



2019 Corporate Social Responsibility Report

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A Letter From the CEO

To Our Shareholders, Customers, Employees and Community Members:

Since 1950, United Community Bank has been dedicated to service—to our communities, to our customers and to one another. It is part of our foundation and the core of our culture. It's why we're known as "The Bank That SERVICE Built®."

I am pleased to share United Community Bank's Corporate Social Responsibility Report, which outlines the steps we're taking to show our commitment to the people and communities we've embraced for nearly 70 years. We're not just here to bank; we're here to make lives richer and places better. Across the footprint, our teams consistently give of their time and heart to support their communities. Whether changing a flat tire for a customer, shaving their heads to fundraise for the fight against children's cancer or turning the backyard of their branch into a community garden, our teams are focused on making a difference.

Our continued corporate partnerships with philanthropic initiatives like Relay For Life and Angel Tree have allowed us to show our support for causes that are close to our hearts over the years. For 14 years, we've served as a Partner Against Cancer with the Relay For Life program,

organizing over 500 teams and raising more than \$150,000 for cancer research. We have also increased our focus on financing more sustainable projects with the close of our tenth deal under our renewable energy sector lending business.

As a community bank, we prioritize relationship banking and take pride in knowing our customers personally. As part of this, we recently restructured our executive leadership team to continue providing the same level of focus and attention to our customers as we grow and expand across the Southeast. Under this new structure, each of our states has a dedicated President who knows our clients and can make decisions based on the region's unique, local experiences and needs. We take pride in being a small bank with all the capabilities and resources of our larger competitors, and we will continue to make strategic decisions that best benefit our customers, even as we grow. We've also recently created a Diversity and Inclusion Council to help our entire team consistently define, prioritize and foster a diverse and inclusive environment.

It is my firm belief that culture is the driver of performance in our organization. We strive to be a great place for exceptional bankers to work. To do that, we foster a culture of teamwork, connection and communication. We show our appreciation through our annual Employee Appreciation Day celebrations, as well as through simple acts like delivering personalized cakes when welcoming new team members aboard or celebrating team success.

As an organization, we believe in the power of coming together for good. Whether good is helping our customers, developing our team or supporting our community, we believe in coming together for positive progress. Leaving our world a little better than we found it is what motivates our service and is the idea upon which United Community Bank was built. We look forward to positively impacting our communities for generations to come.

Sincerely,

Lynn Harton
President and CEO

United: At a Glance



\$12.8 billion
in assets*



\$10.7 billion
in deposits*



Nationwide Navitas
and Commercial
Banking presence



Approximately **150** banking
offices across Georgia,
North Carolina, South Carolina
and Tennessee



\$342,544 in charitable
contributions in 2018 and over
\$2.5 million since 2011



\$1,176,232 in
paid sponsorships
in 2018 and
nearly **\$6 million**
since 2011

Approaching
\$100 million in
Renewable Energy
Lending in 2019



135 CRA qualified volunteer
initiatives recorded since 2018*



\$119,008 in qualified CRA
donations in 2018 and
\$64,451 qualified through
third quarter of 2019



Approximately **69 trees** saved
annually with 137,000 customer
eStatement enrollments

Over 260 unique
volunteer initiatives
conducted in
2018 and 2019*

107 Possibilities Achieved
Through Homeownership
(PATH) Loans totaling
\$26,411,027 in funding
in 2018

90% of customers say
they are highly likely
to recommend us to a
friend or family member



70 Home Possible
Loans totaling
\$2,463,069 in 2018

4 Loans funded
through the **Georgia**
Dream Loan Program
in 2018 and 2019



18 Loans funded through the
Tennessee Housing Department
Great Choice Home Program
totaling **\$2,213,518** in 2018

Hundreds of trees
saved through paper shredding
and recycling

8 Community Development
Loans totaling over
\$32 million in 2018

250 FHA Loans, **88** VA Loans
and **97** USDA Loans totaling
\$82,476,680 in 2018

*Statistics reported September 30, 2019.

United: Awards and Recognitions

NAMED ONE OF

AMERICA'S BEST PERFORMING BANKS

- FORBES MAGAZINE (2019)



ONE OF THE BEST BANKS

IN THE WORLD

- FORBES MAGAZINE (2019)



NATIONAL AWARD

FOR OVERALL SATISFACTION FOR SMALL BUSINESS BANKING

- GREENWICH ASSOCIATES (2018)



NATIONAL AWARD

FOR LIKELIHOOD TO RECOMMEND FOR SMALL BUSINESS BANKING

- GREENWICH ASSOCIATES (2018)



TOP-RANKING

IN OVERALL SATISFACTION FOR MIDDLE MARKET IN THE SOUTH

- GREENWICH ASSOCIATES (2018)



BEST IN CLASS

IN OVERALL CUSTOMER SATISFACTION

- CUSTOMER SERVICE PROFILES (2018)



ONE OF AMERICA'S BEST BANKS TO WORK FOR

- AMERICAN BANKER (2019)



ONE OF ATLANTA AND SOUTH CAROLINA'S

TOP WORKPLACES

- WORKPLACE DYNAMICS (2018)

Our Brand Promise: Together, for Good

Since 1950, United has been known for excellent service. Service is part of our foundation and is one of our guiding principles. We call ourselves “The Bank That SERVICE Built®” to remind us every day what brought us here.

Even more, we believe in the power of coming together for good. We’re inspired by stories about people coming together to make their communities and lives better. We want to participate in, and contribute to, that energy.

One of the great joys of being a banker is seeing our customers succeed—and feeling that we contribute to that success. Service is what we offer; together is how we provide it; and for good is the why behind it all. We do it for the good of our customers, for the good of the community and for the good of each other. It’s about being there for the long run—stable, trustworthy and committed.

