

2024

OurStory



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Dear Friends,

Here's to another great year for community banking. It was an honor to recognize our employees' hard work toward another record year of earnings in our February letter to UBC shareholders. We truly could not accomplish this success without the leadership and talent of our 450+ employees who support the 11 counties in our footprint. Check out our brief financial summary on page 42 for specifics.

This issue of *Our Story* includes our usual updates on what's happening at United Bank, with a central theme of growth. When we hear the word 'grow,' many things come to mind – an increase in size, more knowledge or experience, or an expanded reach. When we see our employees grow in their career development, we celebrate their accomplishments and commend them for taking on additional responsibilities or becoming first-time leaders. One of our features highlights the Leadership United mentoring program, now in its seventh year. You'll enjoy the comments from one of our mentors in the program.

Small business growth typically leads to the creation of new jobs. Perhaps more locations are added, or more services are offered to its customers. Growth in a business's sales increases tax revenues, which provides funds for more services in our local cities and counties. We're proud to support great things like the annual Newton County Rodeo and the Dauset Trails nature center, and we celebrate

their successes. There are several inspiring stories about how our customers are taking risks and putting expansion dreams into action.

Increasing the balance in our checking accounts or investment portfolios are easy examples of growth. But what about helping others in our communities grow with new knowledge of financial fundamentals? Our employees are sharing information in classrooms, meeting rooms and civic clubs so that our communities are equipped and informed to navigate today's financial challenges.

What we do at United Bank goes beyond our financial report. It's so much more, and we hope these pages help tell our story. We are proud to be bankers who encourage growth within our own walls and within the communities we serve. Thank you for your continued support of all we do.

Sincerely,

John, Jim & Chris

John W. Edwards, Jr. *Chairman*

James J. Edwards, Jr. *CEO*

Christopher C. Edwards *President, UBC*



John



Jim



Chris

ON THE COVER: We celebrated with the Leadership United Class of 2024 recently at Honeywood Farms. Pictured left to right: John Edwards, Clay Hodges, Jim Edwards, Tracy Hutto, Sam Giddens, Regina Hunt, Rebekah Nelson, Brandy Bailey-Dodgen, Daniel Williams, Krystal Dennis, Scott Swafford, Will Edwards and Chris Edwards.

A Relationship That Goes Beyond Investing




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United Bank Wealth Management's Unique Approach to Succession Planning

Life is a series of seasons and, when it comes to discussing how to pass along assets, conversations can get difficult. It's not pleasant to think about what may happen after a loved one is no longer with us. However, these conversations are important and can lead to a plan that helps protect portfolios while providing for future generations.

Alicia Washington, United Bank's Wealth Management Senior Advisor in Jackson, has more than a decade of experience helping customers chart the best course for the transfer of wealth. A United Bank employee for 13 years, her career spans more than two decades and she's helped many prepare to successfully transition assets in a way that protects the beneficiaries.



"These conversations are about life-changing events. They are emotional and there are no two conversations with customers that are alike when it comes to discussing the transfer of wealth and succession planning," said Alicia. "Many of my customers are entering the retirement stage of life and they just don't know what to do. That's where we can help. They have a resource within their hometown bank they can trust. We are not commission-based advisors; we have a network of partners, including attorneys and accountants, who work directly with our team to ensure we are fulfilling the wishes and goals of each client."

To get the conversation started, Alicia starts with an assessment.

"Many people are good about saving money, but they are not always investing it in a way that generates the most benefit for them. So, I start by finding out where their assets are and how those assets are currently performing."

Then, Alicia begins to ask questions about where her clients want to be in the next 5, 10 or 15 years. She considers their legacy goals, asking them if they want to provide funds for their children, other family members or charitable organizations. She also assesses their risk tolerance, looks for ways to consolidate as well as ways to plan for revenue streams.

"We try to identify the amount of income they need, and then determine what we need to do to get them there. We determine how the assets they have can generate the income stream they need at the right time."

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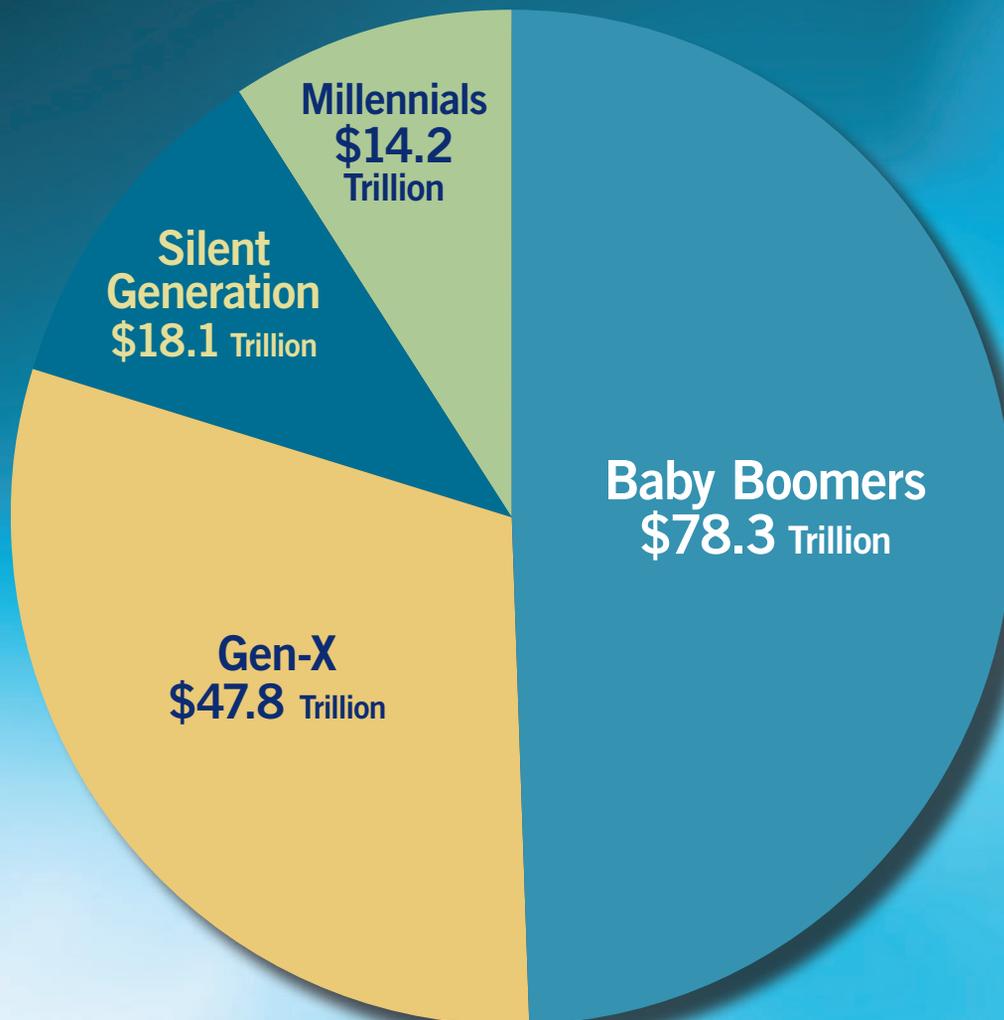
In addition, she enlists the help of CPAs to make sure everything aligns from a tax liability standpoint. In an effort to reduce conflict during difficult situations, Alicia also works with a network of attorneys to ensure wills are updated.

