“I’m really excited about our new home. I hope everyone will stop by and see us here.” Miss Jordye lost her dear husband, Howard, last July after 49 years of marriage. Her son, Stacey, recently surprised her with a party for her 70th birthday, attended by more than 150 of her closest friends at her church, Canaan Baptist. It was the first time anyone has ever surprised her with a birthday party. “I love what I do, and I love my friends and my customers,” she says with misty eyes. Thanks, Miss Jordye, for all you do for our customers and for United Bank.
Larry Morgan is a gentle giant. His unassuming demeanor and sweet spirit may seem a little mismatched with his 6’2” stature. Nevertheless, this Commercial Lender, born and raised in Butts County, has been serving his customers and his beloved community for 39 years with fervor and great compassion. Just ask the ladies and gentlemen that reside at Dream Catcher in the Woods personal care facility.

Larry shares a weekly rotation with three other volunteers from Jackson United Methodist Church, visiting with the residents and leading them in a weekly spiritual devotion. Many of the participants are not able to attend weekly church services, so they look forward to this time each week. "I present a fresh face for them, someone new to talk with and to receive some attention from. It brightens their day, and it's uplifting for me as well," explained Larry.

The residents share stories about their lives, and Larry shares from his experiences, too. Larry and his wife, Dr. Lora Morgan, a local veterinarian, just returned from one of their many vet missions to Honduras. Larry will share photos and tell the stories about his trip with his Dream Catcher audience, which includes his own Aunt Alberta. "They are just like family to me. I look forward to each visit."

Thank you Larry, for all you are doing in Butts County for your community.
A community bank just wouldn’t be complete without sponsoring at least one little league baseball team. In fact, United Bank sponsored almost 30 teams in 2010 across our 11 county market. The Blue Jays is a Pike County team of 11 five- and six-year olds coached by Tony Lindsey and sponsored by United Bank of Zebulon. “Watching the boys improve from week to week is rewarding, and it teaches the boys the value of teamwork,” explains Coach Tony. This is his second year coaching the team, which includes his son, Caleb.

Ryan Edge, a Consumer Lender in United Bank’s Zebulon office, has coached baseball teams for the last three years. “I’m proud of United Bank’s participation in kids’ sports programs. Team sports make such an impact in a kid’s life, and the games bring the family together. It’s good for everyone.”

Good luck, Blue Jays, in your Spring season games!

**ZEBULON**

**MEET THE PIKE COUNTY BLUE JAYS**

**MEET JIM SKINNER**

If you’re looking for Jim Skinner in his office on a Monday morning, there’s a good chance you won’t find him there. Jim delivers meals as a member of the Daybreak Rotary Club and their partnership with Meals on Wheels twice each month. He has been greeting the elderly at their doors with a ready-made lunch and a smile for 11 years.

Jim, a Commercial Lender in our Griffin Main office, has been a banker since 1983. He and his wife, Christy, live in Griffin with their youngest son. Their older son and daughter-in-law live in Birmingham, Alabama. Many Griffin natives will remember his father, Dr. Jim Skinner, a well-loved OB-GYN for many years in the Spalding county community. Jim recalls caring for him in his later years, as from Alzheimer’s disease. “Seeing Dad in that stage made me realize how important it is for the elderly to have daily contact with others.” Jim is passionate about his commitment to the Meals on Wheels program, prepared weekly by the Spalding County Senior Citizens Center. Providing a well-balanced meal and a warm contact with the senior citizens on his route is an uplifting part of his day, too.

United Bank is proud of Jim’s work and all of those associated with the Meals on Wheels program.
Meet Bruce Gilbert

Meet Bruce Gilbert, Mayor of Madison, owner of Madison Hardware, and Director of United Bank. A southern gentleman wearing many hats, Bruce has a love for his community that manifests itself in his public service and desire to make Madison a great place to live, work and raise a family.

Bruce was born and raised in Morgan County and attended the University of Georgia. During summer breaks and on most Saturdays, you would find him working at his father’s hardware store, Madison Hardware and Supply Company, doing the odd jobs and assisting his dad’s customers. After his graduation and a short career at Pennington Seed Company, he returned to the hardware store and eventually became its sole owner and operator.

