Our Story
Let us take you from a daydream
to the real thing

UnitedBank

Our mortgage lenders are happy to help
with all of your home loan needs

In Griffin
Kelley Bonner
770.412.4987
NMLS#: 713280

In Zebulon and Thomaston
Julie Skinner
770.567.2552
NMLS#: 713293

In Griffin
Debra Sibley
770.412.4997
NMLS#: 713302

In Barnesville
Kathy Vaughn
770.358.8035
NMLS#: 713316

In Jackson and Covington
Titine Sy
770.504.7022
NMLS#: 713309

In Newnan
Barbara Stanford
770.254.3882
NMLS#: 713304

In Madison
Beth Pearson
706.343.5981
NMLS#: 713300

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If you have questions about a product or service or would like to obtain a copy of Our Story, contact us at 770-567-7211 or at customerservice@unitedbank.net. Our bankers are available by phone Monday through Saturday, 7 a.m. until 11 p.m.
In this issue of Our Story, we celebrate our 2011 Employees of the Year. At the end of each calendar year, each of our departments and divisions vote to select an Employee that best exemplifies the spirit of United Bank. It is a highly regarded honor to be selected by one’s peers. Read in the pages that follow how each of our Employees of the Year connect with their favorite customers.
Dear Friends –

This past year we’ve seen much about banks in the news. As the economy continues to struggle to regain ground after a recession that paralleled the Great Depression, talk continues of the Wall Street investment banks blamed for its onset. These same banks set off a customer outcry in 2011 following their announcement of new service fees for basic checking accounts and transaction fees for debit card usage. Consumers everywhere are wondering where the world of banking is headed.

We suspect our perspective is different from the national banks that fill the airwaves. We are community bankers invested in more than just a quarterly profit report. We are residents of beautiful communities working hard to maintain great places to raise our families. We are friends and advisors of customers working hard to succeed in their small businesses. We are members of non-profit organizations and community clubs invested in growing and promoting our great towns and the great things they offer. We manage and lead United Bank daily with this perspective.

While the other banks make their noise, we’ve quietly continued to press forward with the business of community banking. While earnings were less than in prior years, they still remain strong. Capital and liquidity levels are healthy and our communities are beginning to show some signs of recovery. Meanwhile, we are persevering in our efforts to stay close to our customers and to continue providing the best banking services that can be found in our marketplace.

We hope you enjoy the new issue of Our Story. In these pages, we tell the story of who we are and what matters to us most – connecting with our customers and the communities we serve. There are also some wonderful stories of people in our communities connecting to serve families in need this past year. We have much to be thankful for, and we appreciate your business and your loyalty.
Our Story

1905
Our first office opens in Zebulon as 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 Savings and Loan in Griffin

1994
United Bank opens its first grocery store branch, providing extended banking hours Monday through Saturday

1996
United Bank establishes a local call center to offer full customer service by phone from 7am until 11pm, Monday through Saturday

Historical Facts about United Bank

United Bank directors, customers and employees gathered in Covington last August to celebrate the opening of our newest office at 7200 Highway 278 in Newton County.

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.

By the middle of the Great Depression, some banks had lost faith in our economic system. 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. In 1935, we were the 172nd bank in the nation to become a member of the Federal Deposit Insurance Corporation.

Depression and recession are words that feel a little too familiar to us now in 2012. Our generation has seen and experienced our own economic crisis in recent years, and our bankers have strived to provide loans to our communities as business owners and consumers struggle to stay on course. We watch the economic reports and stock market results each day, straining to see a reliable sign of an upturn.

United Bank was founded on simple philosophies of taking care of people and their communities through all economic cycles. 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 18 offices with more than 400 employees in 11 communities.

Despite the growth, the core strategy in our 107th year looks no different than our strategy in our first year. We are here to take care of our customers, just like Mr. Joel taught us more than 50 years ago. We have faith that we will all thrive and grow together again.

Top of page: Robbie Tenney is pictured with Amanda Rose and Amberly Farris as he accepts the Barnesville-Lamar Chamber of Commerce’s award for Lifetime Achievement in Business, presented to United Bank during their 2011 Awards Ceremony. Above: United Bank celebrates Piggy Bank Day each year with our youngest savers. The Griffin Main Office’s front lawn is a fun stop for kids of all ages.
Newnan Bankers Compete for Literacy

Barbara Stanford, Harold McCoy and Anna Chambless represented United Bank in this year’s CLICK Corporate Trivia Bee at Newnan’s Carnegie Library. Certified Literate Is Coweta’s Key (CLICK) states its mission, “to enable all individuals to improve their quality of life through literacy.” Corporate teams compete in an annual trivia contest to raise funds while providing entertainment to the local crowd that assembles to watch. Previous trivia bees have raised nearly $20,000 for CLICK programs to improve literacy in the Coweta communities. The United Bank team represented the Bank with a strong effort. Thanks, Team United!