“When COVID hit, there were times when we had older couples, both in the hospital, without an executed power of attorney,” she said. “When that happens, it’s difficult to pay bills and complete transactions of that nature. We try to make sure precautions like these are in place, and we also plan for future care, which could include assisted living and nursing homes. Es-

tablishing a trust can help protect assets for these specific considerations.”

The United States is currently experiencing one of the largest transfers of wealth in the history of the country. According to analysis by financial market intelligence firm Cerulli and Associates, the Silent Generation—the parents of the Baby Boomers—and Baby Boomers themselves will pass down roughly \$96.4 trillion in assets. The transfer of wealth will create a wave of changes for the generations inheriting the wealth. The beneficiaries of this wealth could greatly benefit from a wealth management partner like United Bank. 

TOTAL ASSETS BY GENERATION





UnitedBank
MORTGAGE
SERVICES



Mortgage Lending

A Community Banking Perspective

The mortgage market shifted dramatically over the course of the last three years. Higher rates and lower housing inventory changed the demand, and many prospective home buyers either put their plans on hold or turned to new construction as an alternative.

One thing that remains constant during the market shift is United Bank's high-touch approach to mortgage lending. The *Our Story* staff sat down with Mortgage Lender Jennifer Sides in Madison to learn a little more about the current conditions and how the Bank uses a customer-focused process to help home buyers find mortgage solutions that work specifically for them.

Jennifer, a resident of the Madison community for almost 20 years, joined the Bank's Mortgage Services team in 2016 during dramatically different market conditions.

"In 2016, interest rates were low and houses were selling left and right. Many customers were able to lock in rates between two and three percent," she said. "Then things took a big swing and rates went up. Now, the people who are moving are typically downsizing or have a need to move due to life events. The Madison market is also experiencing significant growth with the arrival of several large industries, bringing more employees who need places to live."

She advises customers to remember that rates can fluctuate and, though they may be higher currently, there's always opportunity to either buy down the rate slightly on the front end of the purchase or refinance down the road as rates lower.

"What I tell people, especially those who opt for construction loans, is that they are not marrying the rate, they are marrying the home. Rates will come back down and there is always opportunity to refinance later," said Jennifer. "We expect to see rates drop later this year and when we do, I anticipate a burst of refinance customers as a result."

Aside from providing reassurance to buyers during tighter market conditions, Jennifer also delivers a personal touch to mortgage lending that customers won't find when working with bigger online mortgage providers.

"A part of what makes United Bank different is that our mortgage lending team is here in the communities we serve," she said. "We are not just helping customers buy houses - we will see these customers in the grocery store and at our children's schools - we are helping our neighbors establish their new homes."

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"What I tell people, especially those who opt for construction loans, is that they are not marrying the rate, they are marrying the home. Rates will come back down and there is always opportunity to refinance later" - JENNIFER SIDES

NMLS# 1454040

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Mortgage loans represent pivotal milestones for many customers, and she believes each loan requires a great deal of compassion and attention.

“Mortgages are personal, and there’s a lot of information required up front - that’s where United Bank can offer more. I believe mortgage lending requires walking alongside your customer, understanding their unique situation and consistently communicating to give them a sense of comfort and security during the process.

“We’re diligent to explain the ins and outs of each step, all the way down to the final closing costs. There’s a constant flow of emails between all parties involved. Active communication is the key to helping customers understand we’re as invested as they are in their mortgage, and we’ll do all we can to help them complete the purchase.

“Our customers don’t have to call an 800 number. They can call the Bank and talk with me directly. We make every effort to build relationships with our customers rather than just treating them as transactions,” Jennifer continued. “About 50 percent of my customers have returned for a refi or even a second home purchase several years later. I get to know them personally. In fact, one of my first mortgage customers is now one of my best friends.”

When asked about the most rewarding part of her job, Jennifer immediately answers, “The smiles on the faces at the closing table. It’s a great feeling to know you helped people make what is likely the biggest financial purchase of their lives.”

United Bank Mortgage Lenders are available in every market within the Bank’s footprint, ready to help their new neighbors. Visit accessunited.com/mortgage-services to learn more or apply. 



Jennifer joined several of her United Bank teammates recently for a Habitat for Humanity project in Morgan County.



Leadership United Opens Opportunities and Minds

Investing in employee development is a core initiative for United Bank. The Leadership United Program, which began in 2015, takes new leaders to the next level by providing peer-to-peer mentorship and guidance across all Bank divisions and departments.

Each year, the Bank's executive team selects 18 employees to participate in the seven-month course which culminates in group presentations about new ideas to foster growth. The classes are comprised of nine mentees shepherded by nine mentors who provide one-on-one guidance and wisdom about building a career as a leader and community banker. Celebrating its seventh class in 2024, Leadership United boasts 60 graduates and continues to make a lasting impact on the employees who participate.

United Bank Operations and Technology Director Jaye Eubanks has a deep appreciation for the value gained through Leadership United. Not only did he participate as a mentee (he is a graduate of the class of 2017), he also served as a mentor in 2021 and 2022.

Jaye joined the United Bank team in 2013 and at that time, had already been in banking for 25 years. He was a "veteran" when he accepted the position of Information and Technology Manager with the Bank, having years of leadership experience with several



Jaye Eubanks

different banks. When he was approached to join the Leadership United program as a mentee, Jaye was skeptical about what he could actually learn.

"When I got the call, I was surprised I was asked to be a mentee rather than a mentor. I knew I would be one of the oldest participants and I wasn't sure what that dynamic would be like," he said. "But I decided to view the opportunity in a positive way and

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recognize the fact that the Bank saw something in me that might need to be fine-tuned. I accepted the offer to become a mentee - and it's a decision I'm glad I made."

Jaye's mentor was Shep Marsh, a long-time community banker and president of the Zebulon Bank division at the time.



"I didn't know Shep very well when I started the program but immediately realized how much I could learn from him," said Jaye. "His experience as a leader and as a public speaker was truly inspiring. We had regular lunches together and I simply listened. He had many more years of overcoming challenges - both in business and in life - than I did. We focused more on the bigger picture, and what it truly means to be a leader."



Leadership United also gave Jaye a chance to get to know his fellow bankers - people he didn't get to see every day who worked in other places in the Bank. His project group included Stacy Sisk from Mortgage Services and Alicia Washington from Wealth Management Services. He also got to know Emily McLean, a co-worker who would eventually become an important member of his team years later.

Jaye has been a mentor twice since he graduated with the 2017 Leadership United class - once in 2021, and again in 2022. During those program years, he mentored Brenda Stoerkel, Mortgage Processing Manager and Vice President, and Sunny Norwood, Internal Auditor and Assistant Vice President



When asked what he learned from his mentees, he responded, "I really tried to get an understanding of their jobs and see things from their perspectives and, when I did that, I learned that I may be able to help them create more efficiencies from an IT perspective. I realized I could help."

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Jaye developed a friendship with his first mentee, Brenda Stoerkel, that will last for years to come.



Pictured above are the mentees and mentors of the Leadership United class of 2024. Front row (left to right): Tracy Hutto, Dana Williams, Regina Hunt, Krystal Dennis, Brandy Bailey-Dodgen, Suzanne Cumming, Ronnie Burch, Emily McLean. Back row (left to right): Will Edwards, Clay Hodges, Daniel Williams, Nat Doughtie, Rebekah Nelson, Sam Giddens, David Edwards, Thomas Kephart.

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What did Jaye hope to pass along to his mentees? He wanted to instill a sense of servant leadership.

