

CRA Public File

Products and Services

Updated: March 24, 2025



Products and Services

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Personal Checking

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Money-saving checking accounts

Whether you're just getting started financially, or you're a seasoned pro, we have the best checking accounts for what you need.

Compare Accounts

United Checking	United Signature Checking	United Checking for 55+	United Checking for Students
<p>Looking for a checking account that can handle your day-to-day banking needs? We've got you covered.</p> <ul style="list-style-type: none"> \$50 minimum to open \$0 monthly service charge (no monthly service charge if enrolled in eStatements or monthly Direct Deposits) Free access to 200+ United ATMs and 1,200+ Public Presto® ATMs¹ <p>Open an Account</p> <p>Schedule an Appointment</p>	<p>This exclusive checking account is banking with benefits and features that meet you where you are.</p> <ul style="list-style-type: none"> \$25 minimum to open \$25 monthly service charge (with many options to avoid fees) No charge for foreign or outside network ATM/Debit Card usage Free exclusive United Signature Banking checks² Competitive interest rates No fees for Overdraft Protection transfers, Official Checks and ATM/Debit card replacements \$30 discount for Stop Payment requests \$25 reimbursement on annual safe deposit box rental <p>Open an Account</p> <p>Schedule an Appointment</p>	<p>If you are 55 or better, enjoy expanded benefits that continue working for you. We've earned them.</p> <ul style="list-style-type: none"> \$25 minimum to open No monthly service charge Free access to 200+ United ATMs and 1,200+ Public Presto® ATMs¹ Free standard wallet checks (limited to one order per year) Free eStatements through Online Banking <p>Open an Account</p> <p>Schedule an Appointment</p>	<p>A banking account exclusively for customers 21 or younger with no monthly service fee! Now, that's a lot of pizza.</p> <ul style="list-style-type: none"> \$25 minimum to open No monthly service charge Free access to 200+ United ATMs and 1,200+ Public Presto® ATMs¹ Free eStatements through online banking (or \$3 monthly fee for paper statements) <p>Open an Account</p> <p>Schedule an Appointment</p>

Compare your options.

Features	United Checking	United Signature Checking	United Checking For 55+	United Checking For Students	United Essential Banking
Monthly Service Charge	\$5	\$25 \$15,000 Minimum Daily Balance ³ -OR- \$25,000 Combined Deposit Balance ³ -OR- \$50,000 Combined Outstanding Consumer Loan ³ -OR- Relationship with United Community Advisory Service or United Community Mortgage Services ³	\$0	\$0	\$5
How to Avoid Monthly Service Charge	Enroll in eStatements -OR- One (1) qualifying Direct Deposit ⁴ per statement cycle		N/A	N/A	N/A
Earns Interest	No	Yes, tiered interest rates	No	No	No
Check Orders Security features available	60 pack and 25 pack options available	FREE (Exclusive United Signature Banking checks) ⁵	Limited to one (1) FREE order per year. 60 pack and 25 pack options available	60 pack and 25 pack options available	Not Available <small>(This account does not offer check writing privileges)</small>
Other ATMs ATM Network (includes many outside of United or Public Presto® ATM network)	\$1 charged by United ⁶	\$0 charged by United ⁶ Up to \$5.00 refund per statement cycle on ATM fees charged by other institutions when you access an ATM outside of the United and Public Presto® ATM network	\$1 charged by United ⁶	\$1 charged by United ⁶	\$1 charged by United ⁶
Paper Statements	\$0 Additional fees apply for check images	\$0 Additional fees apply for check images	\$0 Additional fees apply for check images	\$3 Additional fees apply for check images	\$2
eStatements	\$0	\$0	\$0	\$0	\$0
Overdraft Management Options	1. Courtesy Overdraft ⁷ 2. Courtesy Overdraft with ATM and debit card coverage ⁷ 3. Overdraft Line of Credit ⁷ 4. Linked checking, savings or money market account	1. Courtesy Overdraft ⁷ 2. Courtesy Overdraft with ATM and debit card coverage ⁷ 3. Overdraft Line of Credit ⁷	1. Courtesy Overdraft ⁷ 2. Courtesy Overdraft with ATM and debit card coverage ⁷ 3. Overdraft Line of Credit ⁷	1. Overdraft Line of Credit ⁷ 2. Linked checking, savings or money market account	N/A

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Enjoy these benefits with every account.

Stop Payments

Accidentally snap the baby sitter's check with your phone app? Don't sweat it, we have you covered. Payments for that, include a stop payment in branch or through Online and Mobile Banking.

[View the Demo](#)

Online Banking

Access your account, pay bills, transfer funds, manage your personal finances, and more from the comfort of your home with the help of our digital banking solutions.

[Learn More](#)

Debit Cards

United debit cards include Top-tier Mastercard® benefits that are perfect for your everyday purchases. Learn more about all the fantastic card benefits.

[Learn More](#)

Overdraft Protection Services

Sometimes bills hit all at once and you need a little help. We offer choices to help manage overdrafts in the event you don't have enough funds in your account to cover your transactions.

[Learn More](#)

Direct Deposits

Free up time with fewer trips to the bank. Direct Deposit is a convenient, free service that automatically deposits funds into your account quickly and securely.

[Download the Form](#)

Protect Yourself from Check Fraud

Criminals are increasingly targeting checks—whether by stealing them from the mail or getting their hands on them in person by tricking consumers with fake check scams. Learn how to protect yourself with practical tips, like using indelible ink, monitoring your account for fraudulent activity, and understanding the warning signs of fraudulent checks. Discover the advanced security features built into United Community's checks that offer extra protection against fraud. Don't fall victim to these scams.

[How to Spot Fake Checks](#) [Protect Your Checks from Theft](#)

Introducing Greenlight!

We've partnered with Greenlight to support you in teaching your kids about smart money management.

Add your United account as the funding source, and you'll get the Greenlight family subscription for free!

[Learn More](#) [Register Now](#)

Card Controls: New and Improved

Protect your debit card with Card Controls—now available within your online and mobile banking account. (No more separate app!) It offers all the same security features like real-time alerts and spending limits, along with several new solutions to manage your money.

- Understand your spending clearly with spending insights, including payment information, card-on-file merchant identification, and more.
- Get real-time transaction alerts so you know exactly when and where your card is being used.
- View a digital card on a mobile device and easily push it to Apple Pay or Google Pay.

[Learn More](#)

Switch Banks in Six Easy Steps

Switch your checking account to United Community in just six easy steps. Follow our simple checklist for a seamless transfer to your banking today!

[Read Article >](#)

Simply Your Debts into One Monthly Payment

Simplify your finances by consolidating debt into one manageable monthly payment. Explore options like home equity loans, personal loans, and lines of credit to reduce stress and save money with lower interest rates.

[Read Article >](#)

Fraud Prevention for the Holidays

The holidays often come with more spending, more stress, and—unfortunately—more fraud. The extra fraud is the last thing you want to deal with. Don't fall especially during the holiday season, so we're here to equip you with tools that will keep your money safe, while also making life easier.

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75 Years of Community Banking

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Personal Savings

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Save for the future. Save for your dreams.

Whether you're saving for retirement, building a nest egg for the future, or creating an emergency fund for a time in need, United has the right savings option for you.

United Savings

Isn't it funny how Plan A and B always become Plan C? Now, planning has never been so easy or secure with our conservative interest-earning savings account.

- \$100 minimum to open
- Daily balance of \$100 necessary to avoid service charge*
- Competitive interest rates while retaining access to your funds
- Six free withdrawals each quarter†

[Schedule an Appointment](#)

United Money Market

Earning prime interest rates is the name of the game with this high-yield Money Market account.

- \$1,000 minimum to open
- Daily balance of \$1,000 necessary to avoid service charge†
- Account balance earns you [variable interest rates](#)
- Six free withdrawals per statement cycle‡

[Schedule an Appointment](#)

Certificates of Deposit

Time might pass you by, but your dollars won't in the process. Earn more on your money with one of our CD options.

- 4-month, 7-month, 15-month, and 23-month options available
- Competitive rates
- Interest earned on your CD will be compounded daily and credited to your certificate of deposit monthly.

[Schedule an Appointment](#)

United Student Savings

If you are 22 or younger, start planning for your future with our interest-earning savings account. Your future self will love you for it.

- \$5 minimum to open
- No service charge
- Competitive interest rates while retaining access to your funds
- Six free withdrawals each quarter‡

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Enjoy these benefits with every account.

Online Banking

Access your account, pay bills, transfer funds, manage your personal finances, and more from the comfort of your home with the help of our digital banking solutions.

eStatements

View, search, save and print statements for all your United Community accounts. It's totally free, and you can do it from home, or on the go using our Online and Mobile Banking options. Simply edit your "Delivery Options" settings within your digital banking accounts and follow the directions.

Direct Deposits

Free up time with fewer trips to the bank. Direct Deposit is a convenient, free service that automatically deposits funds into your account quickly and securely.

Mobile Deposits

Ever taken a check selfie? No worries, all you have to do is snap a picture of your check with the United Community mobile app and deposit it directly to your account! It's that easy.

An HSA to save the day.

Get easy access to your money while earning tax-free interest on your balance with a Health Savings Account. You never know when you'll need it most.

Watch your money grow.

Nothing is ever a guarantee. Or is it? When you diversify your portfolio with our Certificates of Deposit (CDs), rest assured that your money is actually working for you, not against you.

- Early online application with multiple terms to choose from
- Competitive interest rates available
- Additional options available in branch

Get the Right IRA That Pays

These days, it's more important than ever to start saving for your future. With our Traditional and Roth IRA options that come in a variety of terms, there's really no reason to wait.

Savings Goal Calculator

What's your savings goal?

Savings goal

Current savings

How long do you plan on saving? Years

How much interest will you earn?

You may reach your savings goal if you save \$81 each month.

