United Bank

SYSTEM UPGRADE

AUGUST 2025

GETTING READY FOR THE UPGRADE

Updated August 1, 2025

What's Inside?

Information in this Upgrade Guide is current as of August 1, 2025.

We're Upgrading Our Computer System and Digital Banking

United Bank will undergo a System and Digital Banking Upgrade the weekend of August 15–18, 2025 to improve how we serve you and support future enhancements.

From 5 P.M. Friday through Monday morning, some services will be unavailable. We appreciate your patience during this scheduled disruption.

Following the upgrade, there will be changes in how you access certain services. The following information provides instructions and support to guide you through any updates – and we'll be here to help you, too.

Stay Informed and Plan Ahead

This guide includes the key information you need to prepare for United Bank's System and Digital Banking Upgrade. The steps outlined below will help you get ready and know what to expect.

We'll continue to share updates through email, in-branch materials, social media, and at UnitedBank.com. Keep this guide handy – it's a valuable reference both before and after the upgrade.

Update Your Contact Information

Make sure we have your current contact information, including your phone number, mailing address, and email, so you don't miss any important updates. Visit a branch or call our Contact Center at 251-446-6000 or 800-423-7026 for assistance.

Stay Informed

Get the most current information at UnitedBank.com/Upgrade or by scanning the QR code with your phone.

Customer Service Availability Snapshot

UPGRADE BEGINS	UNAVAILABLE	COMPLETE
Friday Aug. 15	**Sat. - Sun. Aug. 16-17**	**Monday Aug. 18**
@ 4 P.M. United Bank ATMs are UNAVAILABLE. **@ 5 P.M.** Debit Cards and Credit Cards are AVAILABLE. Online Banking, Mobile Banking and Phone Banking are UNAVAILABLE.	Debit Cards and Credit Cards are AVAILABLE. Online Banking, Mobile Banking, Phone Banking and United Bank ATMs are UNAVAILABLE. All Branches are Closed* Contact Center is Closed*	All Services AVAILABLE All Branches are Open Contact Center is Open

*Normal weekend schedule

We're here to help

We know change can bring questions, and our team is ready to support you every step of the way. If you need assistance before, during, or after the upgrade, we encourage you to reach out:

Stop by any United Bank branch for in-person support from our team.
Monday–Friday, 9 A.M. to 4 P.M. at all 19 branch locations.

Call our Contact Center at 251-446-6000 or 800-423-7026 for assistance during business hours.
Monday - Friday from 8:00 A.M. to 5:00 P.M.

Whether it's help re-enrolling, navigating the new digital banking services, or understanding what's changing – we're here for you.

What to Expect Over Upgrade Weekend

The upgrade begins at 5 P.M. on Friday, August 15, with full service resuming Monday morning. Below is an overview of what will – and won't – be available during that time, along with **TAKE ACTION** tips to help you prepare.

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FRIDAY, AUGUST 15 AT 5:00 P.M.

Debit Cards and Credit Cards You can continue using your cards.

ATMs United Bank branch ATMs will be **unavailable beginning at 4 P.M. on Friday, August 15.** You can withdraw cash from other ATMs, including those at convenience stores, retailers, and participating networks.

Branches All United Bank branches will be closed per our normal weekend schedule and reopen for regular business hours on Monday.

Contact Center Our Contact Center will be closed per our normal weekend schedule and resume regular service on Monday.

Online and Mobile Banking These services – including mobile deposit – will be unavailable during the upgrade period.

BankLine Phone Banking This service will also be unavailable during the upgrade window and will return once the upgrade is complete.

Bill Pay Bill Pay will be unavailable beginning at the start of the upgrade. Any scheduled payments will be processed as planned.

E-Statements and Transaction History If you're currently enrolled in E-Statements, we'll notify you ahead of the upgrade if any steps are required to maintain your enrollment. Your transaction history will carry over, but past E-Statements will be temporarily unavailable.

Download any E-Statements or transaction details you may need before 5 P.M. on August 15.

Quicken & QuickBooks Export your data from online banking into Quicken and QuickBooks software.

Export data from digital banking to Quicken and QuickBooks software before 5 P.M. on August 15.

