



United Community Bank Launches Consumer-friendly United Essential Banking Account

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GREENVILLE, S.C., May 31, 2022 /PRNewswire/ -- United Community Bank is proud to expand its banking solutions with a safe and affordable account offering carefully designed to better meet the needs of more members of the communities it serves. United now offers United Essential Banking, a low-cost checking account with consumer-friendly features including no overdraft fees, low minimum deposit to open and no minimum balance requirement.



The account is certified as meeting the Bank On [National Account Standards](#) from the [Cities for Financial Empowerment Fund](#) (CFE Fund). The goal of Bank On is to ensure that everyone has access to safe and affordable financial products and services.

"United Community Bank is deeply committed to fulfilling our role as a true 'community' bank, and that includes providing resources for members of our community who may have previously not had access to traditional banking services," said Rich Bradshaw, President and Chief Banking Officer. "We believe a basic transaction account is a critical first step in establishing a longer-term banking relationship that can help lead to accessing credit and saving for the future. We have worked thoughtfully to develop a product that allows us to contribute toward a stable and secure financial future for our customers and communities."

Customers can open a United Essential Banking account at any United branch location across its footprint. Additional account details can be found at ucbi.com/checking.

About United Community Banks, Inc.

United Community Banks, Inc. (NASDAQGS: 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 March 31, 2022, United had \$24.4 billion in assets and 198 offices in Florida, Georgia, North Carolina, South Carolina and Tennessee, along with a national SBA lending franchise and a national equipment lending subsidiary. In 2022, J.D. Power ranked United highest in customer satisfaction with consumer 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 recognized United as one of the top ten World's Best Banks in 2022. Forbes also included 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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