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Learning Center

Switch Banks in Six Easy Steps

Switch your checking account to United Community in just six easy steps. Follow our simple checklist for a seamless transition to better banking today!

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Simplify Your Debts into One Monthly Payment

Simplify your finances by consolidating debt into one manageable monthly payment. Explore options like home equity loans, personal loans, and lines of credit to reduce stress and save money with lower interest rates.

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Fraud Prevention for the Holidays

The holidays come with more spending, more travel, and—unfortunately—more fraud. We know fraud is the last thing you want to deal with (ever, but especially during the holiday season), so we're here to equip you with tools that will keep your money safe, while also making life easier.

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* A service charge of \$10.00 will be imposed every quarter if the balance in the account falls below \$100.00 any day of the quarter.

† A \$2.00 excessive withdrawal fee will be imposed for every withdrawal above \$ per quarter.

‡ Monthly maintenance charge of \$11 will be assessed unless a daily balance of \$100 is maintained.

§ A \$100 excessive withdrawal fee will be imposed for every withdrawal above \$ per month.

¶ Message and data rates may apply. Fees may apply for certain optional services through Personal Online and Mobile Banking.

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Health Savings Account (HSA)

Health Savings Accounts

Health Savings Accounts for peace of mind.

What's a Health Savings Account?

Why should I open an HSA?

Easy HSA Enrollment

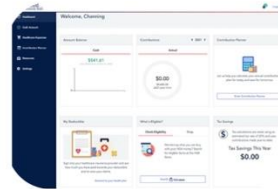
- 1. Enroll**
- 2. Participate**
- 3. Contact Us**

The Benefits of Saving with United

Your United Health Savings Account (HSA) comes with:

- No minimum balance
- Free HSA debit card
- Digital banking access
- Personalized HSA portal with your tax savings to date, transaction details, and receipt storage
- Monthly estimations and annual reports
- One-time \$9 setup fee and \$2.75 monthly service charge

[Access Your HSA](#)



Your HSA Portal

Stay up to date with your expenses and progress at all times. Enroll in our HSA portal to:

- View your account balance, tax savings, and contributions
- Track your out-of-pocket expenses and store your receipts
- Plan your contributions to meet your current needs and see how much you can save by retirement
- Link your healthcare plan and track your deductible, out-of-pocket maximum, and medical claims

[Access Your HSA](#)

HSA Contributions

Participants may contribute up to the maximum allowed by law. Contribution amounts are based on IRS limits.¹

Year	Individual/Single Coverage	Family Coverage (2+ Lives)	Catch-up Contributions ²
2024 Contributions	\$4,150	\$8,300	\$1,000
2025 Contributions	\$4,300	\$8,650	\$1,000

Learning Resources



Switch Banks in Six Easy Steps

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Simplify Your Debts Into One Monthly Payment

Simplify your finances by consolidating debt into one manageable monthly payment. Explore options like home equity loans, personal loans, and lines of credit to reduce stress and save money with lower interest rates.

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When's Your Next Financial Health Checkup?

You probably wouldn't let your health run on autopilot, but what about your finances? In the often hectic day-to-day, it can be easy to let the pulse of our finances go unchecked. Understand why it's worth thoroughly examining your finances at least once a year and with every major life change.

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¹ To be eligible for an HSA account you must be enrolled in a High Deductible Health Plan (HDHP), cannot have additional healthcare coverage including Medicare or VA benefits and cannot be claimed as a dependent. HSA accounts cannot be rolled or transferred into any IRA account.

² Those age 55 and older may contribute an additional amount as shown as a catch-up contribution.



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Personal CDs

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Certificates of Deposit (CDs)

Accounts | FAQs

Time is on your side.

And the time is now to make your money do all the heavy lifting for you. With our CD rate options, time will pass you by, but your dollars won't in the process. Interested in a different term CD? Visit your [local branch](#) for additional options.

4-month CD¹

- 3.90% Annual Percentage Yield
- Low minimum opening deposit of \$2,500
- Interest earned on your CD will be compounded daily and credited to your certificate of deposit monthly.
- Subject to early withdrawal penalty²
- Automatically renews on the maturity date.

Open Online Now

Schedule an Appointment

7-month CD¹

- 3.25% Annual Percentage Yield
- Low minimum opening deposit of \$2,500
- Interest earned on your CD will be compounded daily and credited to your certificate of deposit monthly.
- Subject to early withdrawal penalty²
- Automatically renews on the maturity date.

Open Online Now

Schedule an Appointment

13-month CD¹

- 4.00% Annual Percentage Yield
- Low minimum opening deposit of \$2,500
- Interest earned on your CD will be compounded daily and credited to your certificate of deposit monthly.
- Subject to early withdrawal penalty²
- Automatically renews on the maturity date.

Open Online Now

Schedule an Appointment

23-month CD¹

- 3.75% Annual Percentage Yield
- Low minimum opening deposit of \$2,500
- Interest earned on your CD will be compounded daily and credited to your certificate of deposit monthly.
- Subject to early withdrawal penalty²
- Automatically renews on the maturity date.


Open Online Now

Schedule an Appointment

Be the hero your family needs.

You never know when the time will come that having a little extra money around can save the day. Don't wait. Start saving now and be prepared with a United Savings Account.

Open a Savings Account




Frequently Asked Questions

- ✓ How do Certificates of Deposit work?
- ✓ What are Certificates of Deposit advantages and disadvantages?
- ✓ How many Certificates of Deposit can I have?
- ✓ Are Certificates of Deposit considered cash?
- ✓ Are Certificates of Deposit taxable?
- ✓ Are Certificates of Deposit compound interest?
- ✓ What CD should I buy?
- ✓ Can CD rates change?
- ✓ Who are Certificates of Deposit issued by?
- ✓ Are Certificates of Deposit insured by the FDIC?
- ✓ Can you buy a CD for minors?
- ✓ Is there a CD with no withdrawal penalty?
- ✓ Where can I find CDs near me?

¹ Fees could reduce earnings on the account. Interest Rates and annual percentage yields are current as of 2/21/2025. Early withdrawal penalty will be imposed for early withdrawal. The APY assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. We use the "daily balance method" to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. You will have less 102 days after the maturity date to withdraw funds without penalty. Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term. The interest rate and APY for each renewal term will be determined by us on or before the renewal date, and will be good until the next maturity date. On accounts with terms longer than one month, we will notify you in advance of the renewal and tell you when the rate will be known for the renewal period.

² You may not withdraw principal from this account without United's consent prior to the maturity date, otherwise CD will be subject to early withdrawal penalty:

- Terms 12 months or less - an amount equal to 91 days of interest earned or that could have been earned
- Terms over 12 months but less than 36 months - an amount equal to 182 days of interest earned or that could have been earned



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Get New CDs Can Drive Your Savings



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Business Checking

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Checking Accounts

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The Best Business Bank Account for You

Get the personal attention your business deserves. Whether you're just starting up or your company is generations old, we offer flexible, scalable business checking and cash management solutions that will grow along with you.

No matter which account you choose, you'll benefit from the United Difference—financial solutions personalized to your needs, convenient online and mobile banking tools, a dedicated banker who answers when you call, and award-winning service.

Business Checking Account Options

Business Freedom Checking

Ideal for businesses and non-profits with lower monthly check writing and deposit activity.

- No monthly service charge, no minimum balance requirements.
- Statements are free. Otherwise, \$3 monthly fee for paper statements.
- Monthly allowance of 200 combined items¹. If you exceed this allowance, items will be processed at \$0.40 per item².
- First \$10,000 per month of cash deposited is complimentary. \$100 per \$100 after that.
- Open a new account with as little as \$100.
- Free, easy-to-use invoicing included with [AutoBooks](#)³.

Open an Account

Schedule an Appointment

Business Select Checking

A great option for businesses that have a higher number of transactions and cash deposited every month.

- \$12.50 monthly service charge can be waived with one of the following:
 - \$2,500 minimum daily balance or
 - \$10,000 in combined deposits⁴ or
 - \$100,000 in outstanding loan balances⁵
- Monthly allowance of 500 combined items¹. If you exceed this allowance, items will be processed at \$0.40 per item².
- Cash deposited is complimentary.
- Open a new account with as little as \$100.

Open an Account

Schedule an Appointment

Business Analysis Checking

If your business has high transaction volume or more complex banking needs, this analyzed account path higher balances to work for you.

- \$25 monthly service charge. No minimum balance requirements.
- Earnings credit, based on collected monthly average balance, is available to offset any monthly fees incurred.
- Per transaction and cash deposited fees apply, which can be offset by earnings credit.
- Open a new account with as little as \$100.

Open an Account

Schedule an Appointment

Business Interest Checking

Put your money to work. Start earning interest on your business checking balances with United's Business Interest Checking Account.

- \$10 monthly service charge can be waived by maintaining a \$2,500 minimum daily balance.
- Earn interest on your checking balance.
- Monthly allowance of 250 combined items¹. If you exceed this allowance, items will be processed at \$0.35 per item².
- First \$10,000 per month of cash deposited is complimentary. \$100 per \$100 after that.
- Open a new account with as little as \$100.

Open an Account

Schedule an Appointment

Compare your options.

Feature	Business Freedom Checking	Business Select Checking	Business Analysis Checking
Minimum to Avoid Monthly Service Charge	—	\$2,500 minimum daily balance OR \$10,000 in combined deposits ⁴ OR \$100,000 in outstanding loan balances ⁵	Earnings credit, based on collected monthly average balance, can offset monthly maintenance charge and other service fees.
Monthly Combined Item Limit	200	500	Per transaction fees apply, which can be offset by earnings credit.
Excess Combined Item Fee ²	\$0.40 per item after 200	\$0.40 per item after 500	Per transaction fees apply, which can be offset by earnings credit.
Monthly Cash Deposited Limit	\$10,000 (\$100 per \$100 thereafter)	Unlimited	\$100 per \$100
Paper Statements	\$3	—	—
Earns Interest	No	No	No

Unlock simple, secure, round-the-clock financial access.