United Bank sponsors 3/50 Project

United Bank cosponsored Cinda Baxter’s 3/50 Project Presentation held in 2011 along with Liberty Technology of Griffin, the Griffin-Spalding Chamber of Commerce, and Kitchen Drawer Magazine. Baxter shared her message of positive change to local business owners, employees and service groups. She gave valuable insights to reclaim the local consumer dollar and build their small community businesses. Pictured with Baxter are Jim Ogletree, President of United Bank and Ben Johnson of Liberty Technology.
“Russell and I have worked together closely for 36 years in our banking careers and in many community activities,” comments Bob Mason, Madison’s Board Chair. “He is a man of unquestioned integrity and is an outstanding family man. On behalf of our United Bank board members, I’d like to thank him for his leadership.”

“Russell has been both a mentor and friend. He has helped show me the important balance between getting your job done and enjoying your work and fellow workers,” shares Nelson Hale, Commercial Lender.

“I’ve had the privilege of working with Russell for almost seven years. During that time, he’s been a mentor and a friend. Russell’s knowledge of banking is as big as his heart. He is a kind and generous man and it’s been an honor to work with him,” adds Beth Pearson, Mortgage Lender.

Tom Greenfield, Commercial Lender, offers these remarks: “It has been such a privilege to work with Russell for the last four years. His experience as a true community banker has been invaluable to me and the entire Madison Division of United Bank. I can truly say that I have become a better banker thanks to our time together.”

“Without Russell, United Bank’s Investment and Trust division would not be enjoying its current success in Madison,” comments Joey Lancaster. “He has been such a strong supporter of mine and was instrumental in helping me get off the ground in Madison. I will always be grateful to him for his support the last four years.”

United Bank CEO Jim Edwards offers his congratulations. “Russell deserves our thanks for all he has done to build United Bank’s presence in Madison since we opened there. We’ll miss him, but wish him the best in his retirement. We’re very glad he’ll continue to serve on our local Madison board.”

Russell will continue to serve United Bank and its customers as a member of the local Board of Directors. David Harty will lead the Madison Division with the assistance of Nelson Hale, who is being promoted to Senior Lender. Best of luck, Russell, as you enjoy this new chapter in your life.

Dedicated Service

United Bank will honor Russell Carter this June when he retires after 42 years in banking. Russell has served as President of our Madison bank since our expansion there in 2004 and his passion as a banker and community leader is demonstrated in everything he does. Some of his coworkers offered these remarks about Russell:
Switch to the United Bank credit card. It’s a whole new level of trust and confidence found right in your wallet.

With the new United Bank credit card, you’ll experience 100% satisfaction with the unique service and support United Bank customers expect. Unlike other credit cards, United Bank’s Visa credit card is backed and supported by the trusted community bank you know. Customer service calls are handled at the Zebulon, Georgia call center, guaranteeing that you speak with a local United Bank representative. Our real-time fraud prevention services provide round-the-clock financial assistance and protection. Switch to the new United Bank Visa credit card today and start banking with people you know and trust.
This year something exciting is happening at United Bank: we’re getting back to the business of credit cards. This may not seem like a big deal to some, but if you have ever fought a battle with your credit card company, whether it was to ask for an increase in your credit line, to clear up some fraudulent transactions, or simply get your payment posted on time you likely know why this is big news.

The Card Act of July, 2010 had a substantial impact on the credit card landscape. The large credit card companies still grieve over the new laws that cut their profits while implementing restrictions on penalty fees, non-disclosed interest rate changes and other unsavory methods these companies practiced as a normal course of business. As a result, many credit card providers are decreasing their customers’ credit lines or looking for new tricks to make their profits. Many are exiting the business.

These card companies and their tactics are the reason United Bank exited the credit card business in 2005. We found it difficult to compete with the bait-and-switch method of low introductory rates and our technology could not adequately guard against the fraud that was so rapidly growing at that time. We sold our credit card portfolio and began offering cards through an agent bank partnership. In hindsight we wish we hadn’t. As the landscape has changed, we’ve learned that we know our customers best and need a trusted option for this service.

For the past year, we’ve been working on a new credit card program. Our program is home-grown and resides on our bank operating systems. Your account will be grouped alongside your checking account, your IRA and your mortgage loan. Our bankers will manage the program. You’ll be able to connect with us in person at any of our bank offices, over the phone with our Call Center and online through AccessUnited. Payments can be made online, through the mail, and from the comfort of your car at our drive thru teller windows. When is the last time you did that with your current credit card company?