It was there as a young businessman where he began to dabble in politics. Bruce recalls the group of downtown business owners with whom he met often to explore ways to improve downtown Madison’s businesses and leverage its small-town charm. This collaboration led him to throw his name into the hat for one of the city council positions. “I’ve always enjoyed planning and working on new ideas. Local politics gave me a place to do that, and I’ve really enjoyed it.” Today he is serving his second term as mayor, with more than 17 years collectively in the position. “I’m proud of the work we have done together, especially the Historic Preservation ordinances we’ve implemented.” Bruce is well respected as Mayor, and ran unopposed in his last campaign for the position.

In 1978, Bruce’s father approached C.L. Mason about the old livery stable where Madison Hardware now resides. The building was an eyesore, only used for storing hay and cotton. Today, the store is reminiscent of the main street hardware stores you might remember from the good old days. Shelves are packed with every nut, bolt and gadget you might need. Customers like Russell Carter, United Bank’s President, come in and out all hours of the day. “Unlike the experience you might have in the big name stores, you’ll find what you need and someone who can tell you how to fix the problem you’re working on,” explains Russell. A visitor to Madison Hardware can’t miss one additional detail – Tulip, Bruce’s ‘crate dog’ that accompanies him each day to the store. Ms. Ellen Warren convinced Bruce to give Tulip a try one weekend, and they’ve never parted since.

Mayor Gilbert also wears the hat of United Bank Director and has been integral in United Bank’s entrance and growth in Morgan County. He and his wife, Judy, are a beloved part of the United Bank family. We are fortunate to have Bruce as part of our team and appreciate all he does for Morgan County and United Bank.
Meet Mary Annis

Meet Mrs. Mary Annis Watkins, the sweetheart of Thomaston’s United Bank. She’s earned the title after serving her banking customers for more than 46 years. “It’s quite remarkable,” comments Scott Swafford, President of United Bank. “Ms. Mary Annis has worked in the same bank building serving three generations of our customers. She is a delight to me and the others who work with her.”

Originally from South Georgia, Mary Annis attended Georgia Southwestern College until her family relocated to Thomaston where she met her future husband, Dainer Watkins. He worked for her father at the Birdsey Feed Store, located on the Thomaston square. When Dainer returned from the war, her father introduced them. “We fell in love and were engaged within two weeks, but Daddy made us wait for six months just to be sure.” They married in March, 1947 and settled in their new home in Thomaston.

Going to work was necessary to help support their young family. After her second child was born, she went to work for C & S National Bank as a bookkeeper. She spent her day filing paid customer checks for future account statements. She recalls the task of hoisting the bag of teller work up the high pole above the bank, beside Hinson’s Automotive, so that the helicopter could pick it up and deliver it to the C & S Atlanta offices.

After a few years in bookkeeping, she was promoted to the position of teller, and was assigned to the infamous “pill box.” The detached drive thru teller building bothered some because of the isolation from others. “I loved it,” says Mary Annis. She enjoyed the relationships she had with customers and the special things they often did for her. One customer brought her a small cake each year for her birthday. “He learned that I shared the same birthday with his deceased brother. Each year he’d send a birthday cake through the drawer to me.”

Today, Mrs. Watkins enjoys lazy days at her home on Buzzard Mountain in Pike County. When she’s not working at her part time job at United Bank, you might find her fishing along the banks of Buzzard Lake or working her shift as a Pink Lady in the Gift Shop at Upson Regional Hospital. “Obviously, I’m not afraid to handle money. That’s why I volunteered for the gift shop.”

When you ask Mary Annis to share some wisdom about life, she shrugs and says it’s all about how you treat other folks. “I try to be nice to each person, regardless of who they are. I do admit, occasionally you come across one that’s a little hard.” And what is her biggest pet peeve? “I hate cell phones. My mom and dad taught me to respect people. Talking into a cell phone as you stand in front of someone trying to take care of you, it’s just not nice.”

Good advice from a southern lady.

Thank you, Mary Annis, for your 46 years of service to Thomaston’s banking customers.

In 2009, United Bank expanded into the Newnan-Coweta market with its acquisition of First Coweta Bank. In only a short amount of time, our bank family has grown to love our new friends and neighbors in this southern crescent community.