With the United Mobile App, you now have complete control of your banking experience. Securely and conveniently access your accounts from the palm of your hand. Download our app today to get started!

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Card Controls: New and Improved

Protect your debit card with Card Controls—now available within your online and mobile banking account. (No more separate app!) It offers all the same security features like fraud notices and spending limits, along with several new options to manage your money:

- Understand your spending clearly with spending insights, recurring payment information, card-on file merchant identification, and more.
- Get real-time transaction alerts so you know exactly when and where your card is being used.
- View a digital card on a mobile device and easily push it to Apple Pay or Google Pay.

Learn More

¹ Combined item limit includes cash, debit and credit memos, deposit slips, checks deposited, online bill payments and other debit and credit (including debit card transactions).

² Excess Combined Item Fee² will appear as "Service Charge" on monthly statement.

³ Deposits include minimum daily balance combined from related business checking, CDs and IRAs for the preceding month.

⁴ Excludes include outstanding (in principal) balances from combined business loans.

⁵ United Community Bank ("United") is pleased to offer digital savings and payment technology services through AutoBooks, Inc. ("AutoBooks"), a third party provider of online accounting services. By providing your correct information, you consent to be contacted by representatives with AutoBooks. United, its subsidiaries, and its affiliates are not affiliated with AutoBooks. The services offered are subject to AutoBooks' customer consent and are subject to AutoBooks' terms of use. All services, online relationships and the right to use the services, United and its employees may be provided to various fees and conditions from AutoBooks based on United's customer's use of these services. AutoBooks may have policies and procedures that are different from United's Privacy Policy and Security Statement. You should review the AutoBooks terms of use and the privacy and security policies on the AutoBooks website before you provide personal or confidential information. Please refer to the AutoBooks website for the statement on security and compliance. Note: Payments initiated through AutoBooks website typically post to your United account in 2 business days (except during the app's on-boarding process).

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Savings Accounts

We have your back.
Take comfort in knowing that your money is always working for you behind the scenes while you're making things happen out front. Open your business savings account online today, or connect with one of our experts to get started!

Business Savings

Turn your business' rainy days into a full blown windfall with a savings account that safeguards your money and allows for constant access to your funds.

- \$100 minimum deposit to open
- Maintain a minimum balance of \$300 to avoid a \$5 quarterly service charge
- 6 quarterly withdrawal limits*
- \$2 fee per excessive withdrawal

Open an Account

Schedule an Appointment

Business Money Market

Get the account that gives you a great return on your business savings while still allowing you instant access whenever you need it.

- \$1000 minimum deposit to open
- Maintain a minimum balance of \$2,000 to avoid a \$2 monthly service charge
- 6 free withdrawals per statement cycle†
- \$5 fee per excessive withdrawal

Open an Account

Schedule an Appointment

Business CDs

For a guaranteed return on your investment, let your money work smarter not harder.

- \$2,500 minimum deposit to open
- Choose among monthly, quarterly, semi-annual and annual payouts
- Tap into a regular flow of income or reinvest in a United CD if you don't need the money immediately

Open a Business CD

Schedule an Appointment

Limited-Time CD Offer

Save for your future with fixed, competitive rates and flexible term limits.†

4-month CD	7-month CD
3.90% APY	3.25% APY

Low minimum opening deposit of \$2,500
Low minimum opening deposit of \$2,500

Open a Business CD

Savings Goal Calculator

What's your savings goal? ↕

Savings goal

Current savings

How long do you plan on saving? Years

How much interest will you earn?

You may reach your savings goal if you save \$81 each month.

[Open a Savings Account](#) [Learn Savings Tips](#)

* \$1000 excessive withdrawal fee will be imposed for every withdrawal above 6 per month.
 † Annual percentage yields are current as of 2/27/2020. The minimum balance required to open the account and obtain the APY is \$2,500. A penalty will be imposed for early withdrawal. The APY assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. Public Funds and Brokered Deposits are not eligible for CD specials.

Learning Center

The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

[Read Article >](#)

What's the best POS system for your business?

During a business can be demanding – you have to stay on top of tracking inventory, supporting employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can now do much of the tedious work for you.

[Read Article >](#)

What to Know About Ransomware

You may have heard of ransomware in the news. Ransomware can compromise the data stored on a company's private data and may threaten to release it to the public unless they pay for it. Understanding how it works is the first step to avoiding it.

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8

Home Loans & Mortgages

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Home Loans and Mortgages

[Choose Journey](#) [Loan Options](#) [Contact Us](#) [Learning Resources](#)

With so many different mortgage options, it can be difficult to know which one is right for you. At United Community, our mortgage loan originators are skilled at navigating the world of home lending and can provide you with the best possible products to suit your needs. Whether you're looking to buy your first home, a new home, or a vacation home, we can connect you with the right loan. Call 1-800-371-8224

Have a question about an existing home loan? Call 1-800-UCBANK (1-800-822-2663) and choose Option 6 to connect directly with our loan servicing experts.

Pick Your Home Loan Journey:

- First-Time Homebuyer** [Learn More](#)
- Buying a Home** [Learn More](#)
- Refinancing Options** [Learn More](#)
- Home Construction Loans** [Learn More](#)

Why choose United for your home mortgage?

- Digital application
- Online mortgage payments
- [Large selection of mortgage products](#)
- United Signature Checking Account*
- Employees committed to customer service
- 25% discount when you use auto-pay on certain loan products
- Competitive rates and closing costs
- Communication to keep you updated about your loan's progress

Ready to get started?

[Start Application](#) [Connect with a Lender](#)

United's Mortgage Interest Rates

So many factors go into your mortgage interest rate (credit score, employment, loan term, debt, etc.) and we want to make sure your rate matches your unique financial situation. That's why we'll spend time getting to know you and your long- and short-term goals before we create a customized rate quote for you.

We believe the first step toward superior customer service is setting realistic expectations. And that starts by quoting you a rate we know we can stand behind.†

Ready for your rate quote? Our team of expert mortgage lenders is ready to connect with you.

[Apply Now](#) [Connect with a Lender](#)

Specific Loan Options

- Fixed and Adjustable Rate Mortgages**
Who has ARMs, legs and the fixed-rate mortgages that fit your needs? We do, of course. Popular for buying or refinancing, our fixed and adjustable rate mortgage options come in varying term lengths and can fit whatever square footage you're looking to move into.
[Learn More](#)
- Jumbo Loans**
You offer higher-than-conventional loan limit options for those dreaming big. Whether you are buying, refinancing or ready adding that much-needed room, we have the fixed-rate and ARM options to fit your unique needs.
[Learn More](#)
- VA Mortgage Loan**
You served us, so let us to support you. For all past and present military members, and surviving spouses who are looking for help with buying a new home, we can assist you with a VA Mortgage Loan. Take advantage of potentially no down payments or mortgage insurance, low fixed rates and various repayment options.
[Learn More](#)
- PATH Loans**
It's our goal to make homeownership possible for more people in our communities, so we've assembled a wide variety of loan options (and created some of our own) to offer mortgages for every stage of life and every financial situation.
[Learn More](#)
- Physician Mortgage**
For licensed physicians and doctors, we've designed a unique lending program just for you. Special rates are available for licensed physicians, fellows, interns, residents and dentists. This program is available for purchases or refinances with no down payment options, an ARM program and do not require any private mortgage insurance.
[Learn More](#)
- Down-Payment Assistance**
Down payment assistance programs help off-set the costs that come with buying a home, like a down-payment and closing costs. This assistance typically comes in the form of a grant or second mortgage and can make it possible to move forward with buying a home, even if you haven't saved enough for a down payment.
[Learn More](#)

Find your local mortgage lender.

Select a State: Select a City:

Annie Abston VP - Mortgage Loan Originator 860.271.8100 Email NMLS ID: 775860	Tammy Ackert Mortgage Loan Originator 727.959.2847 Email NMLS ID: 524771	Bob Altman Mortgage Loan Originator 1029.234.5383 Email NMLS ID: 191876
Jennifer Badger Mortgage Loan Originator 855.655.4639 Email NMLS ID: 497355	Susan Barkley VP - Mortgage Loan Originator 1030.389.3623 Email NMLS ID: 521472	Kevin Bennett Mortgage Loan Originator 1027.805.6844 Email NMLS ID: 495532
Cris Bland Mortgage Loan Originator 888.862.8458 Email NMLS ID: 497355	Jason Blodgett VP - Mortgage Loan Originator 1041.586.5249 Email NMLS ID: 521472	Bailey Boehrer Mortgage Loan Originator 1027.237.3820 Email NMLS ID: 923441
Paula Buckles Mortgage Loan Originator 1041.586.5249 Email NMLS ID: 495532	Renée Burgess VP - Mortgage Loan Originator 702.299.5121 Email NMLS ID: 614443	Jeff Burgess Mortgage Loan Originator 1041.586.5249 Email NMLS ID: 495532

[View All Lenders](#)

Connect with a local lender.

Fill in the form below or call 1-800-371-8224 to get in contact with the Mortgage Servicing team.

Have a question about an existing home loan? Call 1-800-UCBANK (1-800-822-2663) and choose Option 6 to connect directly with our loan servicing experts.

Name: Phone (Optional):

Email: Home Address ZIP Code:

Preferred Contact Method:
 Email Phone

Current Customer?
 Yes No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

Yes I do not No Other

[Submit](#)

Frequently Asked Questions

- How can I qualify for a mortgage?
- What amount can I qualify for?
- What's a mortgage prequalification?
- Once I have a mortgage, can I change from fixed-rate to adjustable-rate—or vice versa?
- How can I improve my credit score?
- What's the difference between a fixed-rate mortgage and an adjustable-rate mortgage (ARM)?
- What's the difference between a conventional loan and a government backed loan?
- Who do I contact if I have questions about my personal loan?
- How can I pay off my mortgage faster?
- How do I lock in an interest rate?
- What's a doctor loan?
- What's a jumbo loan?