Card rewards will also be available. We believe it will be the best credit card you can carry in your wallet, whether for business or personal use. It’s a whole new level of trust and confidence, with the unique service and support our United Bank customers expect.

Customer CONNECTION
Ms. Betty Watts works for one of our business customers, Watts & Colwell Builders, Inc. She is my go-to person for anything I need, whatever it may be, and I try to be the same for her. When I need something for our files, I've learned to not even bother the company owners; Ms. Betty knows it all and has it all. Even though health problems have slowed her down, she never leaves me hanging for long. In fact, she recently returned one of my calls from the hospital to assist me with answers to my questions. I know the owners of Watts & Colwell appreciate her loyalty and can-do attitude. She is one of my best customers and I really enjoy helping her anytime that I can.

Stephanie Fowler
LOAN OFFICER ASSISTANT, PIKE DIVISION

Roy and Sarah Sowers have been my customers for more than 20 years. They moved to Newnan from Greensboro, North Carolina where Roy worked for Eastern Airlines. As they established their home in Coweta County, they also looked for a new bank. I am fortunate that they chose me as their banker. Over the years we have enjoyed a great banking relationship and friendship. I've assisted the Sowers with numerous transactions and accounts, and they have referred their friends. That is the highest compliment a customer can give me.

The Sowers are now retired and enjoying a life of travel and hobbies. I enjoy their visits in the bank and hearing about their latest adventures. They represent all that I love about my job and building relationships with my customers.

Harold McCoy
LOAN OFFICER, NEWNAN DIVISION
As a Head Teller in Barnesville’s Main Office, I have the honor of seeing many customers every day. Mrs. Elizabeth Sellers has always been one of my favorites. She always enters the Bank with a smile on her face and shares her sweet spirit when I spend time with her. One of life’s greatest treasures that God in His goodness sends is the love that binds our hearts together in the covenant of friends. Ms. Elizabeth, thanks for being that friend with your love and kindness.

Kitty Foster
HEAD TELLER, BARNESVILLE DIVISION
I have a unique job at United Bank, which I love. As a Retail Floater, I work in all of our banking offices to assist when the resident staff is short because of vacations or other absences. I love meeting new coworkers and customers in every United Bank community and enjoy contributing to the success of all of our offices. I’ve spent many weeks recently with the Locust Grove InStore staff. These ladies have been a joy to work with and to learn from.

Mindy Ridgeway
FLOATER, RETAIL DIVISION

One of my favorite customers is Bill Singh. I’ve been his banker since 2004, and I always enjoy seeing him and learning how I can assist him each day. Bill owns and operates several convenience stores in Upson and Pike Counties. He never fails to bring a smile with him to the Bank, and knows everyone by name. Bill and other customers like him make banking fun. Not only am I serving our customers, I’m enjoying friendships and sharing laughter throughout my day.

Amanda Greene
LOAN OFFICER ASSISTANT, THOMASTON DIVISION
When I began working at United Bank, I had the pleasure of serving customers as a teller in the Griffin Ingles InStore and as a Customer Service Representative in the Bank’s Contact Center. Today, I work as a Loan Review Specialist in the Credit Administration department, serving our lenders and their assistants throughout the Bank organization. While working in the banking office and Contact Center, I enjoyed interacting and growing relationships with my customers. In my current role, my customers are my fellow employees, like Natalie Edwards of our Jackson banking office. Natalie’s cheerful and positive attitude brightens my day and makes her a great asset to the Bank. I enjoy working with her and assisting as she serves her customers.

David Liles
LOAN REVIEW SPECIALIST, LOAN DEPARTMENT

I met Paula Lewis about a year ago here at our Griffin Main office. She was here handling some bank business and happened to sit down at my desk for assistance. Our relationship took off from there. I discovered that Paula is the Site Mentor for four Girl Scout troops located at Anne Street Elementary, Cowan Road Elementary, Atkinson Elementary and The Griffin Housing Authority. She stays busy conducting her troop meetings, planning trips, organizing special events and raising funds so all of the girls in her troops can fully participate. Paula has an adorable little boy named Michael who would accompany her to the bank often. Michael is in big-boy school now and we don’t get to see him as often, but Paula keeps us updated on his antics. I think Paula is a wonderful, giving person and I’m so honored to have the privilege to know her. She is truly one of my favorite people and has become part of our United Bank family.

