

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:

Welcome to United Community Bank!

Over the course of the coming weeks and months, United will be giving weekly updates about merger news, covering specific topics from our Human Resources Department, and providing a glimpse into who we are as a company and as individuals.

We anticipate, subject to regulatory approval, the legal closing date to be in Q3 with a conversion date scheduled for October 23, 2023.

In the meantime, our teams will be routinely traveling to Miami to get to know the FNBSM team members and discuss the transition plans.

Below is a picture from the February 15 meeting with United's and FNBSM's leadership teams.

We look forward to growing with you and becoming stronger together.



United's Culture: Who We Are

At United, we deeply value relationships and community. We created our Getting to Know U video series as a way to learn about the people and places that make up and lead our company.

Learn more about Rich Bradshaw, our President and Chief Banking Officer, in his [Getting to Know U video here!](#)

Human Resources:

United's HR Department will be covering a topic each week to answer questions ahead of the transition, including:

- Compensation specifics
- 401K retirement and deferred compensation
- Benefits overview
- Payroll

We welcome any questions you might have through our unique HR inbox set up for FNBSM employees:
UnitedTogether_Questions@ucbi.com

Customer Communication:

As we transition, we know your customers will have questions. Next week, we will share a list of FAQs that will go to FNBSM customers that will answer many questions and provide some next steps.

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 2022 annual meeting of shareholders, as filed with the SEC on March 25, 2022, 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.