[Didn't find what you are looking for? View All FAQs or Contact Us](#)

Helpful Mortgage Resources

- How to Build Wealth through Real Estate**
Real estate has long been recognized as a solid investment strategy, offering both stability and potential for significant returns. If you're interested in creating a valuable, diversified portfolio, here are a few options to consider if you're interested.
[Read Article >](#)
- Expected Fed Rate Cut and What It Means for Your Mortgage**
While the Fed remains in hold-again mode, we're expecting to see a rate cut (25-50, depending on what you think). The expected cut would have the biggest impact on short-term rates or rates that fluctuate, the credit card rates.
[Read Article >](#)
- Which is more important, Rate or APR?**
When you start shopping for a new mortgage, there are two numbers you'll want to take a look at: the interest rate (or the interest rate) and the annual percentage rate, or APR, that will come with that home loan.
[Read Article >](#)

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* Avoid monthly service charge on United Signature Checking account by maintaining \$500.00 minimum daily balance. Fee may also avoid the monthly service charge if you maintain \$250.00 in certified deposits through participating financial institutions. See [United Signature Checking Account](#) for details. † Interest rate is subject to change without notice. ‡ This is not a commitment to lend. Normal credit criteria apply. A prequalification generally means that we will pull your credit and collect some basic information from you such as BHA, income and assets in order to give you a better estimate of how much house you can afford. A prequalification is based on certain assumptions and is not a guarantee to lend as there is still an underwriting needed to actually approve you for a loan. †† Rates shown are good only for the term offered. Mortgage interest rate is quoted as an annual percentage rate (APR) and is not a guarantee to lend as there is still an underwriting needed to actually approve you for a loan. ††† Rates shown are good only for the term offered. Mortgage interest rate is quoted as an annual percentage rate (APR) and is not a guarantee to lend as there is still an underwriting needed to actually approve you for a loan. †††† Rates shown are good only for the term offered. Mortgage interest rate is quoted as an annual percentage rate (APR) and is not a guarantee to lend as there is still an underwriting needed to actually approve you for a loan. ††††† Rates shown are good only for the term offered. Mortgage interest rate is quoted as an annual percentage rate (APR) and is not a guarantee to lend as there is still an underwriting needed to actually approve you for a loan.

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First-Time Homebuyer

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United Community Home Loans Mortgage Home Construction Open an Account Log In



Home State Loans and Mortgages First-Time Homebuyer

Buying Your First Home

Learn How to Apply

Mortgage Overview | Preparing to Apply | How to Apply | After you Apply | Welcome Home | Contact a Mortgage Lender

Mortgage: An Overview

Buying your first home is an important milestone in your life. At United, we take a personal approach to home financing—we'll walk you through the entire process, and we'll spend time working to understand your finances and long-term goals to match you with the loan product and term that makes the most sense for you. If you have questions at any point, call 1.800.850.8528 to connect with a local lender.

Ready to get started? Let's begin with the basics.

What's a mortgage?

A mortgage is a type of loan that lets you borrow money from a lender to purchase or refinance a home. In exchange, you pay interest on what you borrow, and if you can't repay the loan, the lender has the right to take the property.

Resources to Get You Started

- Overview of Buying a Home**
How to Buy a Home
How Much House Can I Afford?
Key Phrases in Home Buyer Contracts
- Monthly Mortgage Payment**
Components of a Monthly Payment
Which Mortgage is Right for Me?
- The Down Payment**
You Can Buy a Home without Putting 20% Down
- Homeowners Insurance**
Follow Your Insurance Policy

Why United for First-time Homebuyers?

A home will likely be the largest purchase of your life, and it will be where you'll spend most of your time. Don't take that lightly. When you have questions, our team is here to answer your call and walk you through every step of the process. We also have several products designed just for first-time homebuyers—including the 90% financing for down payment options and down payment assistance programs. When you choose United for your first mortgage, you'll benefit from:

- Digital application
- Online mortgage payments
- A large selection of mortgage products
- United Signature Checking AccountSM
- Employees committed to customer service
- 20% discount when you use auto-pay on certain loan products¹
- Competitive rates and closing costs
- Communication to keep you updated about your loan's progress

Ready to get started?

[Start Application](#) [Connect with a Lender](#)

Preparing to Apply for your Mortgage

Prepare Your Finances

To get the mortgage application started, you'll need several documents prepared: two years of W-2s, paystubs covering at least 30 days, two months of bank statements for all your accounts, and your government-issued ID. Depending on your specific product, there will also be a minimum required credit score.

A member of our team will let you know how much you could qualify for and what your monthly payment would be with varying loan amounts. That way, you can make sure you're comfortable with your potential home payment before you make an offer on a home.

- [Download and add additional documents to be added to](#)
- [How to download your credit reports](#)
- [How to download your credit reports](#)
- [PDF on First Steps: Which mortgage is right for me?](#)
- [You can buy a home without putting 20% down](#)

[Figure Out Your Budget](#)

United's Mortgage Interest Rates

To make decisions on your mortgage interest rate, consider factors like your credit score, loan term, and more. We want to make sure your rate matches your unique financial situation. That's why we'll spend time getting to know you and your long- and short-term goals before we make a customized rate quote for you.

We believe the first step toward superior customer service is setting realistic expectations. And that starts by quoting you a rate we know we can stand behind.²

Ready for your rate quote? Our team of expert mortgage lenders is ready to connect with you.

[Apply Now](#) [Connect with a Lender](#)

The Mortgage Application Process

Ready to apply for your first mortgage? It's easy to apply for a mortgage with United Community Bank. Once you have your finances ready, you'll need these items handy to get started:

- Form W-2**
You'll need to provide the past 2 years of W-2 forms.
- Paystubs**
You must provide paystubs from the past 30 days.
- Government-Issued ID**
Driver's License, State-issued ID, Military ID, or Passport
- Bank Statements**
You'll need to provide bank statements from the past 2 months.

Apply for a Mortgage Now

Begin your secure application.

[Apply Now](#)

You may need to meet with a representative to connect with a local lender. Call 1.800.850.8528 to get started.

Finances Prepared: What's Next?

Start your Home Search

Once you've prepared your finances, the next step is to start your home search. We'll help you understand the home buying process and what to expect. You'll also get access to our home search tools, including our home search calculator. We'll help you understand the home buying process and what to expect. You'll also get access to our home search tools, including our home search calculator.

Steps to Buying a Home

1. Get Pre-qualified
2. Find a Home
3. Make an Offer
4. Get Financing
5. Close

Welcome Home!

At Closing

- You'll receive your keys and documents.
- You'll receive your closing statement and the amount you need to bring to closing.

After Closing

You'll receive your keys and documents. You'll also receive your closing statement and the amount you need to bring to closing. You'll also receive your closing statement and the amount you need to bring to closing.

Congratulations!

Congratulations! You've just taken a big step towards owning your first home. We're proud of you and excited to see you settle into your new home. We'll be here to help you with any questions you have.

Connect with a local lender.

Find a local lender in your area. Call 1.800.850.8528 to get started or visit our website.

[Find Your Local Lender](#)

Frequently Asked Questions

- How can I qualify for a mortgage?
- What amount can I qualify for?
- What is a mortgage prequalification?
- How can I improve my credit score?
- What do all these words mean?

Find Your Local Lender

Select a State: Select a City:

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Helpful Resources

- [How to Build Wealth Through Real Estate](#)
- [Expanded First-Time Homebuyer](#)
- [Which is more important: Rate or APR?](#)

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Member of the FDIC and member of the U.S. Government

1.800.850.8528



Buying a Home

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United Community Home Loans Refinance Home Construction

Home Home Loans and Mortgages Buying a Home

Ready to make the next move?

Overview Apply Contact Us

Downsize, add a bedroom or two, switch neighborhoods, or buy your dream home by the lake with our wide variety of home loan options. Our team of expert mortgage lenders will work with you to find the best home loan options for your current situation and long-term financial goals. Call 1-800-914-8224 to connect with a local lender and get started today.

Your Next Home

Need a few more bedrooms? Looking to downsize or change neighborhoods? Our fixed and adjustable rate mortgages come in varying term lengths and can be personalized to fit your next dream.

Vacation Home

A vacation home is considered a second home, a property you purchase in addition to your primary home and plan to live in for parts of the year. For this type of home purchase, the main difference you can expect is a larger down payment requirement.

Investment Property

If you're buying a house to flip it or to rent it out to others, you probably fall in the investment category. Unlike a second home, this could be more than one unit. It can also be rented out in short-term increments (think Airbnb) or for a longer term. Just like the vacation home, financing for these properties will require a larger down payment than a primary home would.

Apply for a Mortgage Now

Begin your secure application.

Not quite ready to apply? Find a [mortgage lender](#) to connect with, visit a [local branch](#), or give us a call at 1-800-914-8224.

Specific Loan Options

Conventional Loans

Conventional loans offer more options when it comes to home financing. They're available through private lenders, and aren't backed by the government (like FHA, VA, and USDA loans are).

Homestyle® Renovation

This renovation option offers a more cost-effective way to renovate your home with low downpayment options, savings, and flexible sources of funds.

USDA: Rural Housing Loan

Through the USDA Guaranteed Rural Housing Loan Program, low and moderate income individuals can qualify for a fixed-rate mortgage with minimal out-of-pocket expense, and often without a downpayment. Property must be in an eligible rural area.

Jumbo Loans

We offer higher-than-conventional loan limit options for those dreaming big. Whether you are buying, refinancing or finally adding that movie theater room, we have the fixed-rate and ARM options to fit your unique needs.

VA Mortgage Loan

You have served us, so let us support you. For all past and present military members, and surviving spouses who are looking for help with buying a new home, we can assist you with a VA Mortgage Loan. Take advantage of potentially no down payments or mortgage insurance, low fixed rates and various repayment options.