Suzanne Cumming
CUSTOMER SERVICE REPRESENTATIVE, GRIFFIN DIVISION

When I began working at United Bank, I had the pleasure of serving customers as a teller in the Griffin Ingles InStore and as a Customer Service Representative in the Bank’s Contact Center. Today, I work as a Loan Review Specialist in the Credit Administration department, serving our lenders and their assistants throughout the Bank organization. While working in the banking office and Contact Center, I enjoyed interacting and growing relationships with my customers. In my current role, my customers are my fellow employees, like Natalie Edwards of our Jackson banking office. Natalie’s cheerful and positive attitude brightens my day and makes her a great asset to the Bank. I enjoy working with her and assisting as she serves her customers.

David Liles
LOAN REVIEW SPECIALIST, LOAN DEPARTMENT
My first introduction to Randy King was at a Rotary Club meeting in Jackson. As a Commercial Loan Officer, I am always seeking to meet new business owners to learn if I might be able to gain new business for United Bank. Randy is a successful businessman and a ranch owner with a passion for his horses. My wife is a veterinarian, and I soon had the opportunity to accompany her on a call to visit the ranch, where Randy graciously showed us around his barn and horse trails. Over the next several years, we traveled together on mission trips and our friendship grew. All the while I continued to ask for the chance to be his banker. Randy recently called and inquired about moving his accounts to United Bank. I’m proud to say that he is now not only a friend, but my customer also. The relationships I have with folks like Randy King truly make my job enjoyable.

Larry Morgan
COMMERCIAL LOAN OFFICER,
JACKSON DIVISION
As a banker, my strategy is rather simple… I like to listen. I ask as many questions as I can, and try to get the customers to talk about themselves and their business. It’s how I find a common ground. Before I became a banker, I was a manager in my Dad’s small business, managing convenience stores. This experience helps me greatly as I relate to customers and seek ways to assist them with their borrowing needs.

Matt Smith is one of my customers and someone I enjoy talking with and listening to. Matt enlisted in the Army following his graduation from high school. He served our country during the Persian Gulf War, living in the deserts of Iraq, Kuwait and Saudi Arabia for nearly two years. After his deployment, he went to college with the help of the GI Bill and various educational grants. He eventually decided to begin his own business, purchasing his first truck in 2005. As the company grew, he approached United Bank to obtain a Small Business Administration loan to purchase two additional trucks and trailers. His company continues to thrive, a testimony of his hard work and perseverance. I have enjoyed being a part of Matt’s success as his Loan Officer and relationship manager, and I look forward to what the future holds for his family and business.

Thomas Greenfield
COMMERCIAL LOAN OFFICER, MADISON DIVISION

I adore the writer, Sarah Ban Breathnach. Sarah is a woman who writes of her awareness of financial serenity – it has nothing to do with how much money we have. It’s the feeling of truly having enough, whatever the amount. Her stories strike a chord with my heart and have helped me find my own financial serenity. As a Loss Mitigation Specialist in our Mortgage Division, I have a passion for helping my customers find solutions for their financial dilemmas. I also have a desire to teach others what I have learned about money and budgeting.

Last year I had the opportunity to teach a troop of Griffin Girl Scouts about the values of managing money with a fun little thing called the MoonJar. The MoonJar has three compartments: for savings, spending and sharing. It teaches the discipline of planning for the future, good stewardship and giving to others. Meredith Schroeter is their Troop Leader and my great friend. Connecting with these girls and sharing my insights on good money management was such fun for me. Gandhi once said, “Be the change you want to see in the world.” Hopefully, I am on my way to doing just that.

Kim Kierbow
LOSS MITIGATION SPECIALIST, MORTGAGE DIVISION
My fascination with banking began many years ago as a child. My mom worked at our local community bank in Wrightsville, Georgia, and I often had the chance to tag along as she went to work. I observed how important her customers were to her. She worked diligently to serve them with professionalism and compassion. Mom’s banking career lasted over 36 years, and her former customers still talk about how they miss her and how she helped them over the years.

It doesn’t surprise me that I became a banker, too. Over my own career of 33 years, I’ve worked as a bookkeeper, teller, customer service representative and marketing assistant. Today I manage United Bank’s Trust Operations department and serve as a Trust Officer. Just like my mother, customers are my number one priority and I seek to exceed their expectations each day in my job. Mom, thanks for teaching me the importance of working hard for your customers. You are my inspiration for each day.

Sandy Bales
TRUST OPERATIONS MANAGER, INVESTMENTS & TRUST DIVISION

I look forward to coming to work each day because I truly enjoy helping our customers feel as though they are a part of something much bigger than just a bank. I’ve worked in United Bank’s Call Center for a few years now. It is an honor and a privilege to be able to call customers on their birthday and let them know just how special they are to us. When I hear the surprise and excitement in their voices it makes my day. It’s one of the little things that makes my job so fun.

