



PERSONAL CHECKING

If you
had a...

E-Checking,
Club Checking*

Regular Checking
Thrifty Checking
Easy Money
Checking

55 and
Better

Super NOW

NEW

NEW

You now
have a...

Rewards Checking⁵
(Value Checking with
Rewards Package)

Value Checking

**Interest Checking
with Team 50
Package**

Interest Checking

Guardian Checking⁴

University Checking
(for Students)

Minimum Opening
Deposit

\$100.00

\$100.00

\$1,000.00

\$1,000.00

\$100.00

\$1.00

Minimum Required
Balance

\$0

\$0

\$1,000.00

\$1,000.00

N/A

\$0

Interest Bearing

No

No

Yes

Yes

No

No

Monthly Service
Fee

None¹

None¹

\$7.50
(Only if required balance
falls below \$1,000 any day
of the statement cycle)¹

\$7.50
(Only if required balance
falls below \$1,000 any day
of the statement cycle)¹

\$4.95⁴

None¹

Included Services

**Digital Banking: Online & Mobile² • Beacon Alerts² • UCB Card Controls² • Direct Deposit
Online Bill Pay • Zelle® • Mobile Deposit² • E-Statements¹ • Mobile Wallet² • 24/7 ATM Access³**

Debit Card

**Everyday Points
or Custom Debit Card**

**Regular or Custom
Debit Card**

**Everyday Points
or Custom Debit Card**

**Everyday Points
or Custom Debit Card**

**Everyday Points
or Custom Debit Card**

**Any of our Debit Card
Options**

Account Benefits

INCLUDES: Rewards
Package

OPTIONS: Add Team
50 Benefits

OPTIONS: Add
Rewards Package⁵
and/or Team
50 Benefits

**TEAM 50 BENEFITS
INCLUDES FREE:**
- Team 50 Style Checks
- Paper Statements
- Notary Services
- Cashier's Checks
- Fax Services

INCLUDES: Rewards
Package

OPTIONS: Add Team
50 Benefits

INCLUDES: Guardian
Checking Benefits⁴

OPTIONS: Add
Rewards Package⁵
and/or Team 50
Benefits

OPTIONS:
Add Rewards Package⁵

*Special Note for MCB Club Checking account holders: Just like your Club Checking, UCB Guardian Checking⁴ offers accidental death and dismemberment insurance - and so much more for even less! You can get ID Protect and Cell Phone Protection along with many more savings and discounts available. Restrictions and \$4.95 monthly fee apply; authentication, registration, and activation required. Visit with your Banker for complete details to see if Guardian Checking is a better fit for you!

Rewards Package⁵ | Add to Any NEW Eligible Account!

Sign up for an **Everyday Points Debit Card** to get started. The Everyday Points Debit Card allows you to earn points for purchases you make every day. You can redeem points for cash back, travel, or gift cards⁵. To earn bonus reward points redeemable for a \$50 gift card, simply enroll in and use the following services:

- Direct Deposit
- Digital Banking
- Bill Pay
- E-Statements
- Everyday Points Activation

Earn 5500 points for opening your new account with an Everyday Points Rewards debit card and enrolling in the above services.

Earn 500 points for activating your Everyday Points Rewards in Digital Banking. Ask your banker how to get started.

Earn 1 point for every \$2.00 you spend when you choose "credit" or sign for your purchases or select "Visa Debit" if provided a choice of networks.

Every 6,000 points earned can be redeemed for a \$50 Visa Gift Card.



CUSTOM CARD

The UCB "Custom" debit card allows you to upload your favorite photo or choose from one of our galleries to make your debit card uniquely yours. Visit UCBcardshop.com to design your card today!

