

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



United
Together

Merger News:

The first co-branded communication ANB customers will receive will be a welcome letter following legal close.

A more formal communication plan will be shared with the team early next year.

United Community's Operating Council is made up of a diverse group of leaders with different backgrounds and skillsets, but their love for family, fun, and teamwork unites them. Get to know more about each member of our executive leadership team and their role by watching the videos below (available at <https://www.youtube.com/@unitedcommunitybanking/featured>).

Rob Edwards, Chief Risk Officer
Melinda Davis Lux, General Counsel
Rich Bradshaw, President and Chief Banking Officer
Jefferson Harralson, Chief Financial Officer
Mark Terry, Chief Information Officer
Gene Gibson, Chief Banking Administrative Officer
Holly Berry, Chief Human Resources Officer
Abraham Cox, Chief Marketing Officer

United's Culture:

Who We Are

United Community's purpose is to build communities. Our team has a strong belief in volunteering and giving back to the areas where they live and work.

The United Community Bank Foundation was established to foster this spirit of community involvement.

[Click here](#) to view our Community Impact report and read stories of our teammates making a difference (available at <https://www.ucbi.com/ucb-foundation>).





**United
Together**

Human Resources:

One of United Community's measures is to be a great place for great people to work. For ANB employees impacted by the acquisition, our HR department encourages you to apply for open positions on our hiring page.

To do that, visit the United Community career page (<https://www.ucbi.com/careers>) and click on 'View Current Openings.' There you'll find many opportunities! After you apply, please email UnitedTogether_Questions@ucbi.com to let our HR team know.

If you experience any issues or are unable to apply online, please call HR at 706-439-6550.

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

Happy Holidays!

We will pause our newsletter until after the new year. We wish you a wonderful holiday season!



IMPORTANT INFORMATION FOR SHAREHOLDERS AND INVESTORS

In connection with the Merger, United will file with the SEC a registration statement on Form S-4 that will include a proxy statement of ANB Holdings to be sent to ANB Holdings' 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 ANB HOLDINGS 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 WITH THE SEC, INCLUDING ANY AMENDMENTS OR SUPPLEMENTS TO THE REGISTRATION STATEMENT AND THOSE OTHER DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION ABOUT UNITED, ANB HOLDINGS 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 or from ANB Holdings at www.americannationalbank.com. Copies of the definitive proxy statement/prospectus will also be made available, free of charge, by contacting United Community Banks, Inc., 200 East Camperdown Way, Greenville, South Carolina 29601, Attn: Jefferson Harralson, Telephone: (864) 240-6208, or ANB Holdings, Inc., 4301 North Federal Highway, Oakland Park, Florida 33308, Attn: Ginger Martin, Telephone: (954) 267-8108.

PARTICIPANTS IN THE TRANSACTION

United, ANB Holdings 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 ANB Holdings' shareholders in favor of the approval of the Merger Agreement. Information about such directors and executive officers of United and their direct or indirect interests, by security holdings or otherwise, can be found under the headings "Director Compensation," "Director Independence," "Executive Compensation," and "Security Ownership" in United's definitive proxy statement in connection with its 2024 annual meeting of shareholders, as filed with the SEC on April 2, 2024 (available at: https://www.sec.gov/Archives/edgar/data/857855/000110465924042444/tm248368d7_def14a.htm), and other documents subsequently filed by United with the SEC. To the extent holdings of United common stock by its directors or executive officers have changed since the amounts set forth in United's definitive proxy statement in connection with its 2024 annual meeting of shareholders, such changes have been or will be reflected in filings with the SEC on Form 3 (Initial Statement of Beneficial Ownership of Securities), Form 4 (Statement of Changes in Beneficial Ownership) or Form 5 (Annual Statement of Beneficial Ownership of Securities) (which are available at EDGAR Search Results [https://www.sec.gov/edgar/search/#/category=form-cat2&ciks=0000857855&entityName=UNITED%2520COMMUNITY%2520BANKS%2520INC%2520\(UCB%252C%2520UCB-PI\)%2520\(CIK%25200000857855\)](https://www.sec.gov/edgar/search/#/category=form-cat2&ciks=0000857855&entityName=UNITED%2520COMMUNITY%2520BANKS%2520INC%2520(UCB%252C%2520UCB-PI)%2520(CIK%25200000857855))). Further information regarding the direct or indirect interests of the directors and executive officers of United, along with information about the directors and executive officers of ANB Holdings and their direct or indirect interests and information regarding the interests of other persons who may be deemed participants in the solicitation, may be obtained by reading the proxy statement/prospectus regarding the Merger when it becomes available. Free copies of this document may be obtained as described above.