I recently called Mr. Donnie Teal of Thomaston to wish him a happy birthday. It was just a small expression of our appreciation, but it affirmed Mr. Teal’s decision to move his bank accounts to United Bank earlier this year. Mr. Teal called his friend and banker, Robby Armstrong, to brag on the experience. He also shared the experience with his Facebook friends.

We believe everyone deserves a call on their birthday. It’s just one of the great opportunities we have to connect with our great customers.

AJ Holmes
AGENT, CONTACT CENTER
Banks have been getting a lot of attention in the news lately. The writers of Our Story recently sat down with Mr. Joe Edwards, CEO of United Bank Corporation, and asked him to share his perspective of community banking and where it is headed.
How would you sum up the past four years for community bankers?
The years from the end of 2007 until the end of 2011 have been without any doubt the most difficult years of my long banking career. Real estate values, which consistently increased over the decades, have declined 48% in the past four years in the Greater Atlanta area. Unemployment has averaged almost 15% during this turbulent time. Georgia has lost 78 community banks during these years. The persistent low interest rates have hurt our customers who depend on our interest checks for much of their living expense. The low rates have not increased loan growth as expected because borrowers are reluctant to increase debt due to the uncertainty of the future. However, there is light at the end of the tunnel. The economy appears to have bottomed. While the recovery will be much slower than previous upturns, better times are ahead.

With Georgia losing so many banks since 2007, do you continue to see a future for community banks in our state?
While the consolidation trend will continue in the foreseeable future, I believe that most customers prefer community banks and that these banks will continue to play an important role across our state. By necessity, community banks will all have to adapt to the changing banking environment. It has become more difficult for community bankers to give customers the individualized style of service they expect from us. We must strive to meet new regulatory standards, gain proficiency in new technologies and continue to seek operational efficiencies. But as we work in this vein, we must remember that a “one-size-fits-all” mentality will not succeed in the end. We must continue to deliver exceptional services when, where, and how customers want them. Community bankers who successfully do all of this, while maintaining strong capital, take care of their employees, and help their communities to prosper, will survive and hopefully thrive.

In your role as CEO of United Bank Corporation, what has been the most challenging thing for you these last few years?
Community bankers have learned over the years how to manage when bad things happen to a few bad guys. In recent times, all too often, bad things have been happening to good customers, and this has been very hard for me to watch. I encourage our bankers to treat our customers with the respect they deserve and walk through the hard times with them as a partner and advisor.

Do you see banks losing touch with their customers?
I do not think we are. We are just touching them in many different ways these days. For the first decades of my banking career, we delivered all of our services in person during regular banking hours. Now we touch customers 24/7, with ATM, telephonic and Internet service, plus we staff our call center from 7 a.m. to 11 p.m. six days a week, but the hands-on service in our conveniently located banking offices is just as available as ever.

You have the honor and pleasure of conversing with our Barnesville customers regularly from your corner perch in our Main Office. What do you hear most often from them?
At my age I am often asked, “Are you still working?” which is quickly followed by “What do you do?” I usually tell them that I run the complaint department. I try to answer every phone call and my door is always open when customers have a problem. I enjoy interacting with our customers and I do my best to help with any problems they have. We commiserate about these difficult times and dream about the better times ahead. Many have become valued friends over the years, and they are the reason I still love my job.

I encourage our bankers to treat our customers with the respect they deserve and walk through the hard times with them as a partner and advisor.
In 2011, Georgia’s spring was interrupted with devastating tornadoes that stretched across the state, including United Bank’s communities from Lamar County to Morgan County.

Lives were lost, homes were mangled, and we all stood stunned at the power of the storms. Rebuilding efforts are still underway for many victims throughout the state, a year later. When crisis hits a community with such devastation, it can take weeks or months to organize a response. That’s not the case for the people of Barnesville and Lamar County.

Within hours after the storm, Lamar County’s Community Emergency Response Team (CERT) assembled to begin their response. The first order of business was to observe the extent of the emergency and begin to identify the immediate needs. Missy Kendrick, Executive Director of the Lamar County Industrial Development Authority, was one of the first responders and recalls the chaos. “Many of us were personally affected by the storms, either with our own property or our families’. We struggled in those few hours to understand the extent of the community’s needs.” She tells of people who began to immediately respond with truckloads of water, food and other resources. Thankfully, the local Church of the Nazarene sprang into action, offering their church gym as the central drop-off location for all donations. “Pastor Lonnie Grant didn’t waste any time stepping in to help. Their church members did a wonderful job offering their own donations and assisting the affected families with their needs,” explained Kendrick. More than 150 families had been affected and news of the damage reached all corners of the country through national media coverage. Volunteers started to arrive from as far as Washington State to offer their help. Trucks arrived with supplies looking for a place to unload their donations. Pastor Grant and his church members worked tirelessly to organize every donation for immediate use by those impacted by the storms.