Statement Delivery Update

All personal accounts will have a statement date of the 15th of each month going forward. All non-personal accounts will have a statement date at month-end.

Wire Cut-Off Times

The international wire cut-off time is changing to 1 P.M., while the domestic wire cut-off time will remain at 3:30 P.M. in Digital Banking.

System upgrade in progress.

All United Bank branches and Contact Center are closed.

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SATURDAY, AUGUST 16

SUNDAY, AUGUST 17

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MONDAY, AUGUST 18

All services will be restored on the morning of Monday, August 18, so you can resume your banking as usual. **TAKE ACTION** steps are noted below to help you navigate the transition and minimize any disruption.

Debit Cards, Credit Cards, and ATMs You can continue using your cards and ATMs as usual. No disruption is expected.

Branches All United Bank branches will be open during regular business hours.

Contact Center Our Contact Center will be available during regular business hours.

Online and Mobile Banking Available starting Monday, August 18.

Existing Users:
Go to UnitedBank.com or open the United Bank Digital app. Log in with your existing username. Be prepared to enter personal identifying information as prompted. Do not select "First Time User? Enroll Now." You'll create a new password during your first login. Use your new password for both online and mobile banking.

New Users:
Enroll at UnitedBank.com or in the United Bank Digital app starting Monday. You'll need to enter personal identifying information, as well as your account number, email, and phone number.

Business Customers and Digital Banking

Starting August 18, log in with your existing username and business identifying information as prompted. You'll set a new password during your first login.

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MONDAY, AUGUST 18 (CONTINUED)

Mobile Check Deposit Mobile Deposit will be available after the upgrade and re-enrollment in the new platform.

After logging in to the new Online or Mobile Banking platform, re-enroll for Mobile Check Deposit. Your request will be reviewed and approved by our team.

Bill Pay Recall, your scheduled payments will be processed as planned, and all your current payees will be available when you log in.

E-Statements and Transaction History Your transaction history will carry over, but past E-Statements are temporarily unavailable. If you're currently enrolled in E-Statements, you'll receive separate guidance if any steps are needed to maintain your enrollment. For the latest updates, visit **UnitedBank.com/Upgrade.**

If you're not enrolled in E-Statements, sign up to access your statements electronically going forward.

BankLine Phone Banking This service will be available after the upgrade window and once you've re-enrolled in the new platform.

Re-enroll and set a new PIN for our upgraded BankLine Phone Banking service. To re-enroll, call 251-368-7979 or 800-861-8752. Listen carefully because the menu options have changed.

Quicken & QuickBooks Connect your new United Bank accounts to your Quicken and QuickBooks software.

Activate your United Bank accounts in the Quicken and QuickBooks software.

Safari Browser Notice

If the Safari browser blocks access to online E-Statements or Bill Pay, it's likely due to cookie restrictions that prevent secure login.

To fix it, go to Preferences > Privacy and uncheck "Block all cookies," or use another browser like Chrome, Firefox, or Edge.

Welcome to Your New Digital Banking Experience

Connect to your United Bank accounts at home and on-the-go. Our application works seamlessly across your devices and is built with advanced technology to deliver consistent experience.

Your Money, Wherever You Need It

Access your accounts on any device with a fast, secure, and reliable experience.

Built for iPhone and Android

Our apps are custom-built for your device, offering the best experience on both Apple and Android smartphones and tablets.

Track Your Finances at a Glance

See your balances, search your transaction history, and organize details with notes, images, and custom tags.