Physician Mortgage

For licensed physicians and doctors, we've designed a unique lending program just for you. Special rates are available for licensed physicians, fellows, interns, residents and dentists. This program is available for purchases or refinances with no down payment options, an ARM program and do not require any private mortgage insurance.

Frequently Asked Questions

- Once I have a mortgage, can I change from fixed-rate to adjustable-rate—or vice versa?
- What's the difference between a conventional loan and a government backed loan?
- What's the difference between a fixed-rate mortgage and an adjustable-rate mortgage (ARM)?
- Who do I contact if I have questions about my personal loan?

● Didn't find what you are looking for? [View All FAQs](#) or [Contact Us](#)

Connect with a local lender.

Fill out the form below or call 1-800-914-8224 to get in contact with the Mortgage Services team.
Have a question about an existing home loan? Call 1-800-UCBANK1 (1-800-822-2021) and choose Option 6 to connect directly with our loan servicing experts.

Name Phone (Optional)

Email Home Address ZIP Code

Preferred Contact Method:
 Email Phone

Current Customer?:
 Yes No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

I'm not a robot

Find Your Local Lender

Select a State Select a City

 Annie Abelon VP - Mortgage Loan Originator (853) 271-3181 Email NMLS# 773860	 Tammie Acker Mortgage Loan Originator (727) 509-2547 Email NMLS# 524771	 Bob Almon Mortgage Loan Originator (620) 214-4385 Email NMLS# 1178975
 Jennifer Badoer Mortgage Loan Originator (813) 835-8658 Email NMLS# 437385	 Susan Barkley VP - Mortgage Loan Originator (878) 989-3830 Email NMLS# 823473	 Kevin Bennett Mortgage Loan Originator (423) 800-8614 Email NMLS# 499232
 Craig Bland Mortgage Loan Originator (813) 802-8123 Email NMLS# 987090	 Jason Blodgett VP - Mortgage Loan Originator (888) 558-5248 Email NMLS# 723213	 Bobby Bosher VP - Mortgage Loan Originator (878) 797-8920 Email NMLS# 933441
 Paula Buckles Mortgage Loan Originator (864) 688-2100 Email NMLS# 546299	 Renae Burgess VP - Mortgage Loan Originator (306) 299-2711 Email NMLS# 501421	 Jeff Burgess Mortgage Loan Originator (888) 882-8424 Email NMLS# 68803

Homebuying Resources



How to Build Wealth through Real Estate

Real estate has long been recognized as a solid investment strategy, offering both stability and potential for significant returns. If you are interested in creating a valuable, diversified portfolio, here are a few options to consider if you're interested.

[Read Article >](#)



Expected Fed Rate Cut and What It Means for Your Mortgage

When the Fed meets in mid-September, we're expecting to see a rate cut (.25%-.5%, depending on what you say). The expected cut would have the biggest impact on short-term rates or rates that fluctuate, like credit card rates.

[Read Article >](#)



Which is more important, Rate or APR?

When you start shopping for a new mortgage, there are two numbers you'll want to take a look at: the interest rate the lender is offering, and the annual percentage rate, or APR, that will come with that home loan.

[Read Article >](#)

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Fixed and ARM

The screenshot displays the United Community Bank website's mortgage section. At the top, there's a navigation bar with 'Personal', 'Business', 'Mortgage', and 'Wealth' tabs. Below this is a hero image of a woman with a dog. The main heading is 'Fixed- and Adjustable-Rate Mortgages' with an 'Apply Now' button. The page is divided into two columns: 'Fixed-rate' and 'Adjustable-rate', each with a brief explanation and a 'Apply Now' button. Below this is a 'Connect with a local lender' section with a form for name, phone, email, and address, along with a dropdown for 'How Can We Help You?'. The 'Find a Mortgage Lender in Your Area' section features a grid of 12 lender profiles, each with a photo, name, title, and contact information. At the bottom, there are three sections: 'Jumbo Loans', 'VA Mortgage Loan', and 'Cash-Out Refinance', each with a 'Learn More' button. The footer includes the United Community logo, social media links, and a list of services like 'Mortgage Lending' and 'Support'.




Jumbo Loans

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United Community Banking Lending Online Banking Open an account Log In



Home Loans and Refinance Jumbo Loans [Apply Now](#)

When you partner with United Community to finance your home, you have access to a wide variety of jumbo products.¹


We offer higher-than-conventional loan limit options for those dreaming BIG. Whether you're buying, refinancing or using your home equity to add that more modern room, we have ARM options to fit your unique needs.

Primary Home		Second Home	
Down Payment	Maximum Amount	Down Payment	Maximum Amount
20%	\$1,000,000	20%	\$1,000,000
30%	\$1,000,000		

Added Benefits:²

- Optional auto-pay additional rate discount³
- Financing available for primary and second homes
- Only one appraisal may be needed for loans up to \$1.5 million
- Loan servicing maintained by United Community
- 7.5% and 10% more adjustable rate mortgages⁴

[Apply Now](#)



Apply Now
Begin your secure application. [Apply Now](#)

Connect with a local lender.
Find the best lender or call 1-800-255-8222 to get in contact with the Mortgage Services team.
Have a question about an existing home loan? Call 1-800-432-8664 (1-800-432-2632) and choose Option 6 to connect directly with our loan servicing experts.

Name Phone (Optional)













Email Home Address ZIP Code

Preferred Contact Method:
 Email Phone
 Current Comments:
 Yes No

How Can We Help You?
 Anything else you want to tell us? If you're interested in a particular loan product, include that information here.
 I'm not a client I am a client

Find a Mortgage Lender in Your Area

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 All Cook VP - Mortgage Loan Originator 773.634.4227 Email NA, IL, IA, IN, MN	 Betsy Kelly Mortgage Loan Originator 726.283.2222 Email NA, IL, IA, IN, MN	 Cynthia Swanson VP - Mortgage Loan Originator 824.485.2488 Email NA, IL, IA, IN, MN
 Cindy Stone VP - Mortgage Loan Originator 726.283.2222 Email NA, IL, IA, IN, MN	 Courtney Johnston VP - Mortgage Loan Originator 823.320.2651 Email NA, IL, IA, IN, MN	 David July VP - Mortgage Loan Originator 821.652.0212 Email NA, IL, IA, IN, MN
 David Turner VP - Mortgage Loan Originator 708.262.2222 Email NA, IL, IA, IN, MN	 Dorcas Robertson VP - Mortgage Loan Originator 726.283.2222 Email NA, IL, IA, IN, MN	 Dawnal Fortenberry Mortgage Loan Originator 824.485.2488 Email NA, IL, IA, IN, MN
 Gloria Lencina VP - Mortgage Loan Originator 773.634.4227 Email NA, IL, IA, IN, MN	 Jason Bradwell VP - Mortgage Loan Originator 726.283.2222 Email NA, IL, IA, IN, MN	 Jennifer Badger Mortgage Loan Originator 824.485.2488 Email NA, IL, IA, IN, MN

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Looking for another option?

Down-Payment Assistance
Down-payment assistance programs help off-set the cash that comes with buying a home. Not a down-payment option in every state. This assistance program varies in the form of a grant or second mortgage and may or may not be available to finance home equity. Buying a home, even if you haven't saved enough for a down payment. [Learn More](#)

VA Mortgage Loan
You have served us, so let us help you. For all past and present military members and their families, we can assist you with a VA Mortgage Loan. Not all veterans are eligible for this benefit. We have a variety of VA mortgage loans, including conventional, low fixed rates and various repayment options. [Learn More](#)

Cash-Out Refinance
When you choose a cash-out refinance, you replace your current home loan with a new mortgage for a higher loan amount. This allows you to take cash out of your home to finance the difference in cash. This type of refinancing allows homeowners to receive equity built in their property. It's a way to utilize the value of your home to address financial needs or investments. [Learn More](#)

Residence Equity
¹ Jumbo loans are subject to credit review. Member credit qualifications may vary by product. Home equity loans and lines of credit are subject to credit review and may be subject to change. For more information, please contact your lender. ² Financing available for primary and second homes. ³ Discounted rate applies to loans up to \$1.5 million. ⁴ Financing available for primary and second homes. ⁵ Only one appraisal may be needed for loans up to \$1.5 million. ⁶ Loan servicing maintained by United Community. ⁷ 7.5% and 10% more adjustable rate mortgages. ⁸ For more information, please contact your lender. ⁹ For more information, please contact your lender. ¹⁰ For more information, please contact your lender. ¹¹ For more information, please contact your lender. ¹² For more information, please contact your lender. ¹³ For more information, please contact your lender. ¹⁴ For more information, please contact your lender. ¹⁵ For more information, please contact your lender. ¹⁶ For more information, please contact your lender. ¹⁷ For more information, please contact your lender. ¹⁸ For more information, please contact your lender. ¹⁹ For more information, please contact your 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VA Mortgage Loan
Apply Now

For service members, veterans, and eligible spouses.¹

You've served us, so let us support you. Current service members, veterans, and their eligible spouses looking to buy a new home may want to take advantage of a VA loan. There's no down payment required when borrowing up to the conforming loan limit. Plus, this fixed-rate loan doesn't come with mortgage insurance. Since 1944, the VA loan program has made it possible for over 20 million veterans and their families to secure home financing.

Advantages

- Fixed-rate mortgage
- No down payment for loans up to the conforming loan limit
- No mortgage insurance
- Various loan repayment options

Details

- Purchase or refinance
- Primary home
- Minimum 600 FICO score for loan amounts under \$3MM

Apply Now

Begin your secure application.

Apply Now

Connect with a local lender.

Fill out the form below or call [1-800-315-8922](tel:1-800-315-8922) to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1-800-UCBANK1 (1-800-922-2021) and choose Option 6 to connect directly with our loan servicing experts.

