

WHO WE ARE:

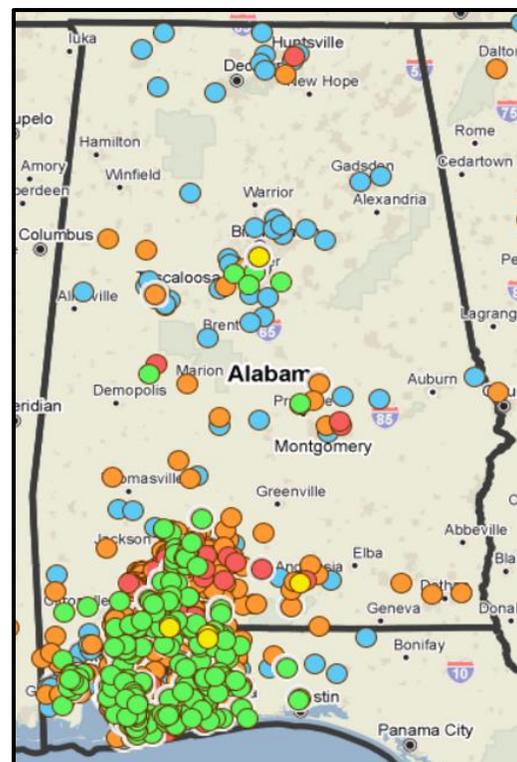
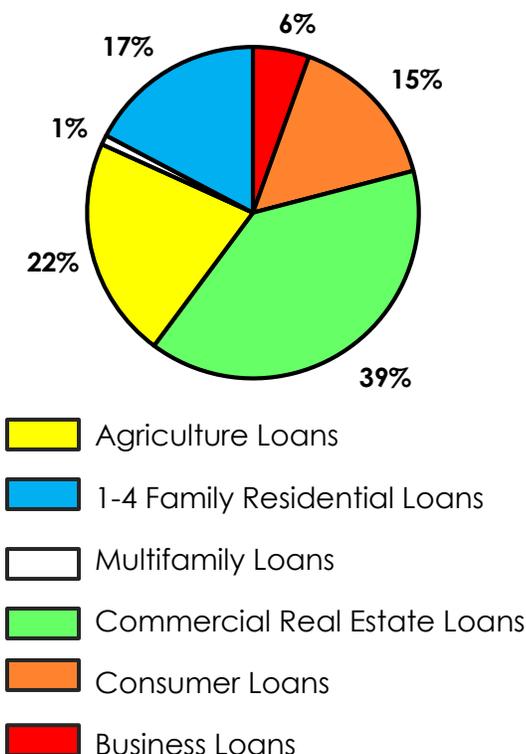
Founded in 1904, United Bank's 17 branches primarily serve four counties in Southwest Alabama and Northwest Florida. UB's footprint stretches from the rural, low growth Black Belt region to the more affluent, fast growing Gulf Coast. Within these markets, the bank maintains a number two deposit market share. United Bank is rooted in consumer, agricultural and small business lending. United Bank is a Community Development Financial Institution (CDFI), which recognizes the Bank's outreach to create economic development in low-to-moderate income communities. With assets of \$560 million, United has the operational capability along with market position to continue its organic growth.

WHAT WE DO:

Loan Type	Total Loans Outstanding by \$ Amount	Total # of Loans Outstanding	Total \$ Amount of Originations	Total # of Originations in 2016
Consumer Loans	\$21,021,955	1990	\$9,558,051	1403
Business Loans	\$59,218,278	458	\$37,975,260	293
Commercial Real Estate Loans	\$150,338,911	545	\$32,762,758	118
Agriculture Loans	\$ 82,777,913	509	\$38,437,144	230
Multifamily Residential Loans	\$ 3,592,513	64	\$54,178	1
1-4 Family Residential Loans	\$ 66,272,512	942	\$22,492,021	277
TOTAL LOANS	\$383,222,083	4508	\$141,279,412	2322

Data as of 12/31/16

TOTAL LOANS OUTSTANDING:



UNDERMINING PREDATORY LENDING

United Bank's Small Dollar Loan Program offers an innovative alternative to predatory payday lending.