How We Do Business: The United Difference

Our guidepost is the golden rule—treating our customers, employees and shareholders the way we would like to be treated. Our passion is to work together with our customers and communities for their financial and personal good, across every department and at every location.

At United, it’s not just about the money—customers can deposit that anywhere. It’s not just about the rates—those can change. At United, it’s about the people. We commit to work hard every day to serve our customers and help them build the business or the life they want.

We take pride in going beyond the call of duty, whether that is to help our customers, develop our team or support our community. We’re not just here to bank; we’re here to make lives richer and places better.

We are committed to maintaining our extraordinary culture, creating meaningful relationships and earning the trust of our customers, all with the goal of improving lives. At our core, we have the heart of a community bank, but we also have the talent, products and services of a larger institution so we can help our customers reach their financial goals. That’s the United difference.

Environmental Contribution

As part of our effort to reduce our environmental impact and make our communities greener, we conducted an internal audit to examine our own business practices and identify additional opportunities to improve through a three-year plan. In addition, we've taken steps to convert thousands of customers to eStatements and increase our digital product offerings. We've built a lending program for renewable energy providers and reduced the use of Styrofoam™ cups in our corporate offices. Steps like these, that save a tree, reduce gas emissions for travel, support green businesses and reduce waste, may seem minor on their own, but together help make a larger impact. While being committed stewards of the environment is an ongoing effort, we're proud of the changes we've made thus far.

Product and Service Impact

eStatements: Like Paper, Only Better. A digital alternative to standard paper statements, eStatements offer a safe and secure way to provide customers with electronic account notices and statements quickly. eStatements are currently available for all personal account types, including checking, savings, CDs, IRAs and loans. This convenient service simplifies the recordkeeping process and provides customers with timely account information. The elimination of paper statements also reduces the risk of fraud and identity theft while minimizing the environmental impact of printing statements and mailing materials. To date, we've converted more than 137,000 customers to eStatements, saving an average of 69 trees per year.

Online Account Opening and Digital Banking. Our online account opening platform makes it easy to open a personal checking account in the convenience of a home or office. With a minimum deposit and some basic identification information, customers can create a digital checking account with access to features like free eStatements, free direct deposit, mobile deposit and bill pay. Through the digital application system, we've successfully eliminated the physical paperwork required for account opening while also reducing gas emissions from trips to the branch to open a new account.

In addition, to new accounts opened online, we've also encouraged usage of digital banking resources, such as Online and Mobile Banking, for existing branch customers. In 2016, we upgraded our Online and Mobile Banking platform to create an enhanced customer experience with expanded capabilities, including eStatements, mobile deposit, bill pay, Personal Financial Management, Pay Friends and a new mobile app.

To date, approximately 50% of current DDA accounts use Online and Mobile Banking services.

MyLo: A Digital Mortgage Solution. Our online mortgage application offers an easy way to secure a home loan right from a mobile device or computer. MyLo sends updates to customers as their loan progresses and prompts them for documents as needed. In addition, the system automatically warehouses all documents on a digital dashboard. This digital mortgage solution lessens the environmental impact of customer travel to and from the mortgage loan office while also reducing the amount of printed paperwork.

Minute Lender. Minute Lender is our online loan platform that allows individuals to digitally qualify for personal loans up to \$15,000. Qualified customers, with an existing United banking relationship and an active email address, can apply online in minutes and have accessible funds within three business days or less. Loan qualifications include an applicant's credit score, existing deposit relationship with United and past transaction history. Through this online platform, we've successfully reduced the need for additional paperwork and trips to the branch while making the process of getting a personal loan easier than ever.

Business Minute Lender. For our business owners seeking a business loan, we have a separate online platform called Business Minute Lender. This service allows entrepreneurs, business owners and companies of varying sizes to apply for loans up to \$25,000 in minutes. Upon approval, qualified applicants receive an email notifying them that their loan is ready for use. Like our retail platform, standard processing time is three business days or less.

Renewable Energy Financing. United has lending experience and expertise to help finance solar, battery storage, energy efficiency and projects that are part of the renewable energy industry. United's Renewable Energy Financing program has unique features like cash flow based structures, direct-lending and club deals. Financing options include equipment, construction, conventional long-term and USDA long-term. As of August 31, 2019, we had approximately \$73,965,000 in outstandings for the year, with commitments approaching \$100 million. Of those, we recently provided lending to United Renewable Energy LLC, a leading national solar project developer and construction firm, which completed construction on two solar photovoltaic projects in Georgia totaling over 3.8 MW of generation on approximately 30 acres of land.

Intentional Infrastructure

Reducing our environmental impact goes beyond our offerings; it also impacts how we do business. As part of our ongoing effort, we've identified several opportunities to be more intentional with our infrastructure to lessen our impact on the environment.

LED Lighting. Across our four-state footprint, we've begun rotating out light bulbs for LED lights and low-heat emission bulbs without mercury. These light bulbs use less electricity to produce equal amounts of lighting, meaning safely lit parking areas and branches for our customers with a reduced burden to the environment. In 2019, approximately 35% of our branch networks have been upgraded to LED lighting. Rather than tackle the upgrades at one time, we focus on changing them out when replacements are needed or renovations are due, in an effort to further minimize waste. We expect to upgrade an additional 8–10% of the branch network each year until the upgrades are complete.

Paper Shredding and Recycling. In partnership with an external vendor, we participate in a paper shredding and document destruction program. This initiative helps further safeguard information while also creating shredded paper that is repurposed by the vendor for future use. Hundreds of trees have been saved since the inception of this program.

