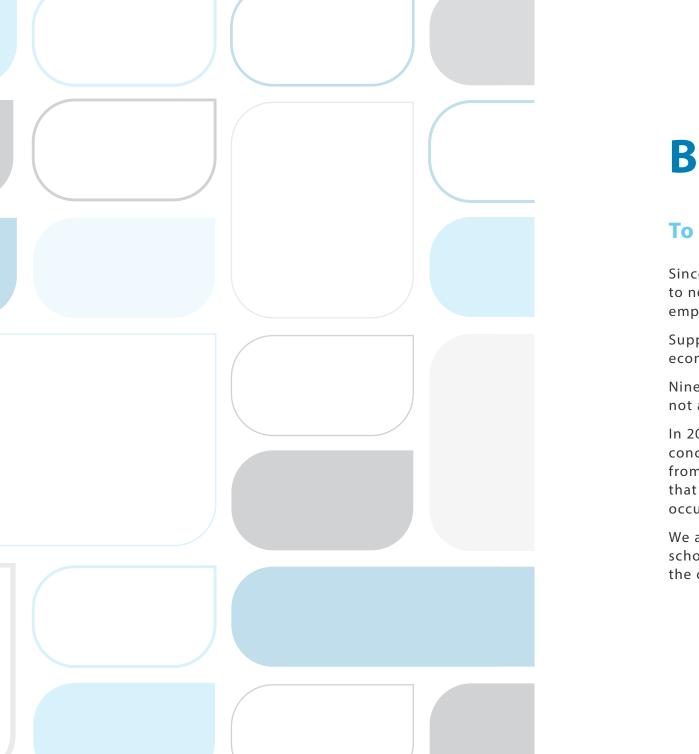
2023 Community Impact



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Building a Legacy of Good

To Our Community,

Since the United Community Bank Foundation started three years ago, we have contributed \$1,217,000 to nearly 400 nonprofit organizations across the Southeast. We are proud to amplify the efforts of our employees as they volunteer to make a difference in the communities we serve.

Supporting artistic expression is one of the four pillars that our Foundation focuses on along with economic empowerment, housing strategies, and youth development.

Ninety-three percent of Americans believe that the arts are critical for a well-rounded education, but not all schools have equal funding for art education.

In 2023, our teams visited art programs at public schools in six communities with some of the highest concentrations of poverty. They saw passionate teachers and creative students who could benefit from additional support. The Foundation provided grants to the schools because research suggests that students who experience poverty, but are involved in the arts, have better long-term academic, occupational, and social outcomes than their peers.

We are grateful for the opportunity to make a difference within our local markets by supporting schools that uplift their students through art education. We look forward to inspiring and uplifting the communities we serve for years to come.

Lynn Harton Chairman United Community Bank Foundation

Foundation Overview

Serving our communities has always been at the heart of our company and, throughout our history, driven by people with unbelievable passion for others.

Our teammates have always been passionate about making a difference in the communities they live and work in. Through the United Community Bank Foundation, we empower our employees by supporting local organizations that align with their individual interests, contributions, and volunteer efforts.

To focus the Foundation's efforts, we established four pillars based on employee survey results, representing important issues to our team. These pillars help us deliver on our mission to improve the financial health of the areas we serve.

Through the Foundation, United can truly amplify the ongoing work of our team. By the submission of grant applications, employees can request funding to fuel initiatives they personally care about. This year alone, the Foundation's impact extended to 230 causes, awarding 138 grants totaling \$581,305 in donations.

In the following pages, we share stories of our bankers and the positive impact we've made together over the past year. We look forward to continuing to make a difference in the years to come.

ECONOMIC **EMPOWERMENT**

Advancing small businesses and financial literacy in local communities

HOUSING **STRATEGIES**

Putting people on a path to homeownership

ARTISTIC **EXPRESSION**

Inspiring communities through the arts

YOUTH DEVELOPMENT

Preparing future leaders for success

We believe that investing in small businesses in our communities creates better opportunities for everyone to achieve their financial goals.

