COMPANY NAME DISCLOSURE

Dear Valued Customer,

Thank you for choosing to open a deposit account with us. We are very excited to share with you our recently announced merger with United Community. We are confident that you will find United's primary focus is providing the highest level of service to all our clients.

On August 3, 2026, Peach State Bank and Trust became part of United Community Bank. Until the system integration of the two companies is completed in February 2027, Peach State will operate as a trade name of United Community Bank.

As a result of our merger, all new deposit accounts opened with Peach State will be considered deposits of United Community Bank for FDIC insurance purposes and will be insured up to the maximum allowed by the FDIC at one institution based upon account ownership and type. If you have existing deposit accounts with Peach State, those accounts will continue to be separately insured for a period of six (6) months following the merger, which occurred on August 3, 2026.

As we near the integration of our two banks in February 2027, we will share more detailed information. Our goal is for this transition to be as seamless as possible, ensuring that your banking experience remains as simple and reliable as ever. On behalf of our team, thank you for your business and continued support.