Name Phone (Optional)

Email Home Address ZIP Code

Preferred Contact Method:
 Email Phone

Current Customer?
 Yes No

How Can We Help You?
▼

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.













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Find your Local Mortgage Lender

To learn more or see if you're eligible, contact your local United mortgage expert today.

Select a State ▼
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 Ali Cook <small>AVP - Mortgage Loan Originator 770-633-6221 Email NMLS ID: 178912</small>	 Betty Kelly <small>Mortgage Loan Originator 770-633-2323 Email NMLS ID: 143184</small>	 Carolyn Swanson <small>VP - Mortgage Loan Originator 828-652-0460 Email NMLS ID: 843854</small>
 Cindy Stone <small>VP - Mortgage Loan Originator 770-632-4000 Email NMLS ID: 121030</small>	 Courtney Johnston <small>VP - Mortgage Loan Originator 803-238-2684 Email NMLS ID: 143300</small>	 David Jolly <small>AVP - Mortgage Loan Originator 804-833-2323 Email NMLS ID: 395787</small>
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 Gwen Lanning <small>VP - Mortgage Loan Originator 803-542-2429 Email NMLS ID: 641797</small>	 Jason Blodgett <small>VP - Mortgage Loan Originator 804-225-8238 Email NMLS ID: 723213</small>	 Jennifer Badger <small>Mortgage Loan Originator 828-652-0620 Email NMLS ID: 473765</small>

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Looking for another option?

Jumbo Loans

We offer higher than conventional loan limit options for those meeting 80% LTV. Whether you are buying, refinancing or equity adding that move theater home, we have the fixed rate and ARM options to fit your unique needs.

Learn More

Physician Mortgage

For licensed physicians and doctors, we've designed a unique lending program just for you. Special rates are available for licensed physicians, fellows, interns, residents and doctors. This program is available for purchases or refinances with no down payment options, no ARM programs and do not require any private mortgage insurance.


Learn More

Cash-Out Refinance

When you choose a cash-out refinance, you replace your current home loan with a new mortgage for more than you owe on your home. Allowing you to receive the difference in cash. This type of refinancing allows homeowners to access equity built in their property. It's a way to offset the value of your home for various financial needs or investments.

Learn More

¹ Not all borrowers will qualify. Restrictions apply. Contact your local mortgage loan originator for specific product details. Mortgage products and services are offered by United Community Bank. We are an approved servicer for the Federal Reserve Mortgage Assistance (Home Affordable) and the Federal Home Loan Mortgage Corporation (Freddie Mac). This is not a guaranteed loan. Normal credit review applies.



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More Options to Get You Home

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Dreaming of a new home? We know how to get you there.

It's our goal to make homeownership possible for more people in our communities, so we've assembled a wide variety of loan options (and considered some of our own) to offer mortgages for every stage of life and every financial situation.

Whether you're a first-time homebuyer, moving up, or downsizing, we're here to match you to the mortgage that will get you home—and our team of experts will walk you through every step of the process.

[Start Your Application](#) [Connect with a Mortgage Expert](#)

Increase Your Net Worth x40

Did you know? The net worth of US homeowners is 40 times more than renters. A 2019 Federal Reserve study found that renters had a net worth of just \$9,300 versus \$378,000 for homeowners. Buying a home is a great way to start building your net worth—and to lay the foundation of generational wealth for your children.

[How's that possible?](#)

Down Payment and Other Assistance

A common myth about buying a home is that you'll need a 20% down payment. But that's not the case—and whether you've got 0%, 3% or nothing at all, we have loan options that can make homeownership possible for you.

Ask our mortgage experts about our low- and no-down-payment options, down-payment assistance programs, and other offers like a 2% buydown or extended rate lock.

[Connect with a Mortgage Expert](#) [Down Payment Assistance](#)

Home Loan Options for Every Buyer

No matter what kind of homebuyer you are, how much you're saved for a down payment, or how good or not so good your credit is, we'll work with you to find the loan option that's best for you. We have a wide variety of loan and assistance options, and our experts are here to find the best fit for your financial situation.

[Start a Conversation](#)

Need to Improve Your Credit?

Good credit often plays a role in your finances, and increasing your score before buying a home can give you access to lower interest rates and help you qualify for more loan options.

[Mortgage to Boost Your Credit Score](#)

Ready to get started?

Begin your secure application now.

[Start Your Application](#)

Connect with a local lender.

Fill out the form below or call 1-800-955-8228 to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1-800-UCBANK (1-800-922-2862) and choose Option 8 to connect directly with our loan servicing experts.

Name Phone (Optional)

Email Home Address ZIP Code

Preferred Contact Method:

Email Phone

Current Customer?

Yes No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

We're a robot I'm not a robot

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Learning Resources

FOR RENT

How to Build Wealth through Real Estate

Real estate has long been recognized as a solid investment strategy offering both stability and potential for significant returns. If you're interested in owning a rental, consider these factors, then use a free app to help you decide if you're interested.

[Read Article >](#)

Expected Fed Rate Cut and What It Means for Your Mortgage

When the Fed cuts its most important metric, impacting its rate cut (20% - 2%), depending on what you do. The expected cut would have the biggest impact on short-term rates or rates that fluctuate, the credit card rates.

[Read Article >](#)

Which is more important, Rate or APR?

When you start shopping for a new mortgage, there are two numbers you'll need to take a look at: the interest rate the lender is offering, and the annual percentage rate, or APR. But not every lender will show you both.

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Restrictions apply. Not all government-fully-guaranteed, FDIC loan programs (eligibility is restricted to the states where United Community is insured) and for qualified investment areas within each state. Certain programs may have specific, other restrictions that apply.

Mortgage products and services are offered by United Community Bank. We are an equal opportunity lender for the Federal National Mortgage Association (Fannie Mae) and the Federal Home Mortgage Corporation (Freddie Mac). This is a commitment to lend. Some restrictions may apply.

United Community

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Physician Loans

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Physician Mortgage Loan

Apply Now

You're committed to caring for our community. We're committed to caring for you.

Let United Community help you settle into a home with special financing only for medical professionals.*

- For purchase or refinance of a primary home
- Adjustable rate mortgage (ARM) options
- No private mortgage insurance (PMI) required on ARMs¹
- Student loans are not counted during the first three years of residency
- Property must be located in the United Community footprint

Licensed Medical Doctors,² Dentists, Oral Surgeons, and Doctors of Osteopathy (DO)³

- 100% financing up to \$765,000
- 95% financing up to \$1 million

Veterinarians,⁴ Physician Assistants, and Nurse Practitioners

- 100% financing up to \$650,000

Residents/Interns

- 100% financing up to \$765,000

Apply Now

Begin your secure application.

Apply Now

Connect with a local lender.

Fill out the form below or call 1-800-811-8242 to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1-800-UCBANK1 (1-800-822-2623) and choose Option 6 to connect directly with our loan servicing experts.

Name	Phone (Optional)
Email	Home Address ZIP Code

Preferred Contact Method:
 Email | Phone

Current Customer?:
 Yes | No

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Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

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 Alli Cook <small>AVM Mortgage Loan Originator (724) 821-8221 Email NMLS ID 1791912</small>	 Betsey Kelly <small>Mortgage Loan Originator (202) 462-2222 Email NMLS ID 1435884</small>	 Cynthia Swanner <small>VP - Mortgage Loan Originator (828) 292-2622 Email NMLS ID 643804</small>
 Claire Stone <small>VP - Mortgage Loan Originator (202) 462-2622 Email NMLS ID 1791912</small>	 Courtney Johnson <small>VP - Mortgage Loan Originator (404) 393-3665 Email NMLS ID 1450000</small>	 David Jolly <small>AVM - Mortgage Loan Originator (904) 483-2222 Email NMLS ID 391797</small>
 David Turner <small>VP - Mortgage Loan Originator (920) 345-2000 Email NMLS ID 549821</small>	 Dianne Robertson <small>AVM - Mortgage Loan Originator (770) 395-3830 Email NMLS ID 175470</small>	 Dwight Eastenberry <small>Mortgage Loan Originator (866) 644-2244 Email NMLS ID 723229</small>
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Looking for another option?


 Jumbo Loans <small>We offer higher-than-conventional loan limit options for those borrowing \$500,000 or more. You can benefit from financing on loans up to \$1 million. We have the best rate and ARM options to fit your unique needs.</small> Learn More	 Down-Payment Assistance <small>Down-payment assistance programs help off-set the costs that come with buying a home. You don't need a large down payment and closing costs. This assistance typically comes in the form of a grant or second mortgage and can make it possible to move forward with buying a home, even if you haven't saved enough for a down-payment.</small> Learn More	 Cash-Out Refinance <small>When you choose a cash-out refinance, you replace your current home loan with a new mortgage for more than you owe on your home. It allows you to receive the difference in cash. This type of refinancing allows homeowners to access equity built in their property. It's a way to utilize the value of your home for various financial needs or investments.</small> Learn More
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¹ Restrictions apply. Not all borrowers will qualify.

² ARM loans are variable rate loans. Interest rates and payments may increase after completion. After the initial fixed-rate period, your interest rate can increase or decrease every six months according to the market index. Any change may significantly impact your monthly payments – so you may need to adjust your budget.


³ Borrower must have been licensed with the Florida State Board of Medicine for at least 12 months prior to the date of the mortgage application.

⁴ Mortgage lending and services are provided by United Community Bank. We are an approved servicer for the Federal National Mortgage Association (Fannie Mae) and the Federal Home Mortgage Corporation (Freddie Mac). This is not a commitment to lend. Normal credit criteria apply.



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Down Payment Assistance


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Down-Payment Assistance Options

Down-Payment Assistance Options to Get You Home¹

Down payment assistance programs help offset the costs that come with buying a home, like a down payment and closing costs. This assistance typically comes in the form of a grant or second mortgage and can make it possible to move forward with buying a home, even if you haven't saved enough for a down payment.