1. E-Statements provided monthly at no charge. Option to receive paper statement production and delivery is \$2.95 per month. This fee does not apply to Guardian, University and Team 50 Checking accounts. 2. Your cellular provider's data and text messaging rates may apply. 3. Fees may be assessed by ATM machines not owned by United Community Banks. 4. GUARDIAN CHECKING: Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions for the applicable Benefits. Some Guardian Checking Benefits require authentication, registration and/or activation. The \$4.95 monthly fee is charged regardless of the separate registration/activation actions required to receive select benefits. To register/activate each of your eligible benefits, visit Guardian.ClubChecking.com or call 866-210-0361. Cellular telephone bill must be paid through this account. The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Some discounts are available online only. Insurance Products are not insured by the FDIC or any Federal Government Agency; Not a deposit or of guaranteed by the Bank or any Bank Affiliate. 5. EVERYDAY POINTS BONUS REWARDS PACKAGE: Offer is valid for NEW Checking Accounts only. Upon activation of required products and services, you will receive bonus points redeemable for a \$50 gift card. The rewards points may be reported to the IRS as interest income. An active debit card is required to earn points. E-Statement use is required to redeem points. Points are earned on qualifying signature-based transactions and are dependent upon merchant discretion. Time frame for points to be credited to point bank may vary. For more information about the Everyday Points rewards program, please visit your nearest United Community Bank location or UCBbank.com/points.



PERSONAL SAVINGS

If you had a...

Statement
Savings

Money
Market

Junior
Savings

Holiday
Club

You now have a...

UCB
Savings Account

Money Market
Savings Account

Learn & Earn
Savings Account

Christmas Club
Savings Account*

Minimum Opening Deposit	\$100.00	\$2,500.00	\$1.00	None
Minimum Required Balance to Avoid Service Charge	\$100.00	\$2,500.00	None	None
Interest Bearing	Yes	Yes (Tiered interest structure based on balance)	Yes	Yes
Monthly Service Fee	\$1.00 only if minimum required balance falls below \$100.00 any day of the statement cycle	\$7.50 only if minimum required balance falls below \$2,500.00 any day of the statement cycle	None	None
Features included with all Savings accounts	Digital Banking: Online & Mobile ¹ • Beacon Alerts ¹ • Direct Deposit E-Statements • 24/7 ATM Access ²			
ATM Card with 24/7 ATM access	Yes ²	Yes ²	No	No
Transaction Limits ⁶	Up to 6 debit transactions allowed per calendar month ³	Up to 6 debit transactions allowed per calendar month ⁴	Up to 6 debit transactions allowed per calendar month ³	1 automatic withdrawal every November 1st ⁵

*Special note for Christmas Club Account Holders: Your current, scheduled Oct. 10 disbursement of funds will not be affected. Beginning in 2027, November 1st is the last day to deposit funds for the current year's interest and automatic withdrawal of all funds from your Christmas Club. One automatic withdrawal of all funds (by transfer to another UCB account) is allowed each year on November 1st without penalty.

Other Savings Options

CDs - CERTIFICATES OF DEPOSIT

CDs are a great choice when you want a greater return on your investment and don't need immediate access to your money. Invest as little as \$1,000 and receive competitive rates guaranteed for the term you select. We can help you build a CD portfolio to save time and put your money to work.

IRAs - INDIVIDUAL RETIREMENT ACCOUNTS

IRAs aren't just for retirement anymore - save for your first home or maybe a college degree and even realize tax advantages (consult a tax advisor). Learn more about the type of IRA that offers you the options, benefits, and flexibility you need.

HEALTH SAVINGS ACCOUNTS

Health Savings Accounts are designed to help individuals save for qualified medical and retirement health expenses. They also help businesses provide affordable health insurance plans with income tax benefits (consult a tax advisor).

For more detailed information, call or visit your banker today.

Save Automatically

Remember to "pay yourself first" by setting up an automatic savings plan. It's free, it's easy, and best of all it adds up! Consider setting aside as little as \$25 each week to be automatically deposited into your savings account.

You can start an automatic savings plan at the bank or check with your employer about setting up automatic payroll deposits. Have a little extra one week? Before it burns a hole in your pocket, use online or mobile banking¹ to transfer it to your savings account right away.