“I believe in leading people in encouraging ways and helping them see that it takes everyone to really get the job done – none of us is above any task. Try, learn, then grow - the only way to make something happen. There is no such thing as a professional wall when you adopt that mindset. I’ve never been given the opportunity at any other bank to do what I am doing now. It was evident I had done everything I could do. I had hit a wall and there was no room for professional growth. United Bank gave me that opportunity to prove that theory wrong.”

As for the value of the Leadership United program, Jaye simply says, “We can’t afford not to have it. Leadership United is fostering accountability and structure which leads to a great company culture.

“I don’t believe culture is taught but instead it evolves. Leadership United gives Bank employees an understanding of who we are as a bank and the tools they need to lead and encourage others when they assume leadership roles. This is community banking today and a great way to evolve together.” 

United Bank Sponsors Inaugural Newton County Rodeo

*Promotes Community, Fosters Character Development
Within Local Youth*

United Bank's Covington, Madison and Jackson divisions joined forces to support the inaugural Newton County Rodeo in the brand new T.M. "Mort" Ewing Newton County Agricultural Center at the Georgia FFA-FCCLA Center in Covington in September of 2023. The two-day event, which touched communities across all three markets, was a tremendous success and brought together rodeo fans and spectators from across the southeast to enjoy an evening of ropin', ridin' and family fun.

The rodeo set the bar high, featuring eight competitive events including bareback riding, saddle bronc riding, steer wrestling, calf roping, team roping, break away roping, barrel racing and bull riding. During the weekend, 204 competitors representing 12 states took center stage

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Ronnie Burch, Sherry Clark, Linzie Duren, Danica Thurman, Thomas Kephart and Beverly Watson represented United Bank at the rodeo, decked out in the appropriate attire.



in front of more than 4,000 spectators. The FFA partnered with 81 local businesses and enlisted the help of 60 volunteers to pull off the massive event and ensure all attendees had a great time. And there's more.

The Newton County Rodeo awarded \$29,000 in contestant earnings, \$5,000 in high school senior scholarships and donated approximately \$12,000 to the local FFA and 4-H school chapters. The event also helped to raise funds for facility improvements at the Newton County Agriculture Center for new classroom equipment.

"The FFA plays such a huge role in the character development of our youth," said Thomas Kephart, United Bank President in Covington. "There are so many programs available through the FFA-FCCLA designed to develop leadership and responsibility in our young adults. The rodeo opened a lot of opportunities for spectators and participants alike."

The Georgia FFA-FCCLA (Future Farmers of America-Family, Career, Community Leaders of America) Center is an educational camp facility designed with the purpose of providing the youth of Georgia with a site for leadership and career development. Started in 1937 as an FFA Camp for rural youth, it has evolved into a premier camp facility and confer-



ence center for the FFA and FCCLA organizations, as well as many other youth and adult programs. The Georgia FFA-FCCLA Center is one of two FFA-FCCLA Centers in the state.

"Sponsoring the rodeo gave three United Bank divisions a chance to come together and support an event never seen before in this area," said Ronnie Burch, United Bank President in Jackson. "The success of the event further demonstrated the popularity of a rodeo and the demand for it in this community. It was also great to see the collaboration of so many businesses in support of the FFA-FCCLA Center."

In addition to the competitions, the rodeo hosted multiple vendors and had many activities for children in attendance including a mini mechanical bull.

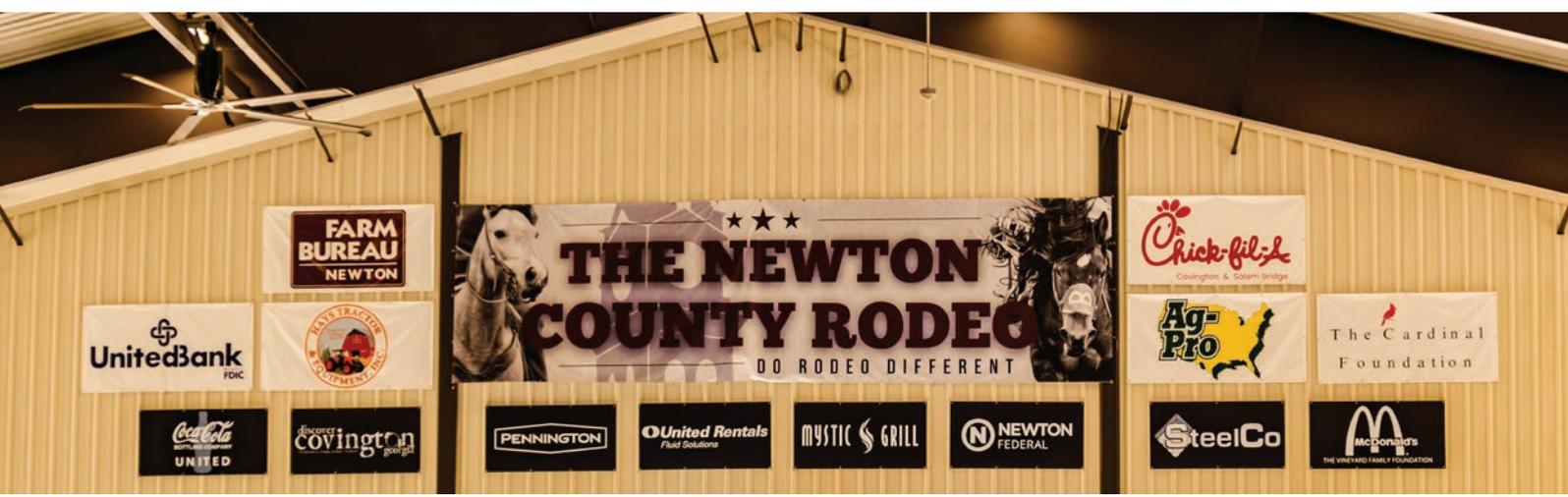
"The whole weekend offered wholesome family fun," said Paul Courchaine, United Bank President in Madison. "There's something very gratifying about seeing a community just enjoying their time together."

"Walking around, I felt very proud to be a part of the event. The energy was high, the food was great and it was an opportunity to be with our neighbors and support the FFA-FCCLA," concluded Kephart. "We can't wait to be a part of it all again in 2024."

The 2024 Newton County Rodeo is scheduled for Sept. 20-21. Visit georgiaffacamp.org for more information. 



United Bank's "Penelope the Pig" poses with a young rodeo spectator.



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UBCares Supports Communities and Boosts United Bank Team Spirit



The UBCares mission is to give back to United Bank's communities while giving our employees opportunities to connect with one another and build relationships.

Recent UBCares initiatives included Habitat for Humanity™ workdays in Newnan and Madison in addition to a Re-stock the Pantry Food Drive, which collected needed items for food pantries in every United Bank market.