Pay Bills and Send Money

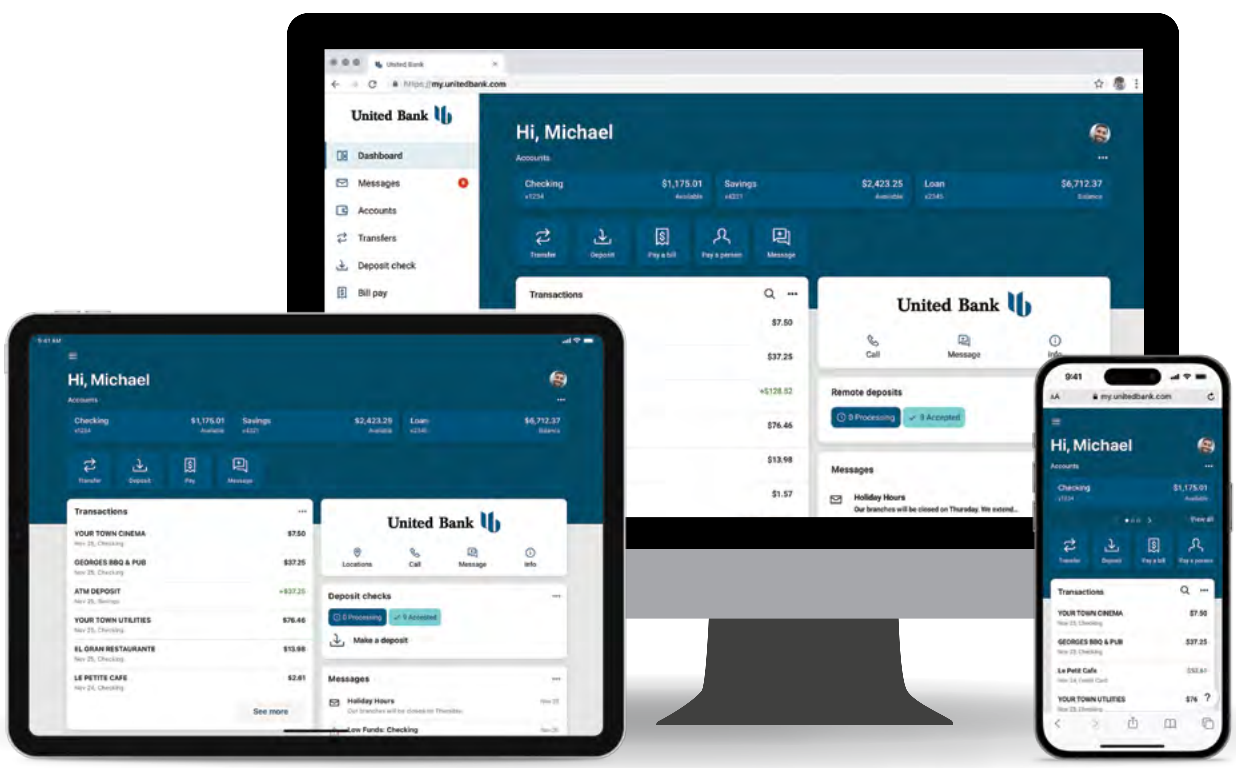
Easily pay bills or transfer money to friends and family – quickly, safely, and on your schedule.

Download the New App.

Make sure to download our new mobile app, United Bank Digital, to stay connected to your accounts at home and on the go.

Download on the App Store

GET IT ON Google Play



Mobile Banking Features

Secure Login Option

Log in quickly using fingerprint (Touch ID) or a personal PIN.

Real-Time Account Access

View balances, track activity, search transactions, add notes or images, and filter by tags.

Mobile Check Deposit

Deposit checks anytime using your device's camera.

Bill Pay & Person-to-Person Payments

Pay bills or send money to friends and family – fast and secure.

Flexible Fund Transfers

Easily schedule one-time, recurring, or future-dated transfers.

Customizable App Layout

Personalize your dashboard by arranging features to fit your needs.

Summary of Account Changes

Effective Date: August 18, 2025

This summary outlines upcoming product changes to the United Money Fund – Personal and United Money Fund – Non-Personal accounts at United Bank. These product changes to account names, fees, and terms will take effect on August 18, 2025. Below is a comparison outlining the current product name and the new name after the upcoming upgrade and a summary of key changes.

United Money Fund – Personal → Personal Tiered Money Market

Key Changes:

- Now categorized under the Personal Tiered Money Market product type
- See below for updated terms, fees, and interest rates

United Money Fund – Non-Personal → Non-Personal Tiered Money Market

Key Changes:

- Now categorized under the Non-Personal Tiered Money Market product type
- See below for updated terms, fees, and interest rates

Advantage NOW Non-Personal → Business Checking NOW

- This is a name change only.