United offers a number of down payment assistance options that can be used with a wide variety of loan programs. Down payment assistance does often come with certain requirements. For example, some programs may require you to buy a home in a specific location or hold a certain occupation. If you're interested in learning whether one of the options below could be a fit for you, [contact our team of mortgage experts](#) today.



- **United Community Down Payment Assistance²**
 - Up to \$10,000 in assistance for qualified homebuyers who earn up to 140% of the area median income and currently live in or are buying a property in a majority-minority census tract in specific markets in the United footprint
- **U Advantage Workforce Housing Plus³**
 - Up to \$15,000 in assistance for homebuyers who earn between 80% and 120% of their area median income
- **U Advantage Community Partners⁴**
 - Up to \$15,000 in down payment, closing cost, counseling, or rehabilitation assistance for current or retired law enforcement officers, educators, healthcare workers, firefighters, and other first responders; veterans and active-duty members of the military or their surviving spouse; and essential workers who are purchasing a home
- **U Advantage First-Time Homebuyer⁵**
 - Up to \$12,500 in down payment, closing cost, counseling, or rehabilitation assistance for qualified first-time homebuyers

- United Home Access
- Atlanta Housing
- Fulton County HOP
- South Carolina CommunityWorks
- Alabama Housing Step Up
- Cleveland Bradley Housing Corporation
- City Fields (Cleveland, TN)
- Florida Housing
- NC Housing Finance Agent Community Partners Loan Pool
- SC Housing
- Tennessee Housing Development Agency
- House Charlotte
- City of North Charleston

Connect with a local lender.

Fill out the form below or call [1-800-816-8226](tel:1-800-816-8226) to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call [1-800-UCBANK1 \(1-800-822-2631\)](tel:1-800-UCBANK1) and choose Option 6 to connect directly with our loan servicing experts.

Name	Phone (Optional)
Email	Home Address ZIP Code

Preferred Contact Method:

Email Phone

Current Customer?:

Yes No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.


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¹ Restrictions apply. Not all borrowers will qualify. This is not a commitment to lend.

² Funds subject to availability. Restrictions apply. Not all borrowers will qualify. Qualified borrowers can access up to 3.0% of the purchase price or \$10,000, whichever is less. Funds can be used towards a borrower's down payment, to buydown the rate, closing costs and/or prepaid items. The loan is a 30-year, no-interest, no-payment, regardless second lien. The loan will need to be repaid if the property is sold or refinanced within the first five years of the note date. Can be used with conventional, fixed-rate conventional, FHA, VA, and VA-eligible. Borrower must occupy the home as a primary residence and homebuyer education is required.

³ U Advantage Workforce Housing Plus, First-Time Homebuyer and Community Partners are products of the Federal Home Loan Bank of Atlanta. Household income restrictions and other requirements apply. Please see Federal Home Loan Bank of Atlanta's Affordable Housing Program Implementation Plan at www.fhlba.com for complete product requirements.



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Whether you're looking to cash in on your home's equity, adjust your payoff timeline, or rethink your monthly payment, we're here for you. Our individualized approach to lending means we get to know you and your unique situation to find the perfect home loan solution for your personal financial goals. Call 1-800-916-8222 to connect with a local lender and get started today.

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Find your fit below.

Cash-Out Refinance

When you choose a cash-out refinance, you replace your current home loan with a new mortgage for more than you owe on your home. At closing, you receive the difference in cash. This type of refinancing allows homeowners to access equity built in their property. It's a way to utilize the value of your home for various financial needs or investments.

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Rate Term Refinance

When you choose a rate-term refinance, you're replacing your current home loan with a new mortgage that has a different interest rate or term (length of loan).

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Fixed and Adjustable Rate Mortgages

Who has ARM, legs and the fixed-rate mortgage that fit your needs? We do, of course. Popular for buying or refinancing, our fixed and adjustable rate mortgage options come in varying term lengths and can fit whatever square footage you're looking to move into.*

[Learn More](#)

Renovation Loan

If she said the she-shed needs to be built, like, tomorrow or if you've simply outgrown your space, we can help you get the loan you need. United's benefits include fixed or ARM rate conventional and jumbo loan options. You can lock your interest rate in upfront, and even lower it to meet a better rate at final closing.

[Learn More](#)

Jumbo Loans

We offer higher-than-conventional loan limit options for those dreaming BIG. Whether you are buying, refinancing or finally adding that movie theater room, we have the fixed-rate and ARM options to fit your unique needs.

[Learn More](#)

VA Mortgage Loan

You have served us, so let us support you. For all past and present military members, and surviving spouses who are looking for help with buying a new home, we can assist you with a VA Mortgage Loan. Take advantage of potentially no down payments or mortgage insurance, low fixed rates and various repayment options.

[Learn More](#)

Physician Mortgage

For licensed physicians and doctors, we've designed a unique lending program just for you. Special rates are available for licensed physicians, fellows, interns, residents and dentists. This program is available for purchases or refinances with no down payment options, an ARM program and do not require any private mortgage insurance.

[Learn More](#)


Frequently Asked Questions

- What's a cash-out refinance?
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- Should I refinance my home loan now?


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NMLS# 1769112




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Mortgage Loan Originator
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NMLS# 145484




Carolyn Swanner
VP - Mortgage Loan Originator
828-697-3469 [Email](#)
NMLS# 439304




Cindy Stone
VP - Mortgage Loan Originator
726-632-4566 [Email](#)
NMLS# 1215150




Courtney Johnston
VP - Mortgage Loan Originator
426-339-5464 [Email](#)
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David Jolly
AVP - Mortgage Loan Originator
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VP - Mortgage Loan Originator
628-567-2000 [Email](#)
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Donna Robertson
AVP - Mortgage Loan Originator
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Dwight Fortenberry
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Gwen Lanning
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NMLS# 643797



Jason Blodgett
VP - Mortgage Loan Originator
628-582-5248 [Email](#)
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828-835-6518 [Email](#)
NMLS# 473785


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[Learn the Benefits](#) [Try our HELOC Calculator](#)




Learning Resources



Simplify Your Debts Into One Monthly Payment

Simplify your finances by consolidating debt into one manageable monthly payment. Explore options like home equity loans, personal loans, and lines of credit to reduce stress and save money with lower interest rates.


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Expected Fed Rate Cut and What It Means for Your Mortgage

When the Fed meets in mid-September, we're expecting to see a rate cut (25%-50%, depending on who you ask). The expected cut would have the biggest impact on short-term rates or rates that fluctuate, like credit card rates.

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4 Ways to Finance Your Home Renovation

House projects are big decisions, especially when they come with a big expense. But they're worth the investment—whether you're renovating to add value to your home before you sell or to make yourself happier in the space.

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* Not all borrowers will qualify. This is not a commitment to lend. Benefits listed may not apply to every borrower.
 † ARM loans are variable rate loans. Interest rates and payments may increase after consumption. After the initial fixed-rate period, your interest rate can increase or decrease every six months according to the market index. Any change may significantly impact your monthly payment.
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Cash-Out Refinance

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When you choose a cash-out refinance, you replace your current home loan with a new mortgage for more than you owe on your home. At closing, you receive the difference in cash.

For example, if your home is valued at \$200,000 and you owe \$100,000, doing a cash-out refinance means you'd be able to use a portion of that \$100,000 in equity for things like a home renovation, college tuition, or paying off high interest debt, like credit cards.

It is important to keep in mind that a new mortgage will come with closing costs and a new rate that will affect your monthly mortgage payment. Make sure you talk to one of our expert mortgage loan originators to understand exactly how opting for a cash-out refinance will affect you.

Apply to Refinance Now

Begin your secure application.

[Apply Now](#)

Not quite ready to apply? Visit a [local branch](#), or give us a call at [1-800-855-8224](tel:1-800-855-8224).

Connect with a local lender.

Fill out the form below or call [1-800-855-8224](tel:1-800-855-8224) to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1-800-UCBANK1 (1-800-822-2011) and choose Option 6 to connect directly with our loan servicing experts.

Name Phone (Optional)

Email Home Address ZIP Code

Preferred Contact Method:
 Email Phone

Current Customer?:
 Yes No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

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Find Your Local Mortgage Lender

Select a State Select a City

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<p>Cindy Stone VP - Mortgage Loan Originator 720-632-4508 Email NMLS# 1216100</p>	<p>Courtney Johnston VP - Mortgage Loan Originator 621-339-5464 Email NMLS# 1453800</p>	<p>David Jolly AVP - Mortgage Loan Originator 951-883-5729 Email NMLS# 395767</p>
<p>David Turner VP - Mortgage Loan Originator 801-247-2000 Email NMLS# 846621</p>	<p>Donna Robertson AVP - Mortgage Loan Originator 720-256-2530 Email NMLS# 1761495</p>	<p>Dwight Fortenberry Mortgage Loan Originator 864-644-0264 Email NMLS# 723929</p>
<p>Gayvon Lanning VP - Mortgage Loan Originator 803-865-5135 Email NMLS# 643797</p>	<p>Jason Blodgett VP - Mortgage Loan Originator 851-591-5248 Email NMLS# 723273</p>	<p>Jennifer Badger Mortgage Loan Originator 828-834-2618 Email NMLS# 473795</p>


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Rate Term Refinance

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Rate Term Refinance

Apply Now

When you choose a rate/term refinance, you're replacing your current home loan with a new mortgage that has a different interest rate or term (length of loan).

This is an option a lot of homeowners considered when mortgage interest rates dipped to record lows during the pandemic. Many people found that by lowering their interest rate and choosing the same term as their original loan they could lower their monthly mortgage payment.

Others found that by choosing a shorter term (for example, 15 years instead of 30), they could pay less in interest over the life of the loan without dramatically changing their monthly mortgage payment.

Apply to Refinance Now

Begin your secure application.

