



July 31, 2014

Dear Monroe County Bank Customer,

We are excited to inform you that the United Bank-Monroe County Bank merger has been approved and finalized as of July 31st. Beginning Friday, August 1, we will be officially known as United Bank.

There will be no immediate changes to your bank accounts or services at this time. Please continue to use your checks, deposit slips and debit/ATM cards as you normally do. The community bankers you know well are ready to assist you with any needs you have, at either our Forsyth or Bolingbroke banking offices. A full conversion of our banking operations will occur on Friday, September 12. We will alert you with future mailings about the changes that will take place as we approach this date.

United Bank has a broad footprint of ATMs across our markets, and as of 8/1, you may withdraw funds using any of these ATMs with no terminal fees. Visit our website at www.accessunited.com for a list of bank office and ATM locations.

Thank you for your support and patience with us as we begin this transitional period. We understand that there might be questions. We are eager to assist you, using the following phone numbers:

Forsyth/Bolingbroke Bank Offices: (478) 994-1000

Customer Call Center: (770) 358-7211 - Available 7 days a week, from 7am until 11pm

With the rich histories and traditions of both banks, we expect a bright and meaningful future as we move forward together. We appreciate your business and look forward to serving you.

Sincerely,

William E. Bazemore, Sr.
President, Monroe Division

James J. Edwards, Jr.
CEO, United Bank