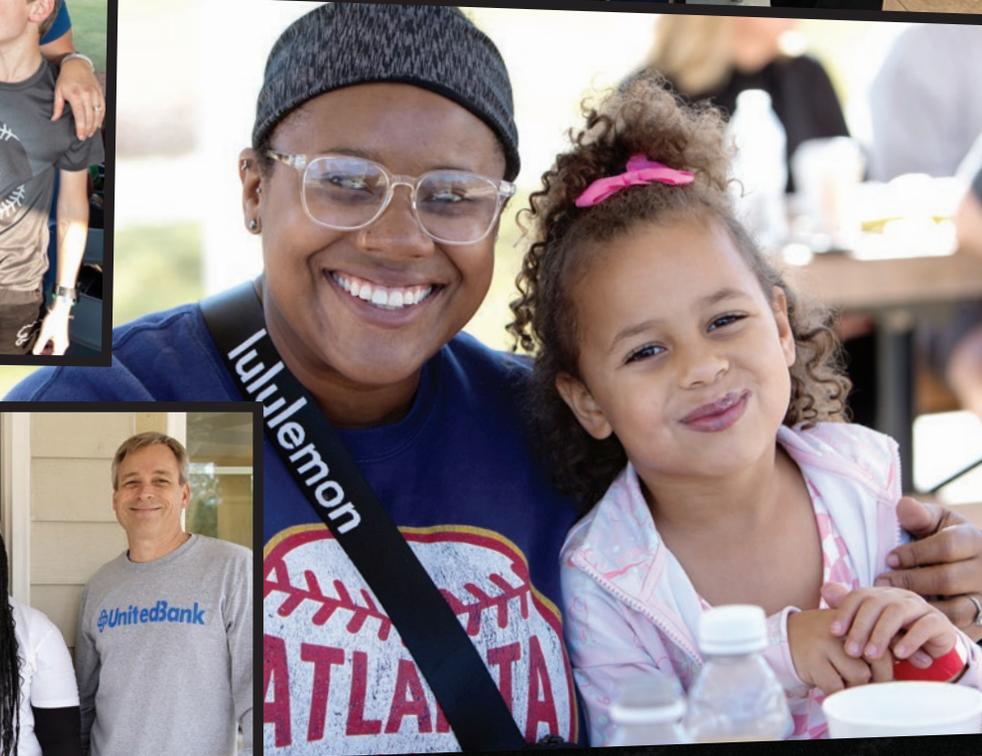
United Bank employees also gathered for some family fun during a Macon Bacon game and raised money to benefit the Dolly Goodpuppy Society™ through an organized Fun Run.

Our employees really enjoy serving our communities together! Here's a quick glimpse of the fun.





KODAK E100VS





From Protecting Our Country to Serving His Community



Loyalty, duty, respect, selfless service, honor, integrity, and personal courage are the seven core values of the U.S. Army. These values are ingrained into U.S. Army soldiers during their Basic Combat Training (BCT) and carried with them every day after.

Justin Miller, Staff Sergeant with the U.S. Army Infantry and United Bank Consumer/Commercial Lender, embodies these values. It's evident whether he's working on a loan for a new customer or attending a community event. The *Our Story* editors recently had the privilege to explore his journey from Eagle Scout to bank lender.

From an early age, Justin recalls his father emphasizing the importance of loyalty and devotion in every endeavor. Becoming an Eagle Scout was more

than hanging out with his friends or going camping. He learned to serve others while building character, developed leadership skills and grew into a man who would have a positive impact on his community. In 2006, Justin earned his Eagle Scout badge; today he serves as the Nominating Chair for the Boy Scouts of America Yellow River District.

Justin admits he did not initially plan to join the military. After graduation from high school, he earned a football scholarship to play for Belhaven University in Jackson, Miss. He had a successful college career as a punter/kicker for the Blazers and graduated with a bachelor's degree in business administration. During college, Justin's dream was to work for the FBI. However, feeling a sense of duty and understanding the climate at the time, he made an honorable decision to enlist in the U.S. Army at the age of 23.

Facing the fear and challenges that come along with military service, Justin served in the U.S. Army Infantry on active duty from 2012–2020. In Afghanistan his unit was responsible for many tasks which included providing security for U.S. and foreign upper-echelon leaders during key engagements, locating and securing key personnel, patrolling and securing towns to create safe havens for U.S. personnel and locals. The unit earned the Meritorious Unit Citation for their hard work, sacrifices, and dedication. After eight years of service, he decided to return to civilian life with an honorable discharge.

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Unlike Afghanistan, the banking industry was not foreign territory to Justin. His grandfather and father were both banking executives, and he made the decision to follow in their footsteps. In 2020, Justin accepted the position of Consumer/Commercial lender in United Bank's Covington Division. Having no prior banking experience, Justin leaned on many of the skills he obtained during his military service to find his footing. Those included working with the team to understand the ever-changing guidelines, using critical and analytical skills to make sound lending decisions and most of all, maintaining flexibility. The banking industry faced many unknowns during the pandemic, but his experience with massive amounts of paperwork and the overall military mindset of "hurry up and wait" allowed him to excel in a time when many failed.

"Justin's transition from a leadership role in the military environment to a civilian setting could have been difficult," explained Thomas Kephart, Covington President. "He was literally starting at the bottom of the organizational hierarchy and reinventing himself. He embraced the duties assigned in each step, regardless of how remedial they may have seemed, and developed the skills to become a successful banker."

In addition to his new career as a community banker, Justin made the decision to serve in the U.S. Army National Guard from 2020 until 2023, when he received an honorable discharge.

Jennifer Turner, another United Bank employee, spoke recently with Justin about the topic of military service. As the mother of an active-duty U.S. Marine, she



Miller (far right) pictured here with fellow U.S. Army Staff Sergeants

knew immediately that Justin would be a resource she could trust. Her son, Lance Corporal Dyer, has many military and civilian opportunities, and he needed direction.

"The level of respect Justin shows for others and his personal integrity would not allow him to be anything but honest and forthcoming with information," Jennifer shared. Without hesitation, Justin offered his phone number with an invitation for Dyer to call him. Two days later, a mentoring relationship began.

"Mentors are a must-have, and I've had many. With their guidance, I accomplished more than I could have ever imagined," Justin explained.

When you step into his United Bank office you know right away that Justin served his country. It only takes a moment to feel his sense of honor, service, and duty.

"Serving my nation is the greatest honor of my life. I am blessed to live in a country that has allowed me to follow my dreams, achieve my goals and provide opportunities others in this world can only imagine," Justin said with a sense of well-deserved pride.

United Bank is honored to have an American hero serving our customers and proudly salutes active-duty, reservists and veterans of all branches of the United States Armed Forces. 

Justin worked to successfully provide financing for Process Equipment & Controls in Covington. Pictured left to right: Ryan and Stephanie Loew, Thomas Kephart (NMLS #713294) and Justin Miller (NMLS #2002454)



COWETA SAMARITAN CLINIC EXPANDS CARE FOR COWETA COUNTY NEIGHBORS

In 2019, United Bank's *Our Story* featured a special place in Newnan, Ga. where more than 100 volunteers provide free, primary care medical services to the uninsured and medically underserved residents of Coweta County. Founded in 2011 by Dr. Kay Crosby, who volunteers as the Clinic's board chairman and medical director, the Coweta Samaritan Clinic has grown significantly, adding 150-170 new patients each year and reaching nearly 2,200 individuals through approximately 36,000 appointments at the clinic. All of those patients have access to high-quality, comprehensive healthcare services that will change, and in many cases, save lives.

Many of the clinic's patients unknowingly suffer from more than one chronic disease, such as diabetes or high blood pressure. When these individuals visit the clinic, they receive care from compassionate, skilled medical professionals who are not constrained by time or the insurance challenges of the mainstream medical industry. These volunteer professionals donate their time and expertise because they have a heart for their neighbors and want to provide hard-to-find medical attention for the uninsured individuals who lack the financial resources to receive care elsewhere.

As the Coweta community grows, the Clinic is expanding along with it, identifying new areas of patient need, one of which is dental care. Through a new "Enhancing and Expanding Care" capital campaign, the Coweta Samaritan Clinic is raising funds to renovate their 60+ year-old building and create a dental services wing.

"Blessings, miracles and generosity continue to abound at the Coweta Samaritan Clinic every day," said Kelly Hines, the clinic's executive director. "We rely solely on community donations to operate, so every gift, regardless of size, makes an impact. We look forward to expanding our services and continuing to carry out our mission to help our neighbors in need."