Renovating Existing Buildings. As we expand into new markets, we seek opportunities to renovate or occupy existing real estate where possible, rather than building from the ground up. In doing so, not only are we choosing to preserve existing green spaces and ecosystems, we're also helping to improve the efficiency of facilities by upgrading to newer, environmentally friendly systems and reducing the amount of carbon and gas emissions that are a by-product of new construction. On some occasions, we've also taken the opportunity to support the redevelopment of communities, by renovating existing facilities located in underserved areas of towns.

LEED Facility Headquarters in Greenville. As we grew our presence in Greenville, South Carolina, we identified an opportunity to stake a secondary headquarter office in a LEED—Leadership in Energy and Environmental Design—certified facility. Housing our office here means we're part of commercial office space designed with the environment in mind and equipped to reduce light pollution, carbon emissions and power consumption. To put it simply, we're proud to be mindful tenants in an environmentally friendly office space.

Community Revitalization

Greenville. In 2014, United Community Bank broke ground on a new retail location on Augusta Street in Greenville, South Carolina, officially marking our entrance to the Upstate region. We worked with the City of Greenville's Downtown Streetscape Master Plan to create an exterior for our office that includes a pocket park with seating areas and a water feature. The new building helped revitalize a significant corridor in the area. Our office was designed with a unique craft-style architecture to complement the surrounding neighborhood. The location also features a community room where local organizations are encouraged to meet.



Spartanburg Branch Ribbon Cutting, 2019

Spartanburg. As the city of Spartanburg, South Carolina continues to grow, there has been a continued focus on revitalizing different areas of town. United, with a focus on making things happen in the community, saw an opportunity to help. In February 2018, we broke ground on a 1.7-acre lot for a 16,500-square-foot multiuse development called United Community Plaza. Anchored by a United Community Bank branch and several local businesses, the plaza has helped redevelop a critical area of town with its official opening in 2019. Through a partnership with the City of Spartanburg, the United Community Plaza has helped connect Spartanburg's east side to its urban center, which has led to an overall expansion for business. The two-story, 7,000-square-foot branch also offers a community meeting space for local organizations to gather. United continues to seek opportunities such as this to further support economic development of the areas we serve and make our communities a better place to call home.

Social Responsibility

Our culture of service starts with our team members. We believe in the value of integrity. We do what is right. We trust one another, and when we say we'll deliver, we do.

We are committed to providing growth opportunities and support for the communities in which we live and work. Whether we provide support through corporate giving, financial mentorship or mobilization in the community on behalf of our own initiatives, we are committed to working together for good. Here's an inside look at some of the work we do.

Corporate Giving and Volunteerism

Every year our teams volunteer for and contribute to an array of community organizations and charitable causes from local initiatives in an individual community to larger organized efforts across our markets and nationwide. In addition to our acts of volunteerism, our teams work together to raise awareness, generate resources and participate in events that resonate with our local teams, customers and community members. Such initiatives include Boys and Girls Club, United Way, March of Dimes, Stuff the Bus and Project Angel Tree at local levels and serving as a corporate partner to the American Cancer Society as well as its national Relay For Life program.

Since 2011, we've contributed nearly **\$2.5 million in charitable donations**, with an additional \$169,664 reported as September 30, 2019. As part of our ongoing commitment to our communities, we also sponsor several charities and events, contributing nearly **\$6 million in paid sponsorships** since 2011, including nearly \$1 million in 2019 alone. In addition, our employees have participated in approximately **270 volunteer initiatives with over 50% supporting the Community Reinvestment Act** in 2018 and 2019. Here's a deeper dive into a few of those initiatives.

Sponsorships and Community Initiatives

As a community bank, our teams operate under local leadership. As part of this, many of sponsorships and community organizations we're involved in are decided upon locally, as well. The following are a few highlights from across our local markets.

Georgia:

Advantage Carroll 2020. In 2016, our West Georgia team made a **five-year pledge of \$25,000** to support the Advantage Carroll 2020, an initiative focused on development in four key areas: economic development, workforce and education, community and leadership. This is the second five-year commitment to the initiative providing **\$50,000 in financial support since 2011**. We also actively support the Carrollton Payroll Development Authority, Carroll County Development Authority, Carroll County Chamber, Tanner Medical Center and the Joint Development Authority for seven counties in the West Georgia area.

MUST Ministries. Our teams are increasingly active in supporting organizations like MUST Ministries, a volunteer-driven organization that works to address the needs of individuals, families and children in Cobb and Cherokee Counties. Through a **\$500 donation** to MUST Ministries, **we're able to provide 200 hot meals** at the Loaves and Fishes Community kitchen, **feed 5 families for 1 month** from the local food pantry **or purchase 200 Summer Lunches** to provide nourishment to children in need of assistance during summer break. During the fall, we also



Western Atlanta Team Donation to MUST Ministries, 2019

collect supplies for local Title I schools to help kids start the new year with the tools they need to succeed. Most recently, we collected educational toys and books for younger children in need.

Relay For Life. For **14 years**, United has participated as a national Partner Against Cancer with the American Cancer Society Relay For Life program. Since 2004, United has brought together **nearly 500 teams** and **6,300 participants** to show their support. In 2018, a **total of \$176,192 was raised** for the American Cancer Society. This contribution consisted of **\$119,544 raised by individual teams** and an additional **\$56,648 from corporate donations**.



Hall County Relay for Life Team, 2018

While these efforts are supported on a corporate level, the local efforts play no small part. As an example, our teams in Hall County, Georgia **raised nearly \$30,000** for Relay for Life through employee fundraising efforts in 2018. In total, an estimated **\$500,000** has been raised through their local efforts **over the past 15 years**. This effort is one example among many from across our markets each year.

Surprise Squad. In partnership with CBS46 in Atlanta, Georgia, we sponsor The Surprise Squad—an inspirational initiative that gives back to community members in need. Through our sponsorship, United employees take part in surprising local citizens with varying acts of kindness. We've participated in more than **70 surprise initiatives** over the past three years. Examples of these efforts include surprising a gentleman who donated his kidney to a stranger with baseball tickets, a \$2,000 gift card, and round-trip airfare, as well as surprising unsuspecting shoppers at a local supermarket with free groceries.