Within two days of the disaster, individuals and businesses began offering monetary donations. The Barnesville-Lamar Community Foundation, a local non-profit organization founded in 2006, stepped in to assist. The Foundation’s mission is to encourage philanthropy while strengthening the local community. The mechanism for accepting tax-deductible gifts and granting funds was already in place. “Having the Foundation as a part of the team gave our solicitation efforts credibility. We were able to accept gifts almost immediately and provide monetary assistance to deserving families within a week,” explained Kendrick.

The local Chamber of Commerce worked to assist with rebuilding efforts, identifying the families affected, documenting the extent of their damages, and connecting needs with resources. Amanda Rose, the Chamber’s Executive Director, explained that they quickly determined that to make the greatest impact a long-term committee needed to be formed. “The Rebuild Lamar Committee was officially formed to synchronize the efforts of all the volunteer organizations in order to maximize the response and respond most effectively.” The Red Cross, United Way, The Salvation Army, the Catholic Charities of Atlanta, the United Methodist District Committee for Relief, DFACS, the local health department, GEMA and FEMA were all represented. Lonnie Grant became its chair, with Rose, Kendrick, and Charles Glass, Vice Chairman of the Board of Commissioners, joining the effort.

The Rebuild Lamar Committee worked for months to track the rebuilding efforts and assist victims with any unmet needs. Committee members organized weekend work days to remove debris and build roofs while accepting and reviewing applications for monetary assistance from the Foundation relief fund. Joe Edwards, Vice Chairman of Community Foundation, offered these remarks: “The community support was overwhelming, and the outside support heartwarming, with more than $150,000 quickly donated for the cause. While the Foundation has supported local charities such as food banks and after school programs, we had never made grants to individuals. The responsibility of awarding these funds equitably to the many deserving storm victims was mind boggling. The Rebuild Lamar Committee was instrumental in assisting with this task.”

Perhaps the most remarkable thing of all is that with only four weeks shy of the storm’s first anniversary, the damaged homes have all been reconstructed. It is a testimony to the “take charge” attitude of the people of Lamar County. Their spirit of helping one another and seeing their beloved community rebuilt and mended is inspiring and will serve as an example for other communities and future disasters.
It Takes a Village

A Community Goes to the Extreme for a Family in Crisis
This past July, the community of Madison got a small taste of Hollywood and the employees of United Bank had the privilege of watching a community respond to a family in crisis.

On a rainy morning in February 2011, little Anaiah Rucker nearly died when she was struck by a vehicle as she attempted to board a school bus with her younger sister. The community of Madison rallied around Anaiah and her family, hailing her as a hero who protected her little sister from certain death by pushing her out of harm’s way. The news of her selfless heroics made national broadcasts and donations began pouring into a benefit fund established at United Bank.

Above: Vanessa Youngblood, Melissa Smallwood, Heather Adams, and Miriam Shatterly strike a pose for the camera during their volunteer shift on the home site.

Opposite page: Ty Pennington, host of Extreme Makeover: Home Edition gives Anaiah Rucker a high five after telling her that her family would be receiving a new home.
As Anaiah recovered through multiple surgeries and rehabilitation, the community of Morgan County began to prepare for her homecoming.
“Our Contact Center began receiving calls from people all over the United States wanting to know where to send their checks,” explained John Edwards, United Bank’s Chairman. “People were very moved by her story.” Throughout the evening, the Bank’s website received several hundred inquiries regarding donations, most of which Edwards personally responded to with his appreciation.

As Anaiah recovered through multiple surgeries and rehabilitation, the community of Morgan County began to prepare for her homecoming. The ten-year old lost one of her legs in the accident, and her home needed to be wheelchair accessible. The family’s current residence was unsuitable for a wheelchair and offered painful reminders of that tragic day in February. A new home site was donated and the fund-raising began.

The Morgan County school bus drivers held a BBQ and the elementary school teachers organized a 5k run to raise money for Anaiah’s expenses. The Rotary Club built a wheelchair ramp at the home of Anaiah’s grandmother. The outpouring from the people of Morgan County was enormous, and this story cannot possibly cover all of the support the family received. In the midst of these activities, someone began a quest to recommend the family for ABC’s Extreme Home Makeover. That’s where Mark Schlabach got involved. Mark is a Madisonian who works for ESPN. As he watched the community response he was inspired to help. “I wanted this little girl and her sister to have a future that included college and a chance to raise families of their own. I wanted them to have a good home that was sensible and safe.”