United Bank is very proud to support this wonderful organization that is truly making a difference in the lives of the Coweta community. 

Learn more by visiting csccares.org.





Dr. Kay Crosby connects with her patients on a compassionate level. She works alongside Kelly Hines to discuss the upcoming dental expansion.

Dauset Trails Gives Community More Reasons to Spend Time Outdoors



Dauset Trails Nature Center

in Jackson is a living example of steady, healthy growth that continues to inspire community members through environmental education and outdoor recreation. With nearly 2,000 acres of scenic woods, fields, creeks and lakes, visitors can experience a live animal exhibit in the wild, picnic, hike, bike, horseback ride, enjoy native wildflower landscapes and more.

Established in 1977 by Hampton Daughtry and David Settle (“Dau-set”), Dauset Trails is a private non-profit managed by the Daughtry Foundation. The United Bank Wealth Management team has the privilege of working

with the Foundation to help ensure the nature center continues to grow, providing investment management services for its endowment portfolio.

The *Our Story* team spoke with Director Ike English to learn more about how Dauset Trails gives back to all who visit. A dedicated member of the team for more than 30 years, English attributes much of the organization’s growth to his fellow staff members.

“There is no way we could be where we are today without our wonderful staff,” said Ike. “They bring so much talent and commitment to the table. Each one of them is an artist in some form whether it be in photography,

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Ike English, Director of Dauset Trails, is inspired daily by his fellow staff members whom he calls “committed, talented artists.”

welding, woodworking or writing. They provide much of the inspiration needed to help our nature center flourish.”

The Dauset Trails animal exhibit has been a staple for environmental education for years. It features a host of rehabilitated, non-releasable animals native to the state of Georgia. The exhibit has hosted countless groups of students and adults alike during its 47-year history.

Within the past ten years, Dauset Trails has become a hot spot for the hiking and mountain biking community. The organization partnered with the City of Jackson and the City of Indian Springs to develop the Creeks Recreational Trail System. Designed specifically for mountain biking and hiking, it is a path from the City of Jackson, across Dauset Trails and into Indian Springs State Park. The trails were constructed by the City of Jackson and Dauset Trails on lands owned by both and funded

by a \$200,000 Recreational Trails Program Grant from the U.S. Department of Transportation and the Georgia Department of Natural Resources. Additional resources were provided by the City of Jackson and the Daughtry Foundation.

“We opened our trails in the 90s and we’ve been expanding steadily as we are able. Right now, we have 30 miles of mountain biking trails and people come from all over the southeast to ride. The Creeks are particularly special because they include support from several local municipalities,” Ike continued. “We host several quality, larger regional races every year as well as a couple of marathons. One of our most popular races is the Georgia Cycling Association’s Mountain Bike Race, which attracts several thousand high school mountain bikers.”

The Dauset Trails equestrian trails have also experienced growth within the last 10 years. Now more than 5.5 miles long, riders can bring their own horses and enjoy a scenic loop located at 300 Mt. Vernon Church Rd., just east of the main entrance gate.

Ike attributes some of Dauset Trails’ growth to an uptick in outdoor recreation during COVID.

“We stayed open during the pandemic and many found our trails to be a great way to get some fresh air and stay centered during a difficult time,” he said. “Our numbers increased a good bit then and have not decreased since. In 2023 alone, we had more than 182,000 visitors.”

When asked what he thinks people take away from their visits at Dauset Trails, Ike answered simply, “Being in the woods and experiencing nature is healing. It will get your mind right and reset you. Everyone leaves this place with a better outlook on life. We’re proud to have the opportunity to treat our community members to a beautiful outdoor experience in Georgia, and we’re also appreciative of all the support from our community partners including United Bank. We plan to inspire many through our nature preserve for years to come.”

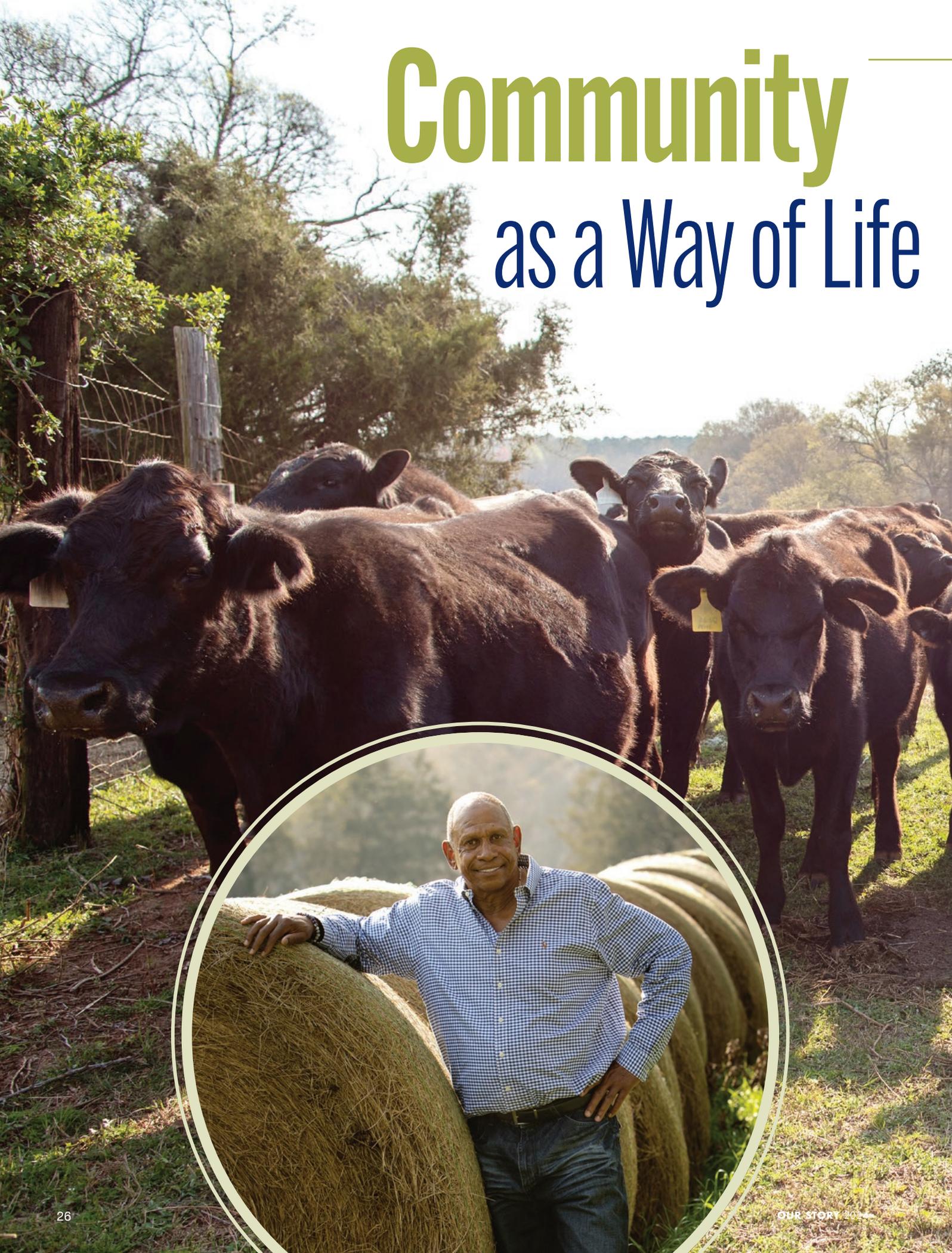
*To learn more about Dauset Trails
or to plan your visit, please visit:
www.dausettrails.com*





Community

as a Way of Life



DIRECTOR SPOTLIGHT: **ANDY BUSH**

United Bank Director Andy Bush, owner of Bush Farms, calls Barnesville, Ga. home. That not only means running the third-generation farm his grandfather started in the late 1800s, it also means actively giving back to his neighbors and his community.

