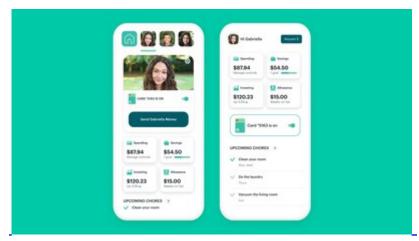


United Community Partners with Greenlight to Help Families Raise Financially-Smart Kids and Teens

April 25, 2023

GREENVILLE, S.C., April 25, 2023 /PRNewswire/ -- United Community is proud to announce a new partnership with Greenlight[®] Financial Technology, Inc. to provide United customers free access to the award-winning Greenlight family finance app, available through the Greenlight for Banks program. This collaboration is part of United's commitment to Financial Literacy Month (April) and highlights the bank's purpose - to use our skills as bankers to improve the financial health and well-being of our customers and our communities.



"United's partnership with Greenlight will further enable our customers to teach their children about money, helping form healthy financial habits that will last a lifetime," said Lynn Harton, Chairman and CEO of United Community. "Nearly all – 97 percent – of parents say financial knowledge and skills are necessary for kids to achieve life goals and 93 percent of teens agree."

With Greenlight, United parents are equipped with cashless convenience and peace of mind to automate allowance, manage chores, set flexible spending controls, and send money instantly. Their kids and teens get hands-on money management experience learning to earn, save, and spend wisely with parental supervision, using the Greenlight debit card and banking app. Kids and teens also have access to Greenlight Level UpTM, an in-app financial literacy game with best-in-class curriculum, educational challenges, and rewards.

"We designed the Greenlight for Banks program to help financial institutions better serve families and engage the next generation with best-in-class financial education," said Matt Wolf, SVP of Business Development at Greenlight. "Community banks like United Community are uniquely well-equipped to help improve financial literacy with their strong commitment to the community and excellent care of customers."

United customers will receive a Greenlight subscription for free when they register online through a dedicated page on <u>ucbi.com</u> and add their United account as a funding source. Parents can add up to five kids, each with their own debit card.

The program is expected to become available to United customers in late-May.

About United Community Banks, Inc.

United Community Banks, Inc. (NASDAQ: UCBI) is a top 100 U.S. financial institution with \$25.9 billion in assets, and through its subsidiaries, provides a full range of banking, wealth management and mortgage services. UCBI is the financial holding company for United Community Bank ("United Community") which has 207 offices across Alabama, Florida, Georgia, North Carolina, South Carolina, and Tennessee, as well as a national SBA lending franchise and a national equipment lending subsidiary. United Community is committed to improving the financial health and well-being of its customers and ultimately the communities it serves. Among other awards, United Community is a nine-time winner of the J.D. Power award that ranked the bank #1 in customer satisfaction with consumer banking in the Southeast and was recognized in 2023 by Forbes as one of the World's Best Banks and one of America's Best Banks. The bank is also a multi-award recipient of the Greenwich Excellence Awards, including the 2022 awards for Small Business Banking-Likelihood to Recommend (South) and Overall Satisfaction (South), and was named one of the "Best Banks to Work For" by American Banker in 2022 for the sixth consecutive year. Additional information about United can be found at www.ucbi.com.

About Greenlight

Greenlight Financial Technology is the family fintech company on a mission to help parents raise financially-smart, independent kids. Its product, Greenlight, is an award-winning banking app, complete with a debit card for kids and teens, cash back credit card for parents, and safety features for the whole family. Parents can automate allowance, manage chores, set flexible spend controls, and invest for their family's future. Kids and teens learn to earn, save, spend wisely, give, and invest with parental approval. Together, families can also stay safe and connected with location sharing, SOS alerts, and crash detection with automatic 911 dispatch to get help if they need it.

The Greenlight Debit Card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International. The

Greenlight Family Cash Card is issued by First National Bank of Omaha (FNBO®), member FDIC, pursuant to license by Mastercard International. Greenlight Investment Advisors, LLC, an SEC Registered Investment Advisor, provides investment advisory services to its clients. Investing involves risk and may include the loss of principal. Greenlight is a financial technology company, not a bank. The Greenlight app facilitates banking services through Greenlight's bank partners. For more information, please visit: greenlight.com.

C View original content to download multimedia: https://www.prnewswire.com/news-releases/united-community-partners-with-greenlight-to-help-families-raise-financially-smart-kids-and-teens-301807058.html

SOURCE United Community Bank

United Community Contact: Joy Marshall, Joy_Marshall@ucbi.com, (864) 241-8738; Greenlight Contact: Jessica Tenny, comms@greenlight.com