LEARN & EARN SAVINGS ACCOUNT

Teach your child the responsibility of saving money with a Learn & Earn Savings Account. Designed for children under the age of 18. Plus, be sure to ask your banker about the Hoorays 4 A's program that rewards your K-12th grade student for A's earned in fundamental subjects.

1. Your cellular provider's data and text messaging rates may apply. 2. Fees may be assessed by ATM machines not owned by United Community Banks. 3. A \$2.00 fee will be charged for each debit transaction in excess of six per calendar month. 4. A \$7.50 fee will be charged for each debit transaction in excess of six per statement cycle. 5. Any other withdrawals will require bank approval. If a withdrawal is approved, interest accrued on the amount withdrawn will be forfeited. See a banker for details. 6. Specific transaction limits may apply. See a banker for details.



BUSINESS CHECKING ACCOUNTS

If you had a...

Small Business,
Large Business
Checking

NEW

NEW

NEW

NEW

You now have a...

Small Business
Checking

Simplified
Small Business
Checking

Business
Checking¹

Business
Interest
Checking

Business
Money Market
Savings

Qualifying Parties

Checking (DBA) for start-up and small businesses with low transaction volume

Checking for small to mid-sized business with moderate activity and balances

Checking for medium to large businesses and corporations with higher balances and activity levels

Interest-Bearing Checking for sole-proprietors and not-for-profits with moderate balances and limited activity

Interest-Bearing Money Market for businesses with high balances and low transaction volume

Minimum Opening Deposit

\$100.00

\$100.00

\$100.00

\$100.00

\$100.00

Interest Bearing

No

No

No

Yes

Yes

Minimum Average Daily Collected Balance to Avoid Monthly Service Fee

\$0.00

\$15,000.00

\$10,000.00

\$5,000.00

\$10,000.00

Monthly Service Fee

None

\$25.00²

\$5.00^{1,2}

\$3.00²

\$5.00²

Fee Per Debit

A combination of debits and items deposited up to 200 per statement cycle are free. A \$0.25 fee will apply for each item over 200.

A combination of debits and items deposited up to 400 per statement cycle are free. A \$0.25 fee will apply for each item over 400.

\$0.10 Per Debit (checks paid, ACH debits, or ATM/Debit Cards)¹

\$0.10 Per Debit (checks paid, ACH debits, or ATM/Debit Cards)

N/A (See transaction limits below³)

Fee Per Credit

\$0.05 Per Item deposited (only if \$10,000 average collected balance is not maintained)

\$0.10 Per Item Deposited (checks or ACH credit)¹

\$0.07 Per Item Deposited (checks or ACH credit)

\$0.05 Per Item deposited (only if \$10,000 average collected balance is not maintained)

Account Analysis

N/A

N/A

Available¹

N/A

N/A

Transaction Limits

None

None

None

None

Conduct up to 6 free debits per month³

Positive Pay

The safe processing of your transactions is of utmost importance and because ACHs and checks continue to be a high-value target for fraud, we offer Positive Pay to help protect you from fraud loss. Positive Pay allows you to:

- ✓ Inquire on the status of checks, place stop payments, print an image of a cleared check, add checks to the issued file and determine if exceptions should be paid
- ✓ Reduce or eliminate potential for fraudulent or altered checks
- ✓ Provide multiple layers of security
- ✓ Prevent paying a check with an encoding error
- ✓ Ensure stale-dated, voided, or stop-pay checks are not paid



Ask Your Banker about Visa Business Debit & Credit Cards!

1. The fees in the Business Checking account can be offset totally or in part by the Earnings Credit Rate (ask your Banker for the current rate).
2. The monthly service fee will be waived if you maintain the minimum average daily collected balance each calendar month. 3. A \$7.50 fee will apply for each debit transaction in excess of 6 per calendar month. Limited pre-authorized transfers and withdrawals include checks, drafts, debit card or similar order, systematic savings plans, sweep service, telephone and Internet banking transfers.