Savannah Philharmonic. For **nearly a decade**, United has built a relationship with the Savannah Philharmonic. This organization is a community-based auditioned ensemble and **a registered 501(c)3** with a mission to increase community knowledge and support of the arts. Beginning with an initial donation when the Philharmonic first opened, we've continued our support through annual contributions and active volunteerism. In 2018, we contributed **\$2,500 in donations**.

University of West Georgia. Through participation in the UWG Steering Committee, we play an active role in supporting the University of West Georgia. Each year, we assist with UWG's annual fundraiser, A Day to Give West, affectionately called "A Day." This is the University's largest giving campaign to which United **donates \$5,000 annually**. We also provide financial contributions to support athletic scholarships,

student scholarships, literary art programs and employee benefit fairs.

South Carolina:

Angel Tree. For the past **three years**, teams in Upstate South Carolina have participated in project Angel Tree with The Salvation Army. Through the support of employees and customers, United provides gifts to local families in need during the holiday season. In 2018, United provided more than **350 Christmas gifts**.

Greenville County Museum of Art. For the past three years, United has served as a presenting sponsor of Antiques, Fine Art and Design Weekend—an event weekend that has **raised over \$10 million in 30 years**. This event has served as a part of the Greenville County Museum of Art's "Art for Greenville" campaign.

Ice on Main and Ronald McDonald House Charities of the Carolinas. For **six years**, United has served as the title sponsor of Ice on Main, an open-air ice rink in downtown Greenville, South Carolina—an attraction that drives the local economy while benefiting a charitable cause. In this time, the rink has



United Community Bank Ice on Main in Greenville, 2019

welcomed nearly **103,500 South Carolina residents and tourists**, with approximately **13,000 skaters** in 2018 alone. Each season United sponsors the sale of gloves and socks to raise money for Ronald McDonald House Charities of the Carolinas. In the 2018 skate season, United was able to award Ronald McDonald House with more than **\$2,000**.

March of Dimes. Supporting March of Dimes has been a continued effort among our Upstate teams. Each year, employees raise money for March of Dimes and annual March for Babies Walk with a variety of creative initiatives. In 2019 alone, we raised **\$18,000, 22% of the total amount raised** by our Upstate team over the past

five years combined. In addition to fundraising, we also participate in the main event, with over **35 employees** attending the annual March for Babies Walk in 2018.



Greenville March of Dimes Team, 2016

United Way of Greenville County. In Greenville County, our teams have held an annual campaign to raise money for the local United Way, which seeks to benefit the Greenville community in key areas such as life essentials, school readiness, high school graduation and financial stability. Over the past **three years**, our employees have **contributed \$278,460** to the United Way of Greenville County, along with **an additional \$8,250 in corporate donations.**

North Carolina:

Apple Festival. For the **past nine years**, United has sponsored the Apple Festival in Henderson County and presented the United Community Bank Farmer of the Year Award. Why? Because we believe in putting our money where our community is. North Carolina is the **7th largest apple-growing state** in the United States with Henderson County serving as a home to over 200 apple growers, **totaling 65% of crop production.** We're proud to support the local economy and the community that built it.

Camp Field Day. In 2010, we set out to create a fundraising event to build awareness for the Henderson County Chamber of Commerce in Western North Carolina. The result was Camp Field Day. Each year, teams led by local business owners and community leaders compete in a sold-out field day, complete with camp-focused, team-building activities. A study completed in 2011 showed that **17 camps** in Henderson County generated an **estimated economic impact of \$120 million.** Since then, the number of camps has increased to 31 across Henderson and Transylvania counties.

Flat Rock Playhouse. For **six consecutive years**, we've been proud to support North Carolina's state theatre, Flat Rock Playhouse (FRPH), with a **\$3,000 annual**

contribution. Since 1937, the FRPH has been in active production contributing to the state's art scene and has been nationally recognized as a training facility for aspiring actors, actresses and theatrical appearances.

Mountain Song Festival and Boys and Girls Club. Since the inception of the Mountain Song Festival nearly **14 years ago**, United has remained a consistent sponsor. This festival was started by and benefits The Cindy Platt Boys and Girls Club of Transylvania County, North Carolina which hosts programs for children and young adults focusing on cultivating academic success, healthy lifestyle habits, good character and citizenship. Over the years, we've **donated approximately \$70,000** to the Festival, the premier fundraiser of the club.

Tennessee:

Alzheimer's Zoo Walk. Since 2016, our Tennessee teams have participated in the Alzheimer's Zoo Walk, hosted by the Alzheimer's Association. In 2019, we were among **209 teams** and **1,600 participants** that helped meet the **\$160,000 fundraising goal.** Through local fundraising efforts, we raised and contributed **\$3,000** in donations.

Loudon County Education Foundation and School Sponsorships. We are the sole corporate sponsor for the annual Young Achievers' Banquet hosted by the Loudon County Education Foundation in Tennessee. Each year, we sponsor this event with a **\$5,000 contribution.** In recent years, we've also served as a collection point for school supplies, held mock interviews for middle school students and taught financial literacy education in high schools.

Michael Dunn Center. For several years, we have sponsored the Michael Dunn Golf Classic with an annual contribution of **\$2,500.** The golf tournament helps raise money for the Michael Dunn Center, which exists to help individuals learn to live with their disabilities and build their independence.



East Tennessee Team Donation to Michael Dunn Center, 2019

Random Acts of Flowers. A first in 2019, our team in West Knoxville conducted a **six-week campaign** for a program called Random Acts of Flowers, which aims to improve the emotional health and well-being of individuals in healthcare facilities by delivering recycled flowers to create moments of kindness, happiness and encouragement. Through the six-week campaign, we collected **1,000 vases** for the program.