Andy spent 25 years working in the textile industry for the William Carter Company and the Arrow Shirt Company. He commuted to and from Atlanta and Alabama during those years to make sure he returned to his hometown every day. When his parents started getting older, he took on the farm for them and has now been a full-time farmer for 20 years.

When Andy's father ran the farm, he focused mainly on row cropping, cattle and pigs. Andy made some changes when he came back, building up the cattle portion of the business and starting a new focus on chickens. A neighbor taught him to use the litter from the chicken houses for fertilizer in his pastures. He now has a large, 200-acre operation with two houses that hold 30,000 chickens each, and he leases another 100 acres for hay fields.

The Bush family's connection with United Bank started with Andy's father, who knew Joe Edwards when United Bank was originally Lamar State Bank with a primary focus on agriculture loans. Since those early days, the Bush family has trusted their community bank to help them maintain and grow their farm.

When asked what his relationship with the Bank has meant to him over the years Andy said, "It's nice to have a bank in our community with a better understanding of a 'mom and pop' business. United Bank has a history steeped in that knowledge and has really assisted many of the startups in our area."

Andy first served on the Board of Directors for United Bank's Barnesville division, then joined the overall Bank Board of Directors in May of 2014. As a director, he has the ability to serve as an ambassador for the Bank in the community, helping to communicate changes and improvements as necessary. However, he's also involved with many of the local organizations the Bank supports, working side-by-side with United Bank leadership.

"United Bank is a driving force behind many community improvement projects, and I am glad to be a part of that," he said.

Andy succeeded Joe Edwards as board chair for the Lamar County Boys and Girls Club and continues to serve on the board to this day. He's also on the board of the Lamar Community Foundation, which awards yearly grants to organizations focused on making improvements in his hometown. This year's recipients included the Lamar Coalition of Women, the Lamar County Health Department, Lamar Fire and Rescue, the Lamar County Middle School Reach Program, and the Lamar County Recreation Department.

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“It’s incredibly rewarding to see what these organizations can accomplish with the grants they receive,” said Andy. “As a board member, I get a front row seat to the progress, and it makes me very proud to be a part of this effort.”

Andy’s community service doesn’t stop there. He is a Past President of the Barnesville Rotary Club and currently serves on the Gordon State College Board of Trustees, the Wellstar Spalding Regional Health Board, the Lamar County Tax Assessors Board, the Southern Rivers Energy Board, and the Soil and Water Conservation District Board. He also is an active

member and Sunday school teacher at Green Mt. United Methodist Church in Barnesville.

Though running a farm and his involvement in many community organizations can make for long days and nights, Andy is comfortable with a service-oriented lifestyle. It’s one that he, his wife Dianne and daughter Kendall cherish in their hometown of Barnesville, Ga.

United Bank is proud to call Andy a director, customer and friend. We’re grateful for all he gives to the Lamar County community. 



Encouraging Wellness Throughout Our Communities

Tara Cotton believes in the power of community. A generalist in United Bank's Human Resources department and an employee for more than seven years, she will tell you that an emphasis on community is part of why she decided to join United Bank. A 2022 graduate of the Griffin-Spalding Leadership program, Tara's responsibilities go beyond her job description. She currently serves as Co-chair of UBWell, a wellness initiative that encourages healthy lifestyles among employees.

"I've seen first-hand the positive effects these programs can have, especially during COVID," said Tara. "The Bank places a high level of importance on employee physical and mental health, offering powerful resources to help foster well-being and a sense of community. It's a mission of the Bank I'm really proud to support."

The Bank also encourages employees to take these initiatives into the surrounding communities. Tara, who has a passion for dogs, decided to take the opportunity to promote wellness among children alongside her Corgi named Cutter, a newly minted therapy dog. Once a month, Tara and Cutter spend an hour with the children at Stepping Stones Educational Therapy Center in Griffin. Founded in 1990, Stepping Stones specializes in providing a variety of instruction to children with unique needs.

Tara has been showing and training Corgis for 10 years. She's active with the Pembroke Welsh Corgi Club of Greater Atlanta, serving as both a board member and

the treasurer. For years, she wanted to get into therapy work with her dogs and tried with several to pass the certification necessary without success. Enter Cutter, a two-year-old Corgi with a knack for reading human emotions.



"I finally have a chance to share my passion for dogs with others through Cutter," she said. "He's simply a considerate dog. He's intuitive and just seems to know how people are feeling. It's something really special to watch him interact with children. He observes and

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adjusts his approach based on the situation. I've never seen this in a dog before. Obviously, he passed his certification with flying colors, but the first time I took him to visit the students at Stepping Stones, I knew this was his calling."

According to Tara, the first time he entered the classroom, his gentle spirit helped the children warm up to him quickly. She also gives a great deal of credit to Erin Mulder, Executive Director of Stepping Stones, for setting clear rules and expectations that help keep the students and Cutter comfortable during their visits. The impact Cutter makes is pure magic.

"There's just nothing like interacting with a dog like Cutter face-to-face. It puts everyone in the room – both teachers and students – right in the moment

and melts away the unique challenges faced by all for just a little while. That's where the therapy kicks in," Tara continued.

"Everyone can be themselves around Cutter – he has no expectations of them, so they really open up and talk to him just like he is a little person. It's incredibly rewarding to watch the positive impact he has on the room. I believe that you can see a little bit of the good in humanity through the eyes of a dog. I am so happy to have the opportunity to spread wellness through Cutter and proud to be associated with a bank that applauds this kind of community involvement."

Thank you, Tara, for your enthusiasm, your dedication to wellness in our communities, and for introducing Cutter to the students and faculty at Stepping Stones. 





Erin Mulder, Executive Director of Stepping Stones, engages with Cutter and a Stepping Stones student.

Did We Do A Good Job?



In late 2023, the Bank made a proactive effort to solicit Google reviews from customers in every location. These reviews help to tell us what we are doing well, and also identify areas for improvement. We are always grateful for candid commentary from our customers. We continue to encourage Google reviews and do our best to respond to every single one.

Thank you to our customers for letting us know your thoughts! We look forward to implementing your suggestions so that we can continue to deliver the best experiences in community banking.



“Excellent customer service! They care about their customers and their community.”

-Eric (Newnan - Bullsboro)



“Tara was a pleasure. She was very professional, nice and prompt with helping me reestablish my savings account!” **-Queen** (Northside Griffin)



“Love this branch! Wouldn’t have my business if it weren’t for them! Everyone there is friendly and outgoing. Love my local bank!” **Bryan** (Zebulon)



"I thought individualized customer service was a thing of the past until I visited with Robin French at the United Bank on Taylor Street. Ms. French went above and beyond to help me find solutions to my banking issues. She listened to my banking problems and was able to troubleshoot all of them. She worked with all the departments within the Bank to ensure that my issues were taken care of before I left the bank.