This past Christmas, our Newnan bankers followed suit along with our employees in other markets and chose a local charity, the Toys for Tots Program, to receive a donation to provide Christmas gifts for the children of needy families in Coweta county. These donations have become a tradition for our bank divisions, where United Bank employees redirect their own Christmas gifts given by the Bank to support charitable organizations. As our economy struggles, charitable giving declines and these organizations struggle with increased needs within our communities. Our employees typically select food pantries, Secret Santa or Toys for Tots organizations to make Christmas special for others.

United Bank employee giving was more than $12,000 at the end of 2010, benefiting the following organizations in our communities:

• Empty Stocking Fund of Barnesville
• Repairers of the Breach in Covington
• Empty Stocking Fund of Jackson
• Empty Stocking Fund of Madison
• The Caring House in Madison
• Alliance for Children’s Enrichment in Newnan
• Empty Stocking Fund of Thomaston
• Mt. View Food Pantry of Thomaston
• First Baptist Church of Thomaston Food Pantry
• Pike County Kiwanis Club/DFACS Secret Santa
• Five Loaves & Two Fish Food Bank of Griffin
• The Salvation Army of Griffin

We are grateful for these organizations that make it their mission to serve our friends and neighbors. We are also thankful for our compassionate employees who join us in supporting their efforts.

Thank you, Newnan bankers, for your generosity and continued support for the community of Coweta County.

Supporting Our Neighbors with Employee Giving
In 2010, United Bank joined other local citizens as they said goodbye to the community’s oldest financial institution, First National Bank. First National served Barnesville and the surrounding areas since 1902, supporting the community’s growth and development for more than a century.
In the last hour, United Bank entered into an agreement with the FDIC to assume the deposits and loans from the failed institution so that banking services would not be interrupted for nearly half of the businesses and citizens of Barnesville.

Today, you’ll find banking ‘business as usual’ for these customers. Our United Bank employees, new and old, embraced these customers with welcome arms and offered ongoing assistance through the transition. Most of the First National Bank employees were hired quickly to provide seamless care.

Things do look a little different in downtown Barnesville, but not much. Customers can still set their watch to the time and temperature sign, now boasting the city’s buggy manufacturing legacy, and customers now have two different options for drive thru banking – on either side of Thomaston Street. Some of United Bank’s loan operations have moved into the former FNB building, and teller windows have been expanded at United Bank’s original bank office to accommodate the additional customer volume.

“We’ve always believed that for United Bank to be successful, our communities must be successful,” says Robbie Tenney, United Bank’s President. “We appreciate the patience and support of the community during this transition process, and look forward to serving your financial needs.”
The title of “Employee of the Year” is not taken lightly at United Bank. It is a title of great distinction, bestowed by one’s coworkers to recognize excellence. The 400 plus employees spanning across all eleven divisions of the Bank vote to select their respective recipients of the award annually. The employees must embody the philosophies of United Bank, living them daily in their bank positions.

These outstanding employees receive the award at the end of the year, recognized by their division president or department manager. In February of the following year, the group is assembled for a special lunch with Jim and John Edwards to honor their achievements. It is a time of sharing and reminiscing, and often includes lots of laughter and sometimes a few tears. We salute our Employees of the Year – thanks for all you do.

Mary Johnson, Griffin
Scott Swafford, Thomaston
Kim Buice, Retail Delivery
Tifine Sy, Jackson
Leigh Stinson, Newnan
Cora Shackelford, Zebulon
Taniesha Wyatt, Covington
Julie Christian, Information Systems
Sara Snowden, Barnesville
Russell Carter, Madison

Andie Grant, Training Director, and Julie Christian, IT Specialist, share a laugh before the program begins.
You’ve likely heard the term ‘bankers’ hours’ before, referring to the old-fashioned working hours of the common banker: 9am to 4pm. If you are a customer of United Bank, then you’ve noticed: there is no such thing as bankers’ hours at our bank.

Our customers are mobile and busy, and often struggle to fit everything into their day. They deserve convenient banking channels with great customer service for more than only seven hours a day. Customers cannot always get their banking visits in before 5pm, and sometimes the ATM just isn’t enough. United Bank expanded its delivery channels in 1994 with banking offices in local grocery stores. Today, United Bank customers can visit five banking offices in Ingles Markets and Walmart SuperCenters. With hours until 8pm Monday through Friday and 2pm on Saturday, our customers can do their banking and pick up a gallon of milk, all in one stop.