Tennessee Chamber of Commerce. Like many of our markets, our teams in Tennessee are active members of the local Chamber of Commerce. In addition to a financial commitment through membership and hosting Chamber-related networking events, we work with local schools and participate in partnerships with other community organizations, providing **\$12,000 annually** in sponsorship contributions.

Disaster Relief and Recovery Across the Carolinas

As families across the East Coast recovered from the aftermath of Hurricane Florence, members of our United family donated their time and resources to help several communities during this time of need. As part of this, a local commercial relationship manager in South Carolina assisted a United client by hitching a trailer to his truck and navigating flood waters to help save the client's crop from flooding. As a result, over \$20,000 of the farmer's inventory was saved.



Coastal Teams Assist in the Aftermath of Hurricane Florence, 2018

In North Carolina, our local teams prepared care packages for those impacted by the storm, while team members along the coast of South Carolina led efforts at a local laundromat to help wash clothes for members of the National Guard who were stationed in their area. These impactful moments of service are a small way in which we strive to make a difference on a larger scale of need.

Fueling Our Future

As part of our commitment to people and community, we strive to teach and nurture future generations. From collecting supplies and providing resources to local students in need to hosting field trips to our branches and conducting financial literacy sessions for schools and community groups, our teams consistently seek to fuel our students and children for success.

School Field Trips. A common practice across our footprint is to welcome students from preschool through grade 12 into our branches to get an inside look at bank operations, financial basics and money management in a style suitable for their specific grade and age.

A few of our branches even host local day camps to visit the bank over summer break. During those visits, campers are introduced to a variety of teller operations, including how to fill out deposit slips and process money received. The campers take a tour of the bank, and, in some instances, even have the opportunity to assist with sending and receiving tubes at the drive-thru.



Local School Field Trip to Peachtree City Branch, 2015

Community Outreach. In addition to hosting visits in-branch, our teams also conduct outreach in our local communities. As part of this, one of our relationship managers in Georgia recently partnered with a local high school marketing teacher who had tasked her students with creating a marketing plan for a fictitious business of choice. After the students chose a business and did the necessary research, our relationship manager visited the class to teach students about what a bank, such as United, would require from an entrepreneur seeking a business loan. Topics covered included target demographics, tax returns and business plans. After the students completed their projects, our relationship manager returned to watch students present their marketing plans and assist the teacher with grading the final projects.

Local Partner in Education. For the past 10 years, we've also served as a Partner in Education at Hasty Elementary School, a local Title I school in Cherokee County, North Carolina. As partners, we volunteer with the weekly Education Mentor and Reading Buddy program and organize the annual 5th Grade Writing Competition. As mentors, we partner with students to help them practice sight words, phrases based on reading level and phonetics. And once they matriculate to 5th Grade, they'll take part in our 5th Grade Writing Competition. For the last decade, we've sponsored, organized and judged the competition. We also serve as speakers for career day in surrounding middle and high schools in Cherokee County on occasion and have even helped judge senior projects for students prior to graduation.

Financial Literacy Program. As part of our commitment to the Community Reinvestment Act's mission and financial literacy, we encourage our teams to connect with local schools, churches, retirement communities and other organizations to conduct financial literacy discussions with those in need. In 2019, a series of financial literacy resources were developed to support discussions of financial topics relevant for varying age ranges. From financial basics for K-5 students and budgeting for young adults to fraud prevention tips for the golden years, we believe no age is too old or young to strengthen financial awareness.

School Tools. In addition to providing financial literacy education opportunities, we also place great emphasis on equipping students with the necessary tools they need to succeed in school. In 2018, we worked with a local customer in our Raleigh and Coastal Plain market in North Carolina to deliver writing utensils to students in Puerto Rico. A frequent visitor to the territory, our customer was familiar with the local needs and routinely collects supplies to deliver to students during each visit, inviting us to help. Within a few days, we were able to arrange a full suitcase of pens and pencils for students.

Our Canton, North Carolina team is a member of the Partners in Education Committee of the Cherokee County Chamber of Commerce. Each year, they help organize the School Supply Express Drive, which collects notebooks, paper, toiletries, writing utensils and more for students at the four Title I schools in the county.

In Upstate South Carolina, we partnered with United Way of Greenville for its School Tools initiative, a program that asks members of the community to donate school supplies for distribution to thousands of underprivileged students in the area, based on grade levels and individual needs. In 2019, we were able to

double our contribution from past years and required three SUVs to deliver all our donations.



Local Team with School Supply Drive Donations, 2019

Teams in many of our other markets participate in local Stuff the Bus drives with the goal of collecting enough school supplies to fill an entire school bus. Each year, we are proud to take part in community initiatives that show our continued commitment to our local educators, students and community.

Fuel for Success. Beyond supply drives and collecting basic tools for school, it is also critically important to equip our local students with adequate nutrition and the fuel they need to succeed. Many of our teams take part in local initiatives to collect and provide food for students in need. As an example, our teams in Tennessee take part in an initiative to produce Panther Packs, a program which discreetly packages and delivers lunches into lockers and backpacks for children without access to adequate nutrition in Lenoir City Schools. In North Georgia, one of our branches conducts an annual PB&J drive, collecting jars of peanut butter and jelly to help feed out-of-school students through the summer in North Gwinnett. In Greer, South Carolina, one of our teams collected 600 backpacks and stuffed them with canned goods for students in need. These are just a few efforts, among many, to fuel our future generations by embracing opportunities to serve local students' most basic needs.

Community Reinvestment

A Gathering Place

As part of our commitment to community, we want our branches to serve as community gathering places for customers and non-customers alike.

