



ONLINE TERMS OF USE

(Last revised January 2026)

PLEASE READ THESE TERMS CAREFULLY. BY USING OUR WEBSITE, MOBILE APP, OR ONLINE SERVICES, YOU EXPRESSLY AGREE TO THESE TERMS.

1. ACCEPTANCE AND SCOPE

These Online Terms of Use (these “**Terms**”) govern your use of www.unitedbank.com, our mobile banking application, and any online services we provide (collectively, “**Online Services**”). These Terms apply to personal, family, and household uses of our Online Services.

By accessing or using our Online Services, you expressly agree with these Terms and our Online Privacy Notice. If you do not agree, you should not use our Online Services.

These Terms supplement any other applicable agreements governing your deposit accounts, loans, and other banking products. In the event of a conflict, your product-specific agreements control any such products.

2. USING OUR ONLINE SERVICES

Access and Accounts

We grant you limited, personal, and non-transferable access to use our Online Services for lawful purposes. Some Online Services may require you to create an account with a username and password.

Your Responsibilities

When you access or use our Online Services, you agree to:

- Provide accurate, current, and complete information;
- Keep your login credentials confidential;
- Not share your account access with others;
- Notify us immediately of any unauthorized use by calling us at (800) 423-7026; and
- Comply with all applicable laws and banking regulations

We may suspend or terminate your access at any time if we believe that you have violated these Terms or if we detect suspicious activity.

3. ELECTRONIC COMMUNICATIONS

By using our Online Services, you consent to receive communications from us electronically, including account statements, disclosures, and notices. Electronic communications have the same legal effect as paper communications.

You need internet access, a current browser, email address, and the ability to save or print documents. You may withdraw consent by calling us at (800) 423-7026, but we may need to restrict your online access and you may incur paper statement fees.

4. PROHIBITED ACTIVITIES

By accessing or using our Online Services, you agree that you will not:

- Provide false information or commit fraud;
- Access accounts that you are not authorized to access;
- Use our Online Services for money laundering or other illegal activities;
- Attempt to hack, disable, or interfere with our systems;
- Use automated tools to scrape data or overwhelm our systems;
- Violate any laws or regulations; or
- Misuse our intellectual property or trademarks

Please note that we may report suspected illegal activity to law enforcement.

5. CONTENT AND INTELLECTUAL PROPERTY

Our Online Services, including all content, software, designs, logos and trademarks, are owned or licensed by United Bank and protected by intellectual property laws. You may view and print materials for personal use only, but you may not copy, distribute, or modify them without our permission.

When you submit information through our Online Services (e.g., applications, messages, etc.), you grant us a license to use it as necessary to provide Online Services and improve our products. We may also use information in anonymized or aggregated form for business purposes.

6. THIRD-PARTY LINKS AND SERVICES

Our Online Services may contain links to third-party websites. We do not control these sites and are not responsible for their content, privacy practices, or security. We recommend reviewing their terms and privacy policies before using them. If you use third-party account aggregation services that access your United Bank accounts, you do so at your own risk. We are not responsible for how these services handle your information.

7. DISCLAIMERS AND LIMITATIONS

OUR ONLINE SERVICES ARE PROVIDED “AS IS” WITHOUT WARRANTIES OF ANY KIND, EXCEPT AS REQUIRED BY LAW OR PROVIDED IN YOUR ACCOUNT AGREEMENTS. We do not guarantee that Online Services will be uninterrupted, error-free, or secure. This disclaimer does not affect warranties in your deposit account agreements, loan agreements, or other product-specific agreements, or warranties required by consumer protection laws. TO THE EXTENT PERMITTED BY LAW, WE ARE NOT LIABLE FOR INDIRECT, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING FROM YOUR USE OF OUR ONLINE SERVICES.

8. INDEMNIFICATION

To the maximum extent permitted by applicable law, you agree to indemnify and hold us and our affiliates harmless from any claims, losses, or expenses (including attorney fees) arising from your violation of these Terms or misuse of our Online Services.

9. GOVERNING LAW

These Terms are governed by Alabama law and applicable federal banking laws. Any disputes will be resolved in Alabama state or federal courts, and you consent to the jurisdiction of those courts.

10. GENERAL TERMS

We may modify these Terms at any time by posting updated Terms with a new revision date. We will notify you of material changes via email or through online banking. Continued use means that you accept the changes. We may suspend or terminate your access to Online Services at any time. You may stop using Online Services at any time. Our failure to enforce any provision does not waive our right to enforce it later. If any provision is found invalid, the rest of these Terms remain in effect. You may not transfer these Terms. We may assign them to any successor or affiliate. These Terms, together with your account agreements and our Privacy Notice, constitute the entire agreement regarding our Online Services.

11. CONTACT US

If you have any questions or comments about this Notice or our privacy practices, we encourage you to contact our customer service department calling (800) 423-7026. Our menu will prompt you through our choices.