

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

United News:

This week, we are pleased to host members of FNBSM's leadership team at our annual Senior Leadership Conference in Greenville, SC. Two-hundred leaders from across the footprint will gather to hear from executives and guest speakers, learn more about our company, and meet teammates. This year's theme is "Be the Heart," and will focus on the heart of leadership.



United's Culture: Who We Are

Last week, we introduced you to our United Community Bank Chief Human Resources Officer, Holly Berry.

This week, in our continued Getting to Know U series, meet our Chief Information Officer, [Mark Terry](#).



**United
Together**

Human Resources:

United and FNBSM leaders continue to meet to complete the job mapping process. While many of the job titles will remain the same, if an employee's job title changes, HR will notify those employees in writing. The communication will explain that while a job title might change, the functions of the job will remain the same. United will honor FNBSM's original hire dates, which determine eligibility for certain benefits including vacation and anniversary milestones.

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

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.