Mark knows a little about how things work in Hollywood, and he made a few calls. After an arduous 90 day application process, the wheels were in motion. ABC’s Extreme Home Makeover was coming to Madison, Georgia.

This page, top to bottom: Travis Weed and Andie Grant shovel in the 95 degree weather. Jessica Richards, Julie Christian, Clay McDaniel and Lisa Watkins pause for a quick photo in United Bank’s Rest and Relaxation Tent. A box overflows with letters of encouragement and personal donations to support Anaiah and her family. Opposite page, clockwise from top: Melissa Smallwood stands beneath the furniture truck with other volunteers, assisting in the unloading efforts. This file photo from the Morgan County Citizen shows the scene of Anaiah’s accident. Volunteers, including United Bank’s Emily Benfield, beat the heat with iced handkerchiefs.
Clockwise from top left: Volunteers Kathy Vaughn; Stan and Mary Edwards; Extreme Makeover host Ty Pennington; in February 2012, Anaiah was honored as “Biggest Hero,” in the Lake Oconee Living Readers’ Choice Awards; Tom Greenfield and Russell Carter; Bill Edwards, Will Edwards, John Edwards, Bob Mason and Joe Edwards all assisted with the build.
This story is not about Ty Pennington or Hollywood; it's about a monumental collaboration of more than 1,000 volunteers, thousands of dollars in donated resources such as lumber, appliances, food and water, and the cash donations given to cover additional expenses. Organizing and managing the resources was quite an undertaking for Mark, and he needed help. One person Mark turned to was Joey Lancaster, United Bank's Investment Officer in Madison. Joey and Russell Carter, United Bank's President, immediately made the commitment to become involved. In addition to a cash donation, the Bank committed to sponsor the on-site rest and relaxation tent during the blitz building week. Nearly 50 bank employees worked in shifts to provide a cool resting place with water and snacks for the volunteers.

Volunteers of all kinds were solicited and connected with organizers via a special Extreme Georgia website. Skilled laborers were summoned for every phase of the construction, such as framing, sheet rocking, painting and landscaping. People from all over the Southeast responded to the call. Mark and Joey tell of one gentleman who showed up on the first day from St. Simons, Georgia: “No one knew he was coming. He was a carpenter who just wanted to be a part of it all. His three children were grown, and in the prior year he was able to buy his first home. He wanted to help provide Anaiah with a new home, too.” Community churches organized volunteer transportation, Madison residents manned the registration tent, local restaurants donated food, Anaiah's teachers fed the masses; all the while, a beautiful, new house was built for a little hero and her family.

United Bank would like to thank Mark and the people of Morgan County for letting us be a part of such a memorable experience. And good luck, Anaiah, on your future ahead!

Above: Anaiah's sister, Camry, hugs Loretta Berryman, the bus driver who performed CPR on Anaiah, saving her life. Right: Andie Grant and others wait for directions from Extreme's designers. Below: The completed house was built on the solid foundation of community.
As an owner of a Self-Directed IRA, you choose the property in which to invest:

**SINGLE-FAMILY HOMES**

**MULTI-UNIT RESIDENCES**

**APARTMENT BUILDINGS AND CONDOMINIUMS**

**COMMERCIAL PROPERTY**

*Pictured left to right: Alicia Washington, Jonathan Murray, Sandy Bales, Joey Lancaster, Doug Lane, Mac Wren, Faye Evans, Daniel Searcy and Firehiwot Woldu.*
United Bank’s Investment and Trust employees have a little secret they want to share with you. You need to know about the Self-Directed IRA.

The Individual Retirement Account (IRA) has been around for many years. Most customers use the account to hold stocks, bonds and mutual funds. However, some United Bank customers are taking an out-of-the-box approach and using the product to invest in some rather interesting things, such as oil refineries, cattle and gold. A Self-Directed IRA allows the customer to direct their investment funds into other types of investments, while United Bank’s Trust department serves as custodian of that investment. “Our customers have chosen to invest in heifers, limited liability partnerships, and timberland. I’m sometimes surprised at the things they choose in which to invest their retirement funds,” shared Faye Evans, United Bank’s Self-Directed IRA Administrator. “However, the preferred investment by our Self-Directed IRA customers is real estate.” That is the secret worth sharing.

Everyone sees the current opportunity with real estate. It’s a buyer’s market with valuations at 40-70% of where they were five years ago. Unfortunately, few people have the cash lying around to take advantage of the opportunity. Most customers hold the bulk of their assets in 401(k) accounts and more traditional IRAs, invested in mutual funds or in simple certificates of deposit. You may want to consider moving a portion of those investment dollars into real estate.