Public Funds NOW → Business Checking NOW

- This is a name change only.

Truth in Savings Disclosure

Personal Tiered Money Market and Non-Personal Tiered Money Market

The disclosure below contains information about the terms, fees, and interest rates for the Personal and Non-Personal Tiered Money Market product types. Interest Rates and Annual Percentage Yields are current as of July 9, 2025. The interest rate and annual percentage yield may change as often as daily. For current rate information, call (251) 446-6000.

Rate Information: This Account is an interest-bearing account. Interest rate and annual percentage yield are based on the daily balance.

- Daily balance $0–$14,999.99: 0.25% interest / 0.25% APY
- Daily balance $15,000.00–$29,999.99: 0.75% interest / 0.75% APY
- Daily balance $30,000.00–$74,999.99: 1.00% interest / 1.00% APY
- Daily balance $75,000.00–$299,999.99: 2.00% interest / 2.02% APY
- Daily balance more than $300,000.00: 2.00% interest / 2.02% APY

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account as often as daily.

Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year.

Limitations: You must deposit $15,000.00 to open this account.

Account Fees: A $15,000.00 minimum daily balance is required to avoid a monthly service charge of $20.00.

Limits and Fees Disclosure

Overdraft Items	
Non-Sufficient Funds Returned	$34.00 per return
Non-Sufficient Funds Paid	$34.00 per item
Overdraft Paid	$34.00 per item
Overdraft Returned	$34.00 per return
Official Checks	
Official Checks	$5.00 per check
Wire Transfers	
Domestic Outgoing Wire	$25.00 per transfer
Domestic Incoming Wire	$15.00 per transfer
International Outgoing Wire	$60.00 per transfer
International Incoming Wire	$45.00 per transfer
Collection Service	
Collection Service Foreign	$20.00 per item / plus cost
Collection Service Outgoing	$20.00 per item
Collection Service Incoming	$32.50 per item
Research / Balancing Assistance	
Account Research	$35.00 per hour / minimum charge
Copy/Research	$1.00 per page
Debit Card	
Instant Issue Debit Card	$10.00 per card
Night Depository	
Lock Bag	$35.00
Lock Bag Additional Key	$5.00 per key
Zipper Bag	$5.00
Safe Deposit Box	
Replacement Key	$25.00 per key
Locksmith Fee	$190.00
2" x 5"	$20.00 annually
3" x 5"	$35.00 annually
3" x 10"	$50.00 annually
4" x 5"	$27.00 annually
4" x 10"	$55.00 annually

Safe Deposit Box (continued)	
5" x 5"	$45.00 annually
5" x 10"	$60.00 annually
6" x 10"	$70.00 annually
10" x 10"	$120.00 annually
Personal Storage Compartment	$120.00 annually
Dormant Account	
Checking Account Dormancy Fee	$5.00 per month (after 1 year)
Savings Account Dormancy Fee	$5.00 per month (after 1 year)
Return Deposited / Cashed Checks	
Chargeback	$10.00 per item
Chargeback - Special Handling	$15.00
Bill Pay	
Bill Pay Consumer	$4.95 per month
Bill Pay Business	$9.95 per month
Transfers	
Overdraft Protection Transfer Fee	$5.00 per transfer
Telephone Transfer Fee	$2.00 per transfer
Miscellaneous	
Counter Checks	$2.00 per page
Early Closure Fee	$10.00 (within 180 days)
Christmas Savings Withdrawal	$10.00 per withdrawal
Excess Savings Withdrawal	$5.00 per withdrawal (in excess of 2 per month)
Money Service Business	$300.00 per month
MSB Currency Fee	$0.50 per every $1,000 over $25,000
Stop Payment	$34.00 per item
Paper Statement	$4.00 per statement
Uncollected Funds Paid	$34.00 per item
Uncollected Funds Returned	$34.00 per item
Notary Fee Non-Customer	$10.00
Levy	$75.00

United Bank

UnitedBank.com

251-446-6000 | 800-423-7026

EQUAL HOUSING LENDER

Member FDIC