

United Community Bank Ranks #1 in Customer Satisfaction with Consumer Banking in the Southeast, 8 out of 9 Years

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GREENVILLE, S.C., April 11, 2022 /PRNewswire/ -- <u>United Community Bank</u> is proud to announce it once again ranked Highest in Customer Satisfaction with Consumer Banking in the Southeast according to the J.D. Power 2022 U.S. Retail Banking Satisfaction Study^{5M}. This marks the 8th out of the last 9 years that United has received this recognition, and the third consecutive year.



The J.D. Power U.S. Retail Banking Satisfaction Study is the longest-running and most in-depth study of the retail banking industry. Now in its 17th year, the annual study analyzes retail banking customers' satisfaction with their primary financial institution and the impact it has on bottom-line metrics, such as retention, loyalty, and advocacy.

"I'm tremendously proud of the team to receive this recognition once again. Service is at the heart of our company culture and we're pleased that our customers receive satisfaction as a result of our commitment. We are honored to have the ability to serve our communities," said Lynn Harton, Chairman and Chief Executive Officer of United Community Bank. "As customer preferences for communication and technology have evolved, we remain committed to providing excellent service across all channels of our company to meet their financial needs."

This year's study featured a redesigned methodology that is more reflective of the industry's evolution and how consumers now conceptualize satisfaction with their primary retail bank. The new methodology also has "an increased emphasis on emotional and relationship-oriented experiences, while continuing to measure more traditional metrics related to transactional and operational retail banking experiences." The redesigned Retail Banking Index Model is comprised of seven (7) factors, of which United ranked highest in six (6); 1) Account offerings, 2) Allowing customers to bank how and when I want (Convenience), 3) People, 4) Saving time and money, 5) Trust and 6) Resolving Problems or Complaints (Problem Resolution).

The 2022 study is based on responses from 101,587 retail banking customers belonging to more than 170 of the largest banks in the United States regarding their experiences with their retail bank. It was fielded from April 2021 through January 2022. For more information about the U.S. Retail Banking Satisfaction Study, visit https://www.idpower.com/business/press-releases/2022-us-retail-banking-satisfaction-study.

About United Community Banks, Inc.

United Community Banks, Inc. (NASDAGGS: UCBI) provides a full range of banking, wealth management and mortgage services for relationship-oriented consumers and business owners. The company, known as "The Bank That SERVICE Built," has been recognized nationally for delivering award-winning service. At December 31, 2021, United had \$20.9 billion in assets and 171 offices in Florida, Georgia, North Carolina, South Carolina and Tennessee along with a national SBA lending franchise and a national equipment lending subsidiary. Through its January 1, 2022 acquisition of Reliant Bancorp and its wholly-owned banking subsidiary, Reliant Bank, United added \$3 billion in assets and 25 banking offices in high growth markets in Tennessee. In 2022, J.D. Power ranked United highest in customer satisfaction with retail banking in the Southeast, marking eight out of the last nine years United earned the coveted award. United was also named one of the "Best Banks to Work For" by American Banker in 2021 for the fifth consecutive year based on employee satisfaction. Forbes included United in its inaugural list of the World's Best Banks in 2019 and again in 2020. Forbes also recognized United on its 2022 list of the 100 Best Banks in America for the ninth consecutive year. United also received ten (10) Greenwich Excellence Awards in 2021 for excellence in Small Business Banking and Middle Market Banking, including national awards for Overall Satisfaction and Likelihood to Recommend. Additional information about United can be found at www.ucbi.com.



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Emily Moseley, emily@crawford.agency, (864) 232-2302