The Small Dollar Loan program allows individuals to borrow up to \$2,000 with half of the funds set aside for savings. Kassie, a mother of five working two jobs to make ends meet, is one of the customers taking advantage of the program. She entered the program with four payday loans, one of which has an APR of 425.9%. In the last two and a half years, United Bank has helped 343 borrowers like Kassie, and loaned over \$500,000 through this program. The Bank Enterprise Award (BEA) program is critical in offsetting the regulatory costs of maintaining a small dollar loan program, and without the BEA, United would not be able to offer this sought after product.

SUPPORTING SMALL BUSINESSES INCUBATION:



United Bank is supporting local entrepreneurs in improving their credit score and accessing small business supportive services.

Erin is a veteran who did three tours in Iraq and suffers from PTSD. United Bank is working with Erin and her husband to get their organic yarn business off the ground. She is outgrowing her current space and came to United for a loan for a new building. However as Erin suffers from bad credit, United paired her up with their new Church Street Incubator so she can continue to grow her business while working to improve her credit score. At the Incubator, Erin will receive both personal financial education & small business mentoring.

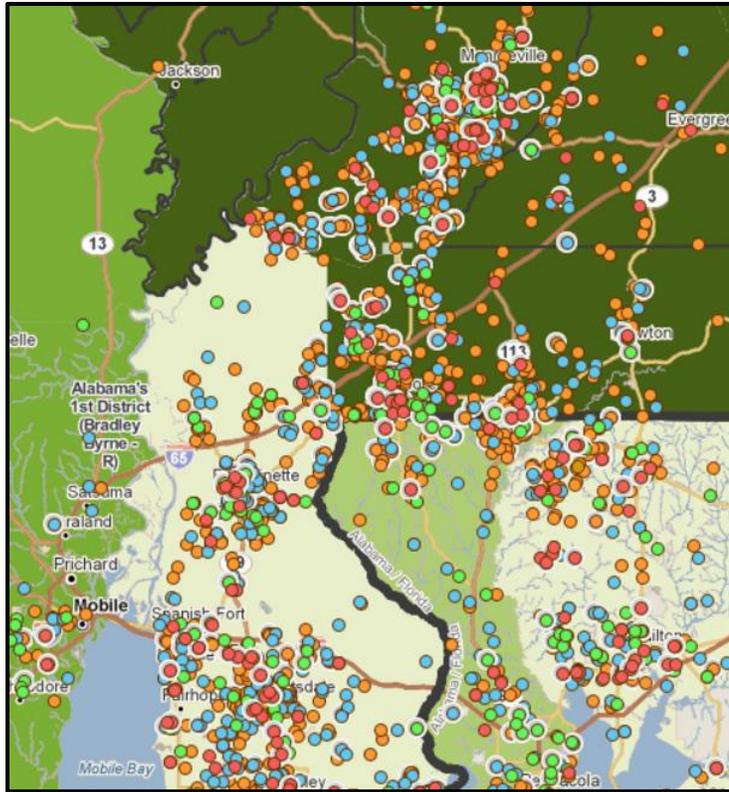
GROWING LOCAL MANUFACTURING:

United Bank supports American made manufacturing and job creation.