She even contacted me the next day to reassure me that everything was okay with my accounts. Wow! I was amazed at the individualized customer service provided by Ms. French. I highly recommend visiting Ms. Robin French at the United Bank on Taylor Street for the absolute best customer service experience. Ms. French is phenomenal, and she will help you solve your banking issues." - **Sherryl (Griffin - Taylor Street)**



- **Jennifer (Thomaston)**



- **Tanner (Locust Grove)**



"I've been banking with United Bank at the Jackson branch for over 10 years. They always have the friendliest and most helpful staff, from the loan department, checking and savings, to even the president of the Bank. My go to associate has always been Wendy Hunley, who has always been able to resolve any problems and answer any questions I've ever had. Thank you for being our family's favorite hometown bank and for your continued amazing service." - **Sharon (Jackson)**



"United Bank as a whole has always been a pleasure to work with but the Williamson branch always has great customer service and have always went above and beyond to assure that my experience was pleasant."

- **Adam (Williamson)**

SHOP LOCAL

Local Business Support Fosters Thriving Communities



Our local businesses are the heartbeat of our communities. Supporting these unique establishments is always a top priority for United Bank and watching them succeed is wonderfully rewarding.

United Bank encourages employees and community members to always 'shop local' first. Discovering and supporting the businesses in our own communities can create strong relationships and a greater sense of connection. Here's a quick look at a few of the local businesses we had the pleasure of visiting and promoting in 2023!



Danica Thurman (right) visits Patrick Feed & Seed Co. in Covington



Allison Parsons and Suzanne Cumming pick up some goodies at Tasty Donuts in Griffin



Krystal Dennis (second from left) visits Madison Produce in Madison



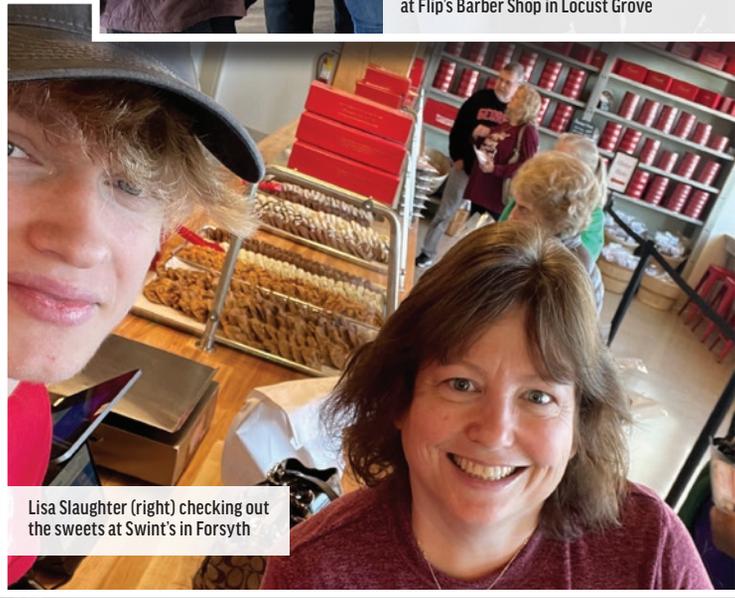
Erica Johnson (right) at Taylor and Main in Barnesville



(Left to right) Arianna Coffin, Megan Mason and Pamela Ivey at Flip's Barber Shop in Locust Grove



John Hall (center) visits Golden's on the Square in Newnan



Lisa Slaughter (right) checking out the sweets at Swint's in Forsyth



(Left to right) Kayley Smiley and Tahesia Thompson check out Hometown Nutrition in Thomaston



Haleigh Powell and Crystal Pope (left to right) join Cheyenne Wickman (right) at Sun Nails in Jackson



Jaye Eubanks (left) shopping at 1828 Coffee Co. in Zebulon

E D O



Elizabeth Doss Orr,

Owner of EDO Kitchen is carrying on a family tradition with a new twist. Born and raised in Griffin, Ga., she is a third-generation chef following in the footsteps of her grandfather and mother, both talented bakers. After culinary school, she returned to her hometown to begin her own career as a pastry chef. While her business was successful, her mindset began to shift when a family member was diagnosed with cancer for the second time. She wanted to make nutritious meals that would be more nourishing for the body. She looked closely at the benefits of real whole foods and decided it was time to make some healthier choices.



“There were several major driving forces in my life that lead me to a healthier approach to food,” said Elizabeth. “My grandparents’ diagnosis made an impression on me, and I was also involved in a car accident which resulted in arthritis. I started reading more about removing gluten from my diet to help control the arthritis and realized quickly that one simple change can make a huge difference in the way I feel.”

Elizabeth started rethinking some legendary family recipes and substituting ingredients that help reduce inflammation without sacrificing taste. She also gained inspiration from Gayla Grubbs, the owner of Milltowne Gourmet in Griffin.

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“I was fortunate to work at Milltowne for several years,” she said. “It was there I learned to use simple, good quality ingredients with herbs in the forefront so that the taste remains wonderful without inflammation-inducing additives like gluten. This is a practice I carry into my cooking today.”

The EDO approach is “healthy doesn’t have to be boring.” Some of Elizabeth’s favorite family recipe re-creations include her Papa’s beef vegetable soup (which substitutes raw honey for sugar and gluten), her mom’s famous Italian fare (which uses zucchini noodles instead of pasta noodles) and her grandmother’s pumpkin bread (which replaces vegetable oil with avocado oil).

After doing some meal prep and several events around town that involved tastings, Elizabeth finally decided to take a leap and start her new venture, EDO Kitchen.

“I connected with Franklin and Rosemary boutique owner Ashley Upson, who asked me to prepare some food for tasting during an event at her store,” Elizabeth continued. “We gave out samples and learned quickly that there was a large group of ladies who were passionate about great food with better nutrition and less sugar. That night, I took 18 orders for prepared meals during the event. I went home, formed an LLC, and my husband created a website for me.”

For the first four months, Elizabeth established a pickup point for cold food orders at her best friend’s yoga studio in downtown Griffin. But her business grew so quickly that she couldn’t load and lift the coolers necessary to transport the food to the studio (she was also expecting her daughter Nellie!). She turned to Eagle’s Way Church in 2017 for kitchen space where she is currently licensed to prepare meals for weekly pick up.

With the onset of the pandemic in 2020, her business tripled.

“During COVID, so many people were looking for healthy takeout alternatives, and it was really the perfect time for a drive thru service,” she said. “We went from serving 75 to 240 customers every week.”

As a United Bank customer, Elizabeth was able to work with the Bank to secure an SBA PPP loan to continue building the business while employing a staff of eight.

Today, she continues to work out of the Eagle’s Way kitchen where she prepares 600-800 meals a week. Elizabeth creates and shares a new menu every Thursday. Customers order online and then pick up their healthy prepared meals on Tuesday afternoons. Due to lack of space, the EDO team must cap weekly

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“I learned to use simple, good quality ingredients with herbs in the forefront so that the taste remains wonderful without inflammation – inducing additives like gluten. This is a practice I carry into my cooking today.”

–Elizabeth Orr



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orders and often sell out of customer favorites. November 2024 will mark her seventh year in business. She also caters and enjoys teaching cooking classes in her spare time.

According to Elizabeth, her relationship with United Bank reinforces the sense of community she creates through her weekly meals.

“When I visit the Bank or the ITM, I often have people ask me if I am the owner of EDO because they have tasted my food or have had friends recommend it to them. It’s nice to have that connectivity with my bank.”

What’s next for EDO Kitchen? Elizabeth is actively working with the United Bank team in Griffin to find

a new place to accommodate growth and maybe even add new services.

“I want to keep the meal prep side of the business going strong, but I would really also love to add a small restaurant or café to our offerings,” she explained. As an accomplished artist, Elizabeth has very specific ideas about what an EDO-style restaurant should be.