Small businesses, affordable housing, and homeownership are all essential components to improve the financial health of local communities. It is through organizations like CommunityWorks that this is realized, as evidenced by its positive impact not only in Greenville but the entire state of South Carolina. That's why Jana Scroggins, Greenville Commercial Lending Division Manager, is a big advocate of the organization and decided to join the small business loan committee more than a year ago.

"CommunityWorks supports underserved individuals and small businesses to help them reach economic success. I'm proud to be a part of an organization that makes such a positive impact in our community," said Scroggins.

CommunityWorks is on a mission to create a brighter future for financially under-resourced individuals and businesses in South Carolina. The organization provides equitable financial products and services, including community development lending, small and micro-business loans, down payment assistance, and financial wellness coaching. They provide the necessary support to help individuals and small businesses achieve their goals and build wealth.

\$581,305

IN TOTAL DONATIONS 230

ORGANIZATIONS IMPACTED

138

GRANTS AWARDED

to organizations nominated by United team members, totaling \$444,550



GOOD DAYS

Grants totaling \$136,755 awarded to 95 organizations



STATES IMPACTED

Alabama, Florida, Georgia, North Carolina, South Carolina, and Tennessee

Economic Empowerment

"I'm drawn to CommunityWorks because it offers small business and start-up loans to companies that would not qualify for a conventional banking loan. Business owners gain access to one-on-one coaching, valuable training opportunities, and financial wellness sessions. This empowers entrepreneurs to achieve success and financial freedom," said Scroggins.



OTHER GRANTS INSPIRING SMALL BUSINESS ADVANCEMENT AND FINANCIAL LITERACY

Family Promise of Cobb County

Marietta, GA NOMINATED BY: Steve Fenlon

Central-West Alabama Red Cross Tuscaloosa, GA

NOMINATED BY: James Cochrane



OTHER GRANTS INSPIRING **ARTISTIC EXPRESSION**

Actor's Playhouse at Miracle Theatre Miami, FL NOMINATED BY: Lourdes Wilson

Blue Ridge **Community Theatre** Blue Ridge, GA NOMINATED BY: Becky Cruse

Artistic Expression

We believe in supporting programs that make a difference in our world. The arts are vital to our lives. They unite communities, improve well-being, and strengthen our economy.

Alabama State President David Nast was drawn to the Huntsville Museum of Art because of its dedication to community outreach, art education for all age groups, and community-related events.

"I value the museum's inclusive role in Huntsville. It's a treasure that enhances the quality of life for everyone in our community," said Nast.

The Huntsville Museum of Art is dedicated to fostering a vibrant connection between people and art by acquiring, preserving, exhibiting, and interpreting the highest quality works of art. Through a diverse range of offerings, including camps, classes, programs, and workshops, the museum actively encourages community members of all ages to engage with and participate in the arts.

"The bank has always recognized the importance of arts education and culture in enhancing our quality of life. It's an honor and a privilege to be part of such a remarkable organization and contribute to it by leveraging my financial and business background," said Nast.

Having served on the board of directors for nearly eight years, Nast is currently in his second term as chairman. Additionally, United has been a supporter of exhibits, events, and functions at the museum and looks forward to continuing its support in the future.

"We have always felt like the museum is an integral part of our community, so we have supported with all the resources we have available," said Nast.

Regional President Mason Waters has been involved with Habitat for Humanity for more than 25 years, with his initial involvement going back to his first build in Nashville, Tennessee. Reflecting on his experience, Waters said, "It was one of the hardest days of work I've ever put in, but it was incredibly rewarding. I witnessed an empty slab transform into the shape of a house and walked away thinking what a wonderful organization this is. Since then, I've been a constant supporter."

Habitat for Humanity, an organization committed to building a more equitable world by facilitating affordable homeownership, aligns seamlessly with United's dedication to help with the critical need for affordable housing across its diverse communities.

financial goals.

"It's a wonderful partnership, and we're proud to work with this group. Habitat's focus on financial literacy and homeowner education perfectly aligns with United's values," added Waters.