Community Meeting Rooms. One small way we can serve our communities is by offering people a physical space to meet. As a result, many of our locations offer Community Rooms for local organizations, nonprofits, entrepreneurs and other groups to gather at no cost.

Branch Events. One of our great joys as a community bank is hosting branch events. From our annual Customer Appreciation Day celebrations each spring to individual events planned by local teams, we enjoy welcoming our customers and fellow community members into our branches for more than just transactions. Some common branch events include fundraisers and donation drives, holiday celebrations, financial literacy training seminars, cookouts, community gatherings and networking opportunities.



Mauldin Team Preps for Customer Appreciation Day, 2017

Accessible Products

Senior-Care Lending. United specializes in working with operators that provide independent living, assisted living, memory care, skilled nursing and post-acute rehab services. United offers a variety of specialized lending options to help providers in the senior care industry focus less on the lending process and more on resident care.

Municipal Financing. United works with state, county and local governments, agencies, school districts and other organizations to provide loan products that help communities access the financing needed to improve life for area residents.

Not-for-Profit Lending. United supports local not-for-profit organizations by tailoring loan products to fit their unique needs, so they can stay true to their mission. Additionally, United offers tax-exempt bonds on a direct placement or credit enhances basis, working capital, bridge loans for grants and more.

Small Business Administration (SBA) Lending. United offers a variety of small business financing options through the Small Business Administration to help businesses grow and become more profitable.



SBA Team Preps Care Packages for Active-duty Military with the Military Support Mission, 2019

Mortgage Services: At Home With United. United offers competitive mortgage services both in-house and online. Customers work with a United mortgage loan originator who submits their loan for in-house underwriting in a short 24 hours. From there, United handles closing and funding.



United is Honored as Georgia Exceptional Lender by USDA, 2016

To support home accessibility and the Community Reinvestment Act, United offers options like state down-payment assistance programs, U-Advantage Home Purchase Grants and 100% financing depending on census tracts. A buyer may need a FlexibleMortgage for nontraditional properties or income situations, which United can also accommodate. Further, United is a direct lender for Fannie Mae and Freddie Mac and has five different 100% finance loan programs.

We offer FHA, VA and USDA loans with features like a 90-day purchase flip with an unlimited increase in value and construction lending, which includes features like a fixed-rate with a float down available for conforming. In 2018, we provided 250 FHA loans, 88 VA loans and 97 USDA loans totaling \$82,476,680.

We also offer tailored products for veterans, physicians and low/moderate-income borrowers in search of their dream home, as well as first-time homebuyers in pursuit of their first mortgage. Since 2018, we've provided nearly 2,000 mortgages to first-time homebuyers, totaling over \$342 million.

PATH Loans. United's Possibilities Achieved Through Homeownership (PATH) loan program offers up to 100% financing for low to moderate-income borrowers and high-minority census tracts within our community. This financing option gives buyers the financial and personal support they need to thrive. In 2018, we provided 107 Possibilities Achieved Through Homeownership (PATH) loans totaling \$26,411,027.

Physician Lending. For licensed physicians, United has designed a unique lending program. Special rates are available for licensed physicians, fellows, interns, residents and dentists. This program is available for purchases or refinances with no down-payment options, are ARM programs and do not require

any private mortgage insurance.

U Advantage Products. Through our U Advantage Products, if a buyer is a veteran, active-duty member of the military, military spouse or surviving spouse, they may have access to grant funds to pay for accessibility improvements, energy-efficient upgrades, down-payment or closing costs, and principal reduction assistance.

United Heroes Program. As part of our commitment to service, we strive to give back to others who serve. Through our United Heroes program, we offer seasonal discounts to qualified applicants seeking a mortgage or home loan. This program is open to a range of community heroes, including National Guard, veterans, active military, educators, healthcare providers, paramedics, correctional officers, law enforcement officers and firefighters.

Governance

The Board of Directors of United Community Banks, Inc. (“the Company”) sets high standards for the Company’s employees, officers and directors. Implicit in this philosophy is the importance of sound corporate governance. We remain focused on and committed to upholding sound governance practices to protect the interests of and create long-term value for our customers, employees and stakeholders.

Community Banking Operating Model

United’s Community Banking Model decentralizes the leadership of our markets to state presidents who are responsible for the oversight and achievement of budgeted goals set for each individual bank. With decentralized decision-making and centralized risk management, our bankers are able to be much more responsive to their markets and the customers’ needs. While operating as a locally focused bank, they have the resources of a much larger bank with specialists within many different fields. This “small bank service, large bank resources” model is a competitive advantage. Additionally, operating under a single brand with standardized products and centralized backroom support contributes to lower operating costs than many of our competitors.

Board of Directors

Board of Directors. At a high level, our Board of Directors is responsible for overseeing the governance, strategy and operation of our holding company, United Community Banks, Inc., and its banking subsidiary. The directors come from diverse backgrounds, drawing on their substantial experience in banking, government relations, insurance, real estate investment, technology, human resources and financial expertise.

It is the duty of the Board of Directors to serve as a prudent fiduciary for shareholders and to oversee the management of the Company’s business. To fulfill its responsibilities and to discharge its duty, the Board of Directors follows the procedures and standards that are set forth in these guidelines. These guidelines are subject to modification from time to time as the Board of Directors deems appropriate in the best interests of the Company or as required by applicable laws and regulations.

The following components help our board operate effectively in meeting these goals.



Community Advisory Boards. As part of our local focus, United leverages the support, guidance and expertise of local Community Advisory Boards. Community Advisory Boards are comprised of influential community members who provide knowledgeable guidance and support on business development, community involvement and sales growth opportunities for the local United bank(s).

Each local board is comprised of 5 to 15 members with three-year terms. Reappointment is made by local leadership, with a maximum tenure of nine consecutive years. After one year, a former board member can rejoin. Each board is led by local leadership.