Finally, for those customers who do their banking after dark when the kids have gone to bed – we have options for them, too. There’s online banking, mobile banking and our automated telephone banking. When a machine just won’t provide the information they need, our Customer Contact Center is only a phone call away. With hours from 7am until 11pm, Monday through Saturday, there’s always a friendly banker ready to provide customers with the information they need.

Convenient banking before and after-hours is a United Bank specialty. Call or visit us and see for yourself.
Penelope visited with many avid savers – of all ages – across all of our communities in 2010. She hosted our annual Piggy Bank Day with a sports theme, encouraging kids to stop by their local United Bank following Saturday ball games to enjoy a hot dog and make their annual deposits. Each year a small gift is given to our young customers, rewarding them for their saving habits. It’s a great day for families and friends.
United Bank continues to be one of middle Georgia’s largest mortgage companies, underwriting more than $60 million in new mortgages in 2010. Our mortgage lenders are skilled at getting to know potential home buyers and finding the right mortgage fit for the borrowers’ needs. But some say our specialty comes after the loan’s closing, in the ongoing servicing of the loan. In 2010, United Bank retained the servicing responsibilities for 84% of all new loans made.

United Bank currently is the servicer for 3,073 loans, totaling $325 million in outstanding balances. As the servicer, United Bank provides the accounting and reporting for these loans, and mortgage customers rely on United Bank for ongoing customer service. Our team of servicing specialists manages the loans’ escrow, keeping current insurance coverage documentation and paying real estate taxes. Most mortgage companies sell off the servicing along with the loan to the secondary markets. The benefit for our customers is knowing their loan is being managed by their local bank and that if a problem occurs, they know exactly who to call. Another bonus is that all 21 United Bank offices can accept mortgage payments and post for same day credit.

Servicing is our Specialty

United Bank’s Mortgage Servicing team, from left to right: Debbie Dwyer, Kelley Bonner, Reggie Stinson, Robert Jordan, Kim Kierbow and Janice Lyons.

A HAMP SUCCESS STORY

United Bank is actively participating in the Home Affordable Modification Program (HAMP), assisting struggling homeowners with modified payment options to hold on to their home. Kim Kierbow, a Loan Mitigation Specialist in United Bank’s Mortgage Servicing, shared this success story.

In October 2009, one of our mortgage customers was diagnosed with stage-three cancer. Her diagnosis was quite grave and the threat of losing her home to foreclosure was becoming very real. Unable to work with mounting medical bills, she and her husband decided to be proactive and approached us to seek modification options. United Bank’s Mortgage Servicing employees were able to offer hope in the form of the newly established HAMP.

The process involves gathering important documents and completing numerous forms and applications for governmental review. Our specialists also lend a sympathetic ear. It’s difficult to watch what our customers must do to maintain their home ownership during tough economic times. When these circumstances are compounded by personal illness, struggling homeowners are often forced to sell household items and send pets to new homes to cut expenses.

After several months of correspondence and an approval from Freddie Mac, United Bank was able to offer a reduced mortgage payment these customers could afford. They were grateful for United Bank’s Servicing department, where they always found a listening ear, compassionate heart and the reassurance to persevere towards a more affordable payment structure. Our bankers were also there to celebrate when she learned that her cancer was in remission and her prognosis improved.

Our Story 29
The Investment and Trust team from left to right: Faye Evans, Jonathan Murray, Doug Lane, Joey Lancaster, Sandy Bales, Mac Wren and Firehiwot Woldu.

The Gordon College Foundation, established in 1972, seeks to respond to opportunities for faculty and staff, students, supplying enrichment needs of the College. “The Foundation is a separate entity with its own incorporation and 501(c)3 status, yet it is closely tied to the institution. The short-term goals of the Foundation are to meet the current needs of the College. These include providing scholarships to students, supplying enrichment opportunities for faculty and staff, responding to opportunities for growth and sustaining the School’s reputation for excellence. “The most rewarding part of my job as Executive Director is being able to help people make a difference in the lives of students. That may be through establishing a scholarship, funding a lecture series, or providing furniture for our honors house.” Rhonda works with donors individually to understand their intent and then manage the gift along with the United Bank Investment team as specified. For example, if a donor wants to establish a perpetually scholarship, United Bank determines how to protect and grow the principal so that the endowment can be sustained, while producing income to make the annual award.