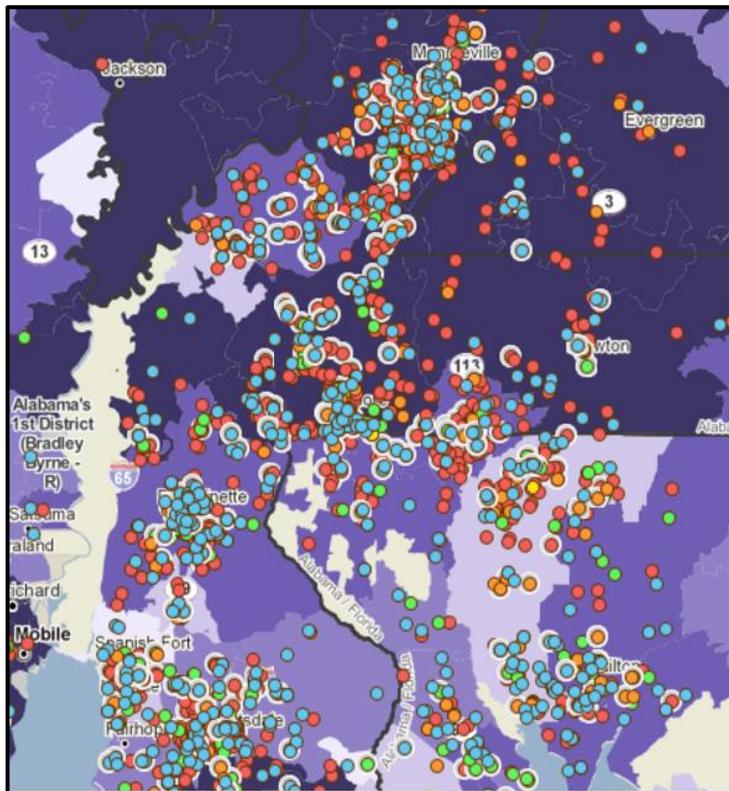
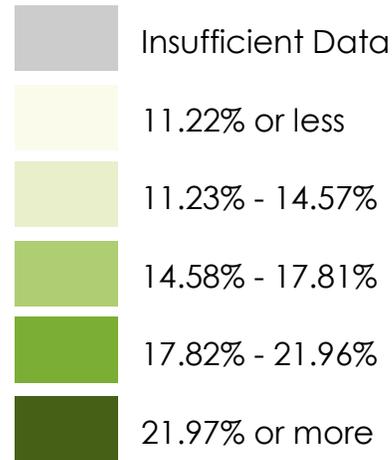


Brown Precision Inc., an electronic parts manufacturer, selected to build their new facility in a severely distressed area of Atmore, Alabama due to their ability to secure New Markets Tax Credit program financing through United Bank. The 100 new jobs that this factory will generate is essential to the economic resurgence of Atmore, which is currently experiencing a 24.4% poverty rate and 7.0% unemployment rate. The average position is expected to pay a living wage with benefits.

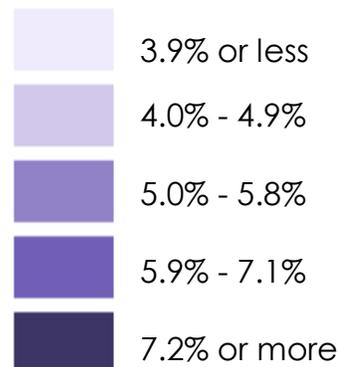
MAPPING THE IMPACT: UNITED BANK LOANS



POVERTY RATE IN 2011-2015¹



UNEMPLOYMENT RATE IN 2015 (ANNUAL)²



National Unemployment Rate in 2015 = 5.0%

1. Estimated percent of population living below poverty level between 2011 and 2015 from the U.S. Census Bureau, American Community Survey (ACS). Data provided via Policy Map.

2. Annual average unemployment rate in 2015 from the Bureau of Labor Statistics Local Area Unemployment Statistics. Data provided via Policy Map.

UNITED BANK: COMMUNITY ADVANTAGE PROGRAMS

United Bank has received \$1.57 million in Bank Enterprise Award Program grants and \$65 million in New Market Tax Credit Allocations since 2011.

United Bank is committed expanding economic opportunity in low-income communities. United Bank provides a host of innovative financial products and services that meets the needs of local residents and businesses. Including:

- **Gateway Checking Accounts:** This account allows customers with LOW or NO credit or who have had issues managing their accounts a second chance to qualify for a checking account. With proper maintenance of the account, customers may be able to upgrade to another United Bank account after only six months.
- **First-Time Homebuyer Program:** Offering financial assistance to first-time homebuyers in accessing matching funds for down payments and closing costs incurred when purchasing a home. Restricted to income-eligibility requirements for low-moderate income buyers.
- **Secured Visa Classic:** United offers a credit card with a cash collateral deposit for customers who have a poor credit history or no credit to help them in establishing a credit history in order to qualify for a traditional credit card.
- **Veterans Advantage Program:** As a special offering to the military community, United Bank partners with the Federal Home Loan Bank to offer options to help qualified veterans and active-duty members of the U.S. military, or their surviving spouses, access to grant funds to provide down payment, closing cost and principal reduction assistance for the purchase of a primary residence. No matching funds from the homeowner or homebuyer are required.