Junior Board of Directors. The Junior Board of Directors is an educational program offered in partnership with United Community Bank. The program offers the opportunity for outstanding high school seniors to participate in structured leadership opportunities with the bank. During the 12-month program, students are exposed to areas of banking, leadership and community service with the goal of promoting civic leadership and responsibility to enrich local communities and their business environments.



Hiawassee Junior Board of Directors, 2019

Junior Board members serve as ambassadors of the bank at community functions, attend monthly Board meetings and are involved in select community activities. Students must be in good standing at school and complete an application to apply to the program. They are selected by a committee of high school representatives based on their academic excellence, extracurricular involvement and overall leadership skills.

Diversity and Inclusion

United is committed to cultivating a diverse and inclusive environment, and this commitment comes from the top of our organization down. Our board of directors is made up of members from diverse social, racial and economic backgrounds. Our Diversity and Inclusion Council is designed to foster a diverse and inclusive environment and reports directly to executive management.

We are dedicated to serving our customers and communities across all our markets. In order to be successful, we understand our workforce must be representative, reflective and understanding of those we serve. We embrace and respect differences among our employees, customers and board members, including age, race, ethnicity, disability, gender identity, national origin, gender, religion, sexual orientation and veteran status. We believe by doing so, we can deliver better service to our customers and communities while enabling our own organization to thrive.

We strive to create a culture of cultivating, preserving and celebrating diversity and inclusion throughout our entire organization. This commitment is infused within written documents, such as our Strategic Plan, as well as our ongoing practices, operational policies, recruitment and hiring processes, compensation and benefit offerings, and employee development

opportunities. Through these efforts, we desire to create an environment where our employees are celebrated for their differences and, as a result, feel empowered to contribute their best to the work we do.

Continued Learning, Career Pathing and Mentorship

We don't just want to hire great employees to help us grow. We want to hire great employees so that we can grow together. With each new team member comes new opportunity to expand and improve our team, our capabilities and our customer experience. We recognize the onboarding period as a unique moment to welcome new team members and prepare them for continued success and growth with our team.

In addition, we believe in the power of ongoing training and strive to create a culture that both encourages and rewards personal development. As result, we've invested more approximately \$3.5 million in organized training initiatives over the past eight years. Below is a snapshot of a few of the required training programs and optional development opportunities we provide to foster continued career growth for our employees.

Career Pathing. In 2016, we were excited to launch a new initiative called Career Pathing. Through our career pathing resources, we offer self-guided courses and supplemental education assets to support learning about different roles within our company as well as the skillset and experience needed to attain them. This initiative helps employees decide on goals for their career and create an actionable plan to achieve success.

Educational Offerings. Through various partnerships, we offer discounted online degree programs and certifications to each of our employees across the footprint. We understand the value in helping our employees establish goals while also offering them the tools and resources to attain them.

Skillsoft. For employees seeking personal development opportunities or who are working toward fulfilling their career pathing plan, we offer resources through Skillsoft. This program offers free and discounted online courses for soft skills like leadership, communication or work ethic.

Skillsoft is a digital database available to managers and employees companywide. Materials and resources are updated regularly with information based on the latest trends and desired topics of study.

Leadership Academy. The Leadership Academy is a development program that recognizes and nurtures the growth efforts of individual team members and emerging leaders from across our different markets. The Academy spans eight months and offers unique experiences with United's executive leadership, educational sessions through Clemson University's Center for Corporate Learning and a variety of other trainings. Participants for the program are selected annually. The nomination process is led by United's Operating Council.

Over the last three years, this program has supported emerging talent by exposing participants to different areas of banking operations, providing opportunities to broaden their understanding of the financial industry and offering significant insight to the team they work with daily.



Leadership Academy Celebration, 2019

After completing the Leadership Academy, graduates have the opportunity to further their development with executive leadership through the Executive Book Club. The club allows for small-group discussion based on a designated book, bringing together different experiences, leadership levels and ideas into one conversation where team members can assist each other in learning, growing and developing. Graduates are encouraged to continue to lead by example and teach their peers to further strengthen the team as a whole.

Talent Tidbit. Specifically designed for our managerial team, the Talent Tidbit is a quarterly publication of management tips for everyday issues leaders may face. It also includes advice and suggestions for personal development for those in a managerial role. The goal of the publication is to help our managers continue to grow and gain additional confidence in their personal management style while doing it.

Elevating Operational Excellence. This three-month program promotes cross—departmental connections

between operational managers and executive leadership. Through structured networking and development opportunities, we aim to extend our business model and practices from the top down.

People First Culture

Our employees reside at the heart of everything we do. Our people are what make United who we are. As a result, we work hard to make sure there are accessible opportunities for employees to not only learn together, but also celebrate and grow as a team. See why we won American Banker's Best Banks to Work for 2019.

Wellness Resources. While assisting employees in career growth is important, providing resources to support their health and wellness is a priority to us, as well. One such resource includes an annual Employee Health Fair, where we invite local healthcare providers to set up booths that provide check-ups and a variety of health-related services.

In 2019, our vendors provided services such as nutrition resources, general body wellness information and even massages. We also offered vision and hearing tests, flu shots, blood screenings and a PSA test at low or no costs. We encouraged our employees to participate in as many booths as possible with door prizes and cash offerings as an additional incentive. And, in true United fashion, we couldn't do this year's event without a charitable cause. We encouraged employees to donate individually wrapped snacks for Goodies from the Heart, a 501(c)(3) organization that provides school-aged children—who are largely dependent on school lunches as their primary food source—with an assortment of snacks for the weekend. The organization currently supports 230 children each week.