Apply Now

Not quite ready to apply? Visit a [local branch](#) or give us a call at 1.800.911.8221

Connect with a local lender.

Fill out the form below or call 1.800.911.8221 to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1.800.UBANK1 (1.800.622.2821) and choose Option 6 to connect directly with our loan servicing experts.

Name Phone (Optional)

Email Home Address ZIP Code

Preferred Contact Method:
 Email Phone

Current Customer?:
 Yes No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

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<p>Ali Cook AVP - Mortgage Loan Originator 720.631.6221 Email NMLS# 1709112</p>	<p>Betsy Kelly Mortgage Loan Originator 720.697.7232 Email NMLS# 1451844</p>	<p>Casslyn Swanner VP - Mortgage Loan Originator 828.697.3669 Email NMLS# 643804</p>
<p>Cindy Stone VP - Mortgage Loan Originator 720.632.4536 Email NMLS# 1216150</p>	<p>Courtney Johnston VP - Mortgage Loan Originator 9521.339.2664 Email NMLS# 1402002</p>	<p>David Jolly AVP - Mortgage Loan Originator 9521.483.5729 Email NMLS# 393707</p>
<p>David Turner VP - Mortgage Loan Originator 920.547.2920 Email NMLS# 546621</p>	<p>Donna Robertson AVP - Mortgage Loan Originator 720.995.3830 Email NMLS# 1715450</p>	<p>Dwight Fartenberry Mortgage Loan Originator 854.644.6264 Email NMLS# 723329</p>
<p>Savenn Lanning VP - Mortgage Loan Originator 920.860.2435 Email NMLS# 643797</p>	<p>Jason Blodgett VP - Mortgage Loan Originator 9521.491.6248 Email NMLS# 722519</p>	<p>Jennifer Badger Mortgage Loan Originator 828.835.4619 Email NMLS# 473395</p>

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Home Construction

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Home Construction & Renovation Loans

The home you're dreaming of starts here.

Whether you're renovating your current home or building a new one, we can help you find the best loan for you. With United, you have access to fixed-rate, conventional construction-to-permanent financing, along with construction-only jumbo loan options. Call 1.800.533.6222 to connect with a local lender and get started today.

More resources to get you started:

- Build Your Dream Home From Scratch
- Build Your Build

Construction and Renovation

If you need the ideal funds to be built, the renovation of your family has begun, your current space, we can help you get the loan you need.

Contact Us

Homestyle® Renovation

This renovation option offers a more cost-effective way to renovate your home with low down payment, flexible terms, and flexible sources of funds.

Contact Us

Manage Your Build

Get updates on your construction project and request draws 24/7 with our secure digital build Construction Management System.

Log In Now

Quick Reference Guide

Watch this quick video tutorial to learn how to access our United Construction Management System, and request a book.

Watch Now

Frequently Asked Questions

- What can a home renovation loan be used for?
- What if I'm building, instead of buying, a home?
- Who do I contact if I have questions about my personal loan?

Ⓜ Don't find what you are looking for? View All FAQs or Contact Us.

Connect with a local lender.

Fill out the form below or call 1.800.533.6222 to get in contact with the Mortgage Services team.

Have a question about an existing home loan? Call 1.800.533.6222 and choose Option 6 to connect directly with our loan servicing experts.

Name Phone (Optional)

Email Home Address ZIP Code

Preferred Contact Method:
 Email Phone

Current Customer?
 Yes No

How Can We Help You?

Anything else you want to tell us? If you're interested in a particular loan product, include that information here.

No call needed Yes, please call

Submit

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 Jacobus Backer Mortgage Loan Originator 888.826.8288 Email NMLS ID: 171361	 Susan Backley VP, Mortgage Loan Originator 702.589.2693 Email NMLS ID: 127973	 Kevin Bennett Mortgage Loan Originator 602.868.8888 Email NMLS ID: 493212
 Crisis Bland Mortgage Loan Originator 866.862.2528 Email NMLS ID: 167750	 Jason Bodgett VP, Mortgage Loan Originator 888.881.5268 Email NMLS ID: 123273	 Salvy Boshers Mortgage Loan Originator 866.272.2528 Email NMLS ID: 167750
 Paula Buckles Mortgage Loan Originator 888.862.2528 Email NMLS ID: 167750	 Renee Burgess VP, Mortgage Loan Originator 252.283.8733 Email NMLS ID: 101821	 Jeff Burgess Mortgage Loan Originator 866.862.2528 Email NMLS ID: 167750

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Simplify Your Debts into One Monthly Payment

Consolidate your financing by consolidating debt into one monthly monthly payment. Consolidate credit card home equity loans, personal loans, and lines of credit to reduce rates and save money with lower interest rates.

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Expected Fed Rate Cut and What It Means for Your Mortgage

When the Fed meets in mid-September, we're expecting the rate to cut 25bps. Here's how that may affect you. The expected cut would lower the biggest impact on your loan rates or rates that fluctuate. See credit card rates.

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4 Ways to Finance Your Home Renovation

Home projects are great decisions, especially when they come with big expenses. But how to work the investment whether you're renovating to add value to your home before you sell or to make yourself happier in the space.

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Adjustable Rate Mortgage (ARM) loans are variable rate loans. Interest rates and payments may increase after commencement. After the initial fixed rate period, your interest rate can increase or decrease over the months according to the interest rate. Any change may significantly impact your monthly payment.

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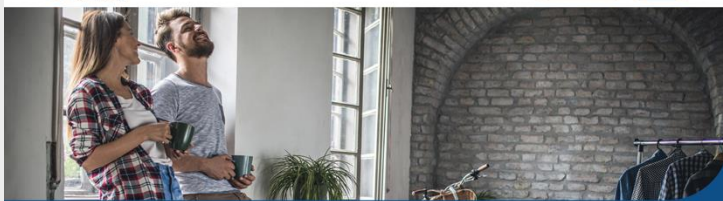


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Support for your next big dream.

Your dreams are our dreams. If you need a personal loan or line of credit to achieve them, we have a full suite of flexible lending options ready to fit your needs. Our competitive rates and award-winning service will give you the financial support you need to finish that home improvement project or buy your next home, without the stress of doing it all alone. Open a line of credit or apply for a loan with United today!


[Apply for a Loan in Minutes](#)

Loans and Lines of Credit

We offer competitive interest rates on personal loans and lines of credit to help you cover just about any need—including computers, appliances, furniture and small home-improvements.

- Local, responsive lenders help you access cash when you need it
- Choose from convenient monthly payment options
- Open a fixed-rate personal line of credit* for extra cash when you need it
- Use your line of credit for overdraft protection†
- Access your line of credit through your existing checking account
- Existing customers with a checking account can qualify to apply for an unsecured loan or line of credit† up to \$15,000 with Minute Lender‡.

[Apply Online Now](#) | [Try the Loan Calculator](#)




Auto Loans

Get on the road faster while saving money with our smart auto loan options. With competitive rates on our loans, it allows you the flexibility to choose from various terms to fit your needs.

- Choose from a variety of terms at competitive rates
- Applicable to new and used vehicle purchases or loan refinances
- Borrow money towards your car, truck, boat or recreational vehicle

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HELOCs & Home Equity Loans

Use the equity in your home to secure a fixed-rate loan that you can use to pay for any number of large purchases or projects. With United Community's Home Equity Loans, you receive your money in one lump sum to manage as you see fit.†

- Fixed and variable interest rates with flexible terms
- Set period of time to pay it back
- No prepayment penalty

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Home Loans & Mortgages

The housing market can be intimidating, but that doesn't mean your mortgage should be. With flexible loan programs and terms that fit whatever home you're looking for, we can work together to find the right solution for your home-buying needs.

- Fixed and adjustable rate mortgages
- First-time homebuyer programs
- Construction and renovation options
- Veteran programs
- Up to 100% financing

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Get in touch with a loan expert.

Name Select a Type of Loan

City Select a State


Email Select a Branch Location

Phone (Optional)

Preferred Contact Method:
 Email Phone

Current Customer?:
 Yes No

Anything else you want to tell us?


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- What's the difference between a personal loan and personal line of credit?
- What can you get a personal loan for?
- Should I get a personal loan?
- How can I get a personal loan near me?
- What are the pros and cons of a debt consolidation loan?
- Is it hard to get a personal loan or line of credit?
- Can I get a personal loan today?
- Can you get a personal loan with bad credit?
- Can you get a personal loan with no credit?
- Can you get a personal loan with a cosigner?
- Can you get a personal loan from your bank?


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Switch Banks in Six Easy Steps

Switch your checking account to United Community in just six easy steps. Follow our simple checklist for a seamless transition to better banking today!


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Simplify Your Debts into One Monthly Payment

Simplify your finances by consolidating debt into one manageable monthly payment. Explore options like home equity loans, personal loans, and lines of credit to reduce stress and save money with lower interest rates.

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Fraud Prevention for the Holidays

The holidays come with more spending, more travel, and—unfortunately—more fraud. We know fraud is the last thing you want to deal with, but especially during the holiday season, so we're here to equip you with tools that will keep your money safe, while also making life easier.

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* Upon credit approval.

† Not available for Lines of Credit originated through Minute Lender.

‡ Limits apply. Minute Lender offers unsecured personal loans and lines of credit only. Please contact a branch office for additional personal loans and lines of credit, including those secured by a Certificate of Deposit or other collateral. Once a Minute Lender loan is obtained by a customer using a deposit relationship with that customer in a Minute Lender loan. As an example, if Customer A and Customer B are owners or signers on a deposit account and Customer A obtains a Minute Lender loan, Customer B is ineligible for a Minute Lender loan. These limits apply even if Customer B maintains additional deposit accounts that are not affiliated with Customer A. As an alternative, eligible customers may reach out to your local branch for additional lending options.

† United Community Bank offers first lien and second lien amortizing fixed-rate Home Equity Loan (HELