

Set forth below is an internal newsletter to employees of First Miami Bancorp, Inc. regarding the proposed merger of First Miami Bancorp, Inc., with and into United Community Banks, Inc.



**United
Together**

Merger News:

Key transaction milestone dates*:

- Q3: Legal close
- October 23: Conversion

*subject to regulatory approval

A website has been set up on ucbi.com for our FNBSM partners and their clients that includes FAQs, resources, press releases, and more!

Human Resources:

United's Human Resources Department is working closely with FNBSM leaders to begin the transition to convert FNBSM to the United payroll system, effective as of legal close in Q3. HR will also work closely with IT departments on both sides to make the process of switching payroll systems as smooth as possible. Like FNBSM, United uses the ADP Workforce Now platform, which should help to make this a familiar and easy transition for our FNBSM teammates. You will receive more updates on payroll changes as we get closer to the legal close date.

If you have payroll or specific compensation questions, we welcome you to use the unique HR inbox set up for FNBSM employees: UnitedTogether_Questions@ucbi.com

Upcoming topics from HR:

- o Benefits overview
- o Time off

United's Culture: Who We Are

Last week, we introduced you to our United Community Bank Chief Risk Officer, Rob Edwards.

This week, in our continued Getting to Know U series, meet our Chief Banking Administrative Officer, [Gene Gibson](#).



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Together**

United News:

On Tuesday, March 28, members of United's Operating Council visited FNBSM to meet with the team and conduct a Q&A panel.



IMPORTANT INFORMATION FOR SHAREHOLDERS AND INVESTORS

In connection with the proposed merger between United Community Banks, Inc. (“United”) and First Miami Bancorp, Inc. (“First Miami”), United intends to file with the SEC a registration statement on Form S-4 that will include a proxy statement of First Miami to be sent to First Miami’s shareholders seeking their approval of the merger agreement. The registration statement also will contain the prospectus of United to register the shares of United common stock to be issued in connection with the Merger. INVESTORS AND SHAREHOLDERS OF FIRST MIAMI ARE ENCOURAGED TO READ THE REGISTRATION STATEMENT, INCLUDING THE PROXY STATEMENT/PROSPECTUS THAT WILL BE A PART OF THE REGISTRATION STATEMENT WHEN IT BECOMES AVAILABLE AND ANY OTHER RELEVANT DOCUMENTS FILED BY UNITED OR FIRST MIAMI WITH THE SEC, INCLUDING ANY AMENDMENTS OR SUPPLEMENTS TO THE REGISTRATION STATEMENT AND THOSE OTHER DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION ABOUT UNITED, FIRST MIAMI AND THE MERGER.

The registration statement and other documents filed with the SEC may be obtained for free at the SEC’s website (www.sec.gov). You will also be able to obtain these documents, free of charge, from United at the “Investor Relations” section of United’s website at www.ucbi.com. Copies of the definitive proxy statement/prospectus will also be made available, free of charge, by contacting United Community Banks, Inc., P.O. Box 398, Blairsville, GA 30514, Attn: Jefferson Harralson, Telephone: (864) 240-6208, or First Miami Bancorp, Inc., 5750 Sunset Drive, South Miami, FL 33143, Attn: Pablo Rodriguez, Telephone: (305) 662-5473.

PARTICIPANTS IN THE TRANSACTION

United and First Miami, and certain of their respective directors and executive officers, under the rules of the SEC may be deemed to be participants in the solicitation of proxies from First Miami’s shareholders in favor of the approval of the merger agreement. Information about the directors and officers of United and their ownership of United common stock can be found in United’s definitive proxy statement in connection with its 2023 annual meeting of shareholders, as filed with the SEC on April 5, 2023, and other documents subsequently filed by United with the SEC. Additional information regarding the interests of these participants will also be included in the proxy statement/prospectus pertaining to the transaction if and when it becomes available. Free copies of this document may be obtained as described above.