“I was very close to going to art school and I love spending time at a table in a well-designed space that creates a peaceful atmosphere,” she said. “I envision my restaurant as a beautiful place that serves healthy food, rather than just having a health food store vibe.

“I crave that community, that interaction that goes hand-in-hand with a café or restaurant where people can sit down and enjoy our food. I want to talk with them about the ingredients

and where my inspiration comes from in my preparation. For me, it’s almost like a way to share my art. There’s nothing more sacred than breaking bread with a small group of people and gaining fulfillment through the conversations had over a meal. I am so excited to build that part of EDO.”

United Bank is proud to walk alongside Elizabeth as she pursues her dreams to grow EDO Kitchen, a business that is already beloved by so many in the Griffin community. 



KNOWLEDGE IS POWER

United Bank's Financial Literacy Outreach Program Educates Communities About Fraud



Greta Wood presents to the Griffin Rotary Club in a recent meeting.

It's no secret that financial fraud is rampant these days. Despite best efforts, the "crooks" are smart, and unfortunately many become victims on a daily basis.

In an effort to prevent financial fraud, United Bank's fraud team is currently booking speaking engagements across the Bank's footprint to teach neighbors about the signs to look for and how to avoid these dangerous schemes.

"On a daily basis, our team sees how these fraudsters are trying to trick people into handing over their money," said Greta Wood, Vice President and Digital Banking Manager.

"We've become wise to their methods, and we believe it's our responsibility to take that knowledge into our communities so that everyone can better protect themselves in the future."

As of March 31, 2024, the United Bank fraud team has spoken to more than 15 groups including the Pike County Retired Teachers Association, the Barnesville Rotary Club, Southern Crescent Technical College, the Thomason Kiwanis Club, the Spalding County Senior Center, and the Griffin Rotary Club. Interest in the speaking tour continues to grow.

2023 Financial Fraud Statistics

- Investment fraud was \$4.6 billion
- Romance scams and other confidence schemes resulted in nearly \$4 billion in losses
- Business imposters - \$752 million
- High volume mail theft - 139% increase over the last 4 years
- Check fraud increased roughly 180% over 2022; losses totaled \$24 billion in United States

If you are interested in having the fraud team present to your group, please contact Jennifer Turner to schedule a date and time: ubcares@unitedbank.net 



FEDERAL TRADE COMMISSION

A Scammy Snapshot of 2023

(based on reports to Consumer Sentinel)

ftc.gov/data

ReportFraud.ftc.gov

Top Frauds



2.6 million fraud reports

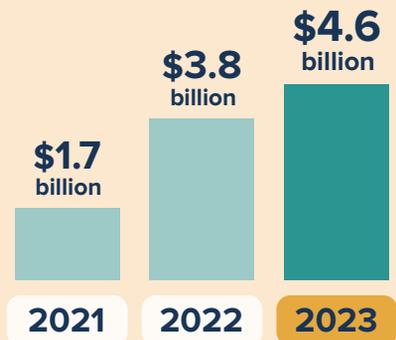


\$10 billion reported lost

The number of reports and the amount lost is up.

(2022: 2.5 million fraud reports, \$9 billion lost)

Reported losses to investment scams grew.



Losses to business imposters climbed.



Losses to FTC imposters soared.



★★★ Reports by Military Consumers ★★★

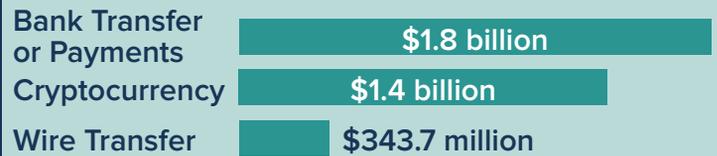


Imposters: Highest # of reports: **42,000**
Highest total losses: **\$178 million**



Investments: Highest % with loss: **81%**
Highest median losses: **\$7,000**

Top Payment Methods and Losses



Scammers contacting people by phone or on social led to big losses.

Phone calls: Highest **per person** reported losses



\$1,480 median loss

Social media: Highest **overall** reported losses



\$1.4 billion total lost

Email: Highest **# of reports**



358,000 reports

United Bank Corporation and Subsidiary

	2023	2022	2021
Assets	\$2,262,954	\$2,420,868	\$2,327,816
Loans Receivable (Net)	853,326	774,558	708,103
Investment Securities	659,759	499,456	424,177
Deposits	1,996,111	2,218,540	2,097,904
Shareholders' Equity	230,284	167,243	202,432
Net Income	63,113	41,869	34,002
Trust Assets Under Management	1,231,155	889,245	761,619
Mortgage Loans Serviced	406,176	415,644	401,002

(\$ in thousands)

Our Forsyth Division celebrates its 10-year anniversary as part of the United Bank family this year. In 2014, United Bank merged with Monroe County Bank, allowing us to grow into a new market with offices in downtown Forsyth and Bolingbroke.



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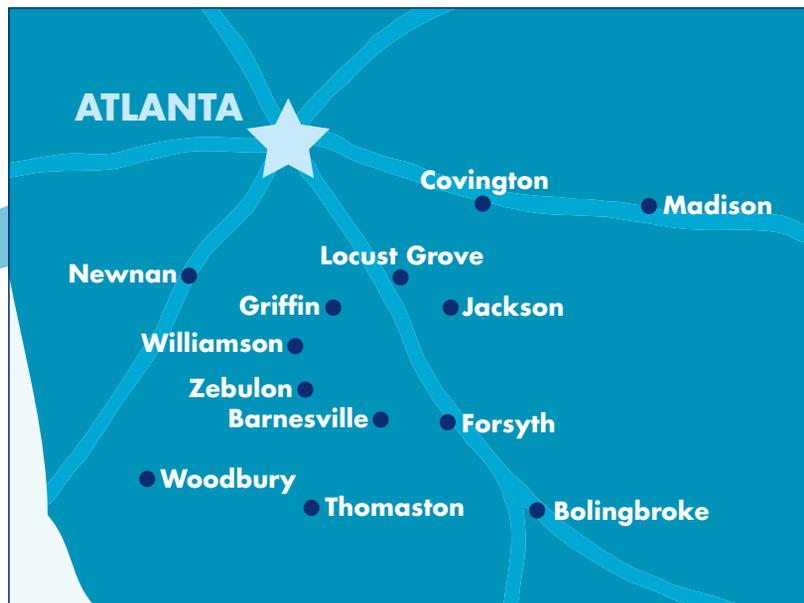
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Barnesville, GA 30204

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Barnesville, GA 30204

Bolingbroke

10788 Estes Road
P.O. Box 567
Bolingbroke, GA 31004

Covington

7200 Hwy 278 East
Covington, GA 30014

Forsyth

1 East Main Street
Forsyth, GA 31029

Griffin

MAIN OFFICE
505 South Hill Street
Griffin, GA 30224

NORTHSIDE

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Griffin, GA 30223

TAYLOR STREET

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Griffin, GA 30224

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Locust Grove, GA 30248

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Newnan, GA 30263

SULLIVAN ROAD

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Newnan, GA 30265

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215 North Center Street
Thomaston, GA 30286

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 Ronnie C. Stapp - Director Emeritus

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James J. Edwards, Jr., Chairman
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 Forrest A. Watson, Jr., Esq.



Griffin division employees serve up lunch to customers during Customer Appreciation Day 2024.



United Bank Forsyth team members Cole Davis, Lindsey Parker, Jackie Johnson and Nate Howard are proud to help the Circle of Care Community Center restock their pantry. A big thank you to Mark Stevens for all he does to support the community!