Predictive Index. A self-assessment test, Predictive Index provides insight into personal on-the-job behavior traits and tendencies. Having a better understanding of personal behavior traits helps our employees understand their unique strengths and value they can add to the team. It can also help them identify where they have growth opportunities. They are then able to use this knowledge to drive their personal development and better understand how they relate to the team around them. Our predictive index is available to all our employees.

CSR and Teller Mentorship. Establishing genuine connections with new hires and encouraging the sharing of knowledge across our teams, helps create an environment of accountability, friendship and open communication. As such, our mentorship program is an

important part of our new hire training process for CSRs and tellers. Designated mentors are existing employees who are identified and nominated by their local managers for excellence in their roles and in working with their team. Once in the program, mentors are supported with a mentor booklet, including a checklist, assessment and course recommendations, to equip them in effectively training their mentee in their new role. We also hold yearly interactive training opportunities that can be attended in person or via WebEx. In 2018, we hosted our largest annual mentor training to date with 44 mentors in attendance.



Bridgette Reynolds, Star Mentor Award Winner, 2018

Uconnect. Uconnect is our secure employee intranet and digital hub for employee resources and communications. Through it, employees have access to corporate announcements; technology updates; training and educational resources; product and service information; corporate news; team and department pages; role-based dashboards; employee discount opportunities; Sales and Service campaign materials; an employee directory; and an all—employee Celebrations Page, among other operational information. Commonly featured on the homepage are Uconnect Featured News Articles, a training calendar, critical technology alerts and other quick—reference tools.

URock. Within Uconnect is an internal recognition system called URock. This digital tool allows presidents, managers and team members to submit a fellow team or specific team member for recognition based on acts of standout service to customers, their community or each other. Submissions are shared with the employee's

manager, as well as members of the Operating Council and Human Resources.



United Celebrates Another Successful Year with Bank-wide Cake Day, 2019

Celebrations Page. The Celebrations Page is a feature of Uconnect that allows our teams from across each market to share in personal victories and milestones with fellow team members across the footprint. This page is less about work and more about connecting our teams. Celebrating an anniversary? Share it. Welcoming a first child? Be sure to include a photo. Our team members are so much more than employees. We're one United family. We utilize this tool as one small way to build our bigger connections.

Employee Appreciation Day. Each year, during the month of October, we celebrate our team with Employee Appreciation Day. As part of this annual tradition, we establish a theme celebrating the individual contributions of each employee and the successes of the year. Our branch managers and department leaders then host a celebration for their local teams, inspired by that theme, but focused on their team's specific interests, accomplishments and goals for the year.

In 2019, our theme was "Because of U, we are Together for Good." As part of the tradition, teams are encouraged to submit photos of their unique celebrations to be featured on our internal Celebrations Page, for employees from across all for states to enjoy.



Stockbridge Team Celebrates Employee Appreciation Day, 2018

Risk Management

Our risk management framework is not designed to avoid risk, but rather to encourage maximizing business opportunities that are consistent with the strategic objectives and risk appetite established by the board. This framework encourages a proactive risk management approach and is designed to help management identify the nature and magnitude of desirable risks. Effective risk management means we will accept some risks and reject others while seeking the optimal balance between risk and reward.

The following items set the foundation for risk at United:

- **We don't take risks we don't understand.** While the financial industry and overall economic environment are continuously changing, we desire to only take risks we believe we fully understand through experience, open contemplation and intellectual curiosity.
- **We speak up.** The risk framework of the institution is designed to promote open and honest communication about sensitive and difficult risk-taking strategies. Without the freedom of discussing difficult topics openly, we may inadvertently accept inappropriate risks.
- **We don't bet the bank.** In all our decisions, including acquisitions, portfolio investments or product decisions, we are committed to ensuring the decision is not so large that it may put the entire institution at risk.

Bank Secrecy Act/Anti-Money Laundering. United also maintains a robust, enterprise-wide Bank Secrecy Act/Anti-Money Laundering (BSA/AML) Program designed to combat money laundering, terrorist financing and other financial crimes while ensuring compliance with all applicable laws, rules and regulations. The program is supported by (1) state-of-the-art technology platforms for transaction monitoring

to detect suspicious activity; (2) comprehensive policies, procedures and internal controls to identify and mitigate risk; as well as (3) mandatory, job-specific training throughout the organization. The BSA/AML program undergoes independent testing on an annual basis.

Fair and Equal Opportunity. United is committed to offering products and services based on an assessment of customer needs, and we have prohibitions against engaging in any acts or practices that are unfair, deceptive, abusive (UDAAP) or predatory. We design products and services that help customers manage their day-to-day finances and assist them in achieving their financial goals. Products and services are reviewed for compliance with all applicable laws and regulations, including fair lending and anti-discrimination laws. Our comprehensive training plan ensures all employees understand our fair and responsible banking and lending commitment.

Security and Fraud Prevention

As part of our commitment to fraud prevention, we place a high value on equipping our teams with ongoing training opportunities and educational resources to strengthen their knowledge in safeguarding against fraud. We provide ongoing fraud training to our team in an attempt to stay abreast of fraud trends.

Additionally, we have invested in a platform that leverages Artificial Intelligence (AI) and statistical modeling for fraud mitigation and prevention. These tools allow us to proactively identify suspicious activity faster and with more accuracy than ever before across all customer and transactional channels, resulting in a comprehensive view of activities. These capabilities have positioned United for future growth in product offerings and scale in volumes.

Conclusion: Striving for More

At United, our commitment to environmental conservation, social responsibility and corporate governance is ongoing. We understand the importance of serving our customers in today's environment while also looking ahead to anticipate future needs. Through continued evaluation, research and innovation, we consistently strive for more—for our customers, the community and each other. As part of this, we welcome your input. Should you have questions, comments or recommendations on how we may further our commitment, we invite you to contact us at **1-800-UCBANK1**.