Waters currently serves on the US Council Advocacy Committee for Habitat, where he advocates passionately for affordable housing. In 2024, Waters will travel to Washington, DC to meet with legislators and advocate for crucial affordable housing initiatives on a national level.

Housing Strategies

We believe every person who dreams of homeownership should reach that goal. We want to use our skills, resources, and financial expertise to help people not just buy a house but make a home.

United actively contributes to Habitat's mission by not only providing financial backing for the cost of local builds but also encouraging team members to be hands-on in the builds. United also has team members who collaborate with local Habitat affiliates, leveraging their financial expertise to guide new homeowners toward stability, independence, and achievement of their



OTHER GRANTS PUTTING PEOPLE ON THE **PATH TO HOMEOWNERSHIP**

Roof Above Mooresville, NC

NOMINATED BY: Carol Palillo

Lowcountry **Veteran Services** Mt. Pleasant, SC NOMINATED BY: Faye Shepard



OTHER GRANTS PREPARING FUTURE LEADERS FOR SUCCESS

Take Stock in Children Fort Lauderdale, FL NOMINATED BY: Scott Toth

My Kids Club Clayton, NC NOMINATED BY: Lindsay Wilson

Youth Development

We believe every child deserves the best support they can get, as early as they can get it. We support programs that help our children, because when we strengthen young lives, we strengthen our future.

Six years ago, Commercial Relationship Manager Paul Watson joined the board of directors for the Boys & Girls Club of South-Central Tennessee. During his tenure, he has served as treasurer for four years and his dedication to the organization has been unwavering.

Established in 1999, the Club has been a beacon of hope for youth, offering lifechanging programs encompassing physical fitness, nutrition education, daily homework assistance, and college/career preparation. With three Clubhouse sites and operations in 11 schools, their reach is extensive in the Maury and Giles communities.

"The impact that the Club has made in our community is so strong; it's unbelievable. The stories of these kids and the incredible influence the Club has on their lives is truly reenergizing," said Watson.

Watson says a unique aspect of the Club's approach is their integration into local schools. This involvement, and access to grading systems, allows the Club to tailor its services to meet the specific needs of students. Remarkably, since its inception, the Club boasts a 100% graduation rate for seniors involved in its programs.

"How awesome is that?" said Watson.

United footprint.

Martin Luther King Jr. Day (January 16) **Financial Literacy Month** (April 1–30) **National Day of Service** (September 11) World Animal Day (October 4) **Veterans Day** (November 11)



5 Good Days

Selected because of their importance to United employees, the Good Days are honored by the Foundation with donations made in each state of the

The organizations that receive donations are typically tied to a particular cause related to the Good Day. United employees are also encouraged to volunteer on each Good Day through activities coordinated by the Together for Good Council.

> "When we recognize the Good Days in each of our communities, you can honestly feel a sense of bonding between our employees. When we come together as a team, so much more can be accomplished. I think when the bank shows they are willing to give back, not just monetarily, but with recognition of certain needs or sacrifices made by others, for others, it lets our communities know we are truly part of them and care for their successes and wellbeing."

> > **Billy Hyde** Co-Chair, Together for Good Council **Gilmer County, GA**





In honor of World Animal Day, the Foundation sponsored a therapy dog through Southeastern Guide Dogs and fondly named him "Banks." United employees got the chance to vote on the name.



"Our Good Days express United's company values of Team, Truth, Trust, and Caring. These days allow us to reach out to the communities we serve and make them a better place."

Greer Anderson, Co Chair, Together for Good Council St. Simons Island, GA

Together For Good Council

The Together for Good Council is a volunteer group of employees who help advance United Community Bank's social impact programs.

Across the footprint, our teams consistently give of their time and heart to support their communities, and this council aims to amplify the good work being done and ensure that we stay true to serving our local communities as we grow.











































Improve the financial health of the local communities we serve.

Scan here to learn more about the United Community Bank Foundation and its work in the community or visit ucbi.com/united-in-our-communities







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