



A division of United Community Bank

January 6, 2021

<Name Line 1>
<Name Line 2>
<Address Line 1>
<Address City> <Address State> <Address Zip Code>

Dear Client,

Thank you for your choosing to bank with Seaside Bank and Trust. We are honored to have served clients with a fundamentally different approach to banking for the past 15 years, and we are excited to continue our relationship into the future.

Last year we strengthened our business by joining the United Community Bank family. While our commitment to you and your financial needs remains the same, our relationship with United Community Bank brings expanded capabilities. We are proud to now offer additional financial solutions in areas such as residential lending, SBA lending and enhanced commercial banking solutions. We look forward to exploring these services with you and discovering new ways to help you reach your financial goals.

Bank Account Transition

On February 20, 2021, we will fully merge Seaside's operating system into United Community Bank's.

As we approach the final weeks of this transition, we want to make sure you feel informed and confident about any changes that will impact you personally. As a result of our system integration, your deposit accounts will undergo minor changes as they transition to accounts with similar benefits and features. Please review the Product and Service Transition Guide enclosed with this letter for important information and specific details regarding your new Seaside Bank and Trust deposit accounts.

New Debit Card

In a few weeks, clients with a Seaside Bank and Trust debit card will receive a new debit card. **Please continue using your current debit card until Friday, February 19 at 6:00 p.m., at which time you should activate and begin using your new card.** You will be issued a new debit card number; therefore, you will need to securely discard your old card after February 19 and update your card information anywhere it is saved, including on sites where you have arranged recurring payments.

Enhanced Online Banking

Beginning Sunday, February 21 at 7:00 p.m., you will also enjoy an enhanced online and mobile banking experience. The new system is safe, secure and accessible from your desktop, tablet or smartphone. **There are a few steps you will need to take to enroll and enjoy the new online and mobile banking system.** Details may be found in the enclosed Product and Service Transition Guide and additional information will be provided prior to transitioning to the new system.

As we take this exciting step forward, our goal is to make this transition as seamless as possible for you. If you have questions, please contact your Client Advisor, Financial Concierge or our main office at 407.567.2222. Thank you for the opportunity to serve you. It is our privilege.

Sincerely,

A handwritten signature in black ink, appearing to read "Gideon Haymaker". The signature is fluid and cursive, with a large initial "G" and "H".

Gideon Haymaker
President
Seaside Bank and Trust