Before you go shopping for that great deal, you need to know this investment is not for the amateur real estate investor. As with any investment, the property should have appreciation capacity and potentially be an income generator. Also, you and your family cannot personally use the real estate. The IRS has created many rules that you must understand so that you do not disqualify your investment under the current tax laws. This investment option should not be taken without the careful assistance of a qualified tax professional.

The United Bank Investment and Trust staff are experts at serving as the Custodian of Self-Directed IRAs. Our role is to manage the technical details of your investment and provide the necessary records for your tax reporting. Our staff currently manages 194 accounts with more than $23.5 million in assets.

Interested in learning more? Give one of our Trust Officers a call today to find out if a Self-Directed IRA is right for you.
Our Story

A PHOTO FINISH
The United Bank community calendar features the artwork of talented amateur photographers who captured the beauty of our region.

The 2012 edition of our community calendar features images of nature, wildlife, landscapes, events and local architecture. Your photo could be selected as a masterpiece of the month for next year’s calendar. For information on how to enter your art, visit www.accessunited.com/calendar.asp. The deadline for submissions to the 2013 calendar is August 22.
# Financial Highlights

<table>
<thead>
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<th>As of December 31,</th>
<th>2011</th>
<th>2010</th>
<th>2009</th>
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<tbody>
<tr>
<td>Assets</td>
<td>$1,048,756</td>
<td>$1,051,205</td>
<td>$898,084</td>
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<tr>
<td>Loans Receivable, net</td>
<td>511,977</td>
<td>576,612</td>
<td>498,691</td>
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<tr>
<td>Investments</td>
<td>300,640</td>
<td>220,851</td>
<td>210,536</td>
</tr>
<tr>
<td>Deposits</td>
<td>932,708</td>
<td>927,093</td>
<td>779,328</td>
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<tr>
<td>Shareholders’ Equity</td>
<td>96,071</td>
<td>90,124</td>
<td>82,635</td>
</tr>
<tr>
<td>Net Income</td>
<td>8,232</td>
<td>14,339</td>
<td>13,342</td>
</tr>
<tr>
<td>Trust Assets Under Management</td>
<td>277,670</td>
<td>228,188</td>
<td>212,483</td>
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<tr>
<td>Mortgage Loans Serviced</td>
<td>321,289</td>
<td>304,839</td>
<td>308,194</td>
</tr>
</tbody>
</table>

($in Thousands)
Banking Locations

BARNESVILLE
Downtown
308 Thomaston Street
Barnesville, GA 30204

Ingles InStore
631 Highway 341 South
Barnesville, GA 30204

COVINGTON
Downtown
1182 Washington Street
Covington, GA 30014

Highway 278
7200 Highway 278
Covington, GA 30014

Wal-Mart InStore
10300 Industrial Boulevard
Covington, GA 30014

GRIFFIN
Downtown
505 South Hill Street
Griffin, GA 30224

Ingles InStore
1735 Zebulon Road
Griffin, GA 30224

North Expressway
1500 West McIntosh Road
Griffin, GA 30223

Taylor Street
1340 West Taylor Street
Griffin, GA 30224

JACKSON
150 Covington Street
Jackson, GA 30233

LOCUST GROVE
Ingles InStore
4920 Bill Garner Parkway
Locust Grove, GA 30248

MADISON
256 North Main Street
Madison, GA 30650

MILNER
159 Main Street
Milner, GA 30257

NEWNAN
61 Bullsboro Drive
Newnan, GA 30263

THOMASTON
Downtown
215 North Center Street
Thomaston, GA 30286

Northside
1111 Highway 19 North
Thomaston, GA 30286

Wal-Mart InStore
855 North Church Street
Thomaston, GA 30286

WILLIAMSON
435 GA Highway 362
Williamson, GA 30292

ZEBULON
685 Griffin Street
Zebulon, GA 30295
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Patsy D. Mitchell, Banking Officer

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Alicia M. Washington, Investment Officer
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Kathy M. Vaughn, Assistant Vice President
William D. Lindsey, Banking Officer
INVESTMENT and TRUST SERVICES

Our team’s disciplined investment process has allowed us to provide superior investment results for our clients.

JONATHAN MURRAY
Barresville | Thomaston
770.412.4953
jmurray@unitedbank.net

DOUG LANE, CFP
Griffin | Zebulon
770.412.4946
dlane@unitedbank.net

JOEY LANCASTER, CFP
Madison | Covington
706.343.5992
jlancaster@unitedbank.net

ALICIA WASHINGTON
Jackson
770.304.7050
awashington@unitedbank.net

UnitedBank
INVESTMENT AND TRUST SERVICES

525 South Hill Street • Griffin, GA 30224 • 770.412.4946