The Foundation has been instrumental in paving the way for Gordon College to award baccalaureate degrees in nursing, early childhood education, biology, mathematics, history and English. The Foundation’s most recent accomplishment is the new Nursing and Allied Health Building that opened on campus in April 2011, supported by more than $225,000 in private donations. This addition to the campus could not have happened without private support given through the Foundation. “United Bank is helping us ensure that donations made to Gordon College are wisely invested for the greatest impact,” commented Toon. “Donors make their gifts with the assurance that it will make a difference in the lives of our students.”

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Rhonda Toon, the Executive Director of the Foundation, commented on her special relationship with United Bank’s team. “We should a great responsibility to steward the gifts of others, and United Bank has always understood that responsibility. We get an immediate response from Doug and Sandy when we have a question, and they keep us informed with timely reports and information.”

As investment advisor, Doug managed the Foundation’s portfolio to perform within policy targets, despite the economic downturn. “Every client wants to meet return objectives while taking the least amount of risk possible. For a foundation, the portfolio must produce income to support the spending policy in all market cycles,” explains Doug. “United Bank uses a disciplined review process designed to achieve positive objectives in both growing and declining markets.”

United Bank’s Investment and Trust Department offers several fee- only, comprehensive financial services including Investment Management Services, Traditional Trust and Estate Services, Financial Planning, Self-Directed IRAs and 1031 Tax-Free Exchanges.

GORDON COLLEGE FOUNDATION

T he Gordon College Foundation, established in 1972, seeks to support and enhance the work of Gordon College through securing financial resources for the support and enhance the work of Gordon College through securing financial resources for the
United Bank Corporation and Subsidiary

Financial Highlights

($ in Thousands)

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<tr>
<th>Key Performance Ratios</th>
<th>2010</th>
<th>2009</th>
<th>2008</th>
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<tr>
<td>Return on Average Equity</td>
<td>16.7%</td>
<td>17.1%</td>
<td>18.9%</td>
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<tr>
<td>Efficiency Ratio</td>
<td>64.4%</td>
<td>66.1%</td>
<td>61.2%</td>
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<tr>
<td>Shareholders’ Equity / Assets</td>
<td>8.6%</td>
<td>9.2%</td>
<td>9.2%</td>
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<tr>
<td>Return on Average Assets</td>
<td>1.47%</td>
<td>1.57%</td>
<td>1.98%</td>
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<th>2010</th>
<th>2009</th>
<th>2008</th>
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<tr>
<td>Net Interest Income</td>
<td>$35,012</td>
<td>$31,273</td>
<td>$28,083</td>
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<td>Net Charge-offs</td>
<td>11,668</td>
<td>4,656</td>
<td>2,406</td>
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<td>Noninterest Income</td>
<td>27,202</td>
<td>23,387</td>
<td>11,891</td>
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<td>Noninterest Expense</td>
<td>32,092</td>
<td>30,245</td>
<td>24,453</td>
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<td>Net Income</td>
<td>14,339</td>
<td>13,342</td>
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<tr>
<th>As of December 31,</th>
<th>2010</th>
<th>2009</th>
<th>2008</th>
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<tr>
<td>Assets</td>
<td>$1,051,205</td>
<td>$898,084</td>
<td>$800,881</td>
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<td>Loans Receivable, net</td>
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<td>498,691</td>
<td>490,413</td>
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<td>Investments</td>
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<td>927,093</td>
<td>779,328</td>
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<td>Shareholders’ Equity</td>
<td>90,124</td>
<td>82,635</td>
<td>73,677</td>
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AMATEUR PHOTOGRAPHERS’ WORK SHOWCASED IN CALENDAR

United Bank once again featured pictures submitted by amateur photographers for the Bank’s 2011 community calendar. The review committee selected 14 photos from more than 1,500 submitted. Customers were invited to email photos of animals, architecture, landscapes and events from their communities. Annually, United Bank prints 8,000 calendars to provide to customers free of charge, in late November.
Serving the counties of Pike, Lamar, Spalding, Upson, Morgan, Newton, Butts, Henry, Coweta, Carroll & Troup

William Conoly of Newnan

Mr. Bill Edwards cuts the ribbon at the grand opening of United Bank’s new Taylor Street office alongside bank employees and friends.
Real People when you need Real Help

The friendly, personal bankers at our Customer Contact Center are ready to meet your needs Monday – Saturday, 7 a.m. to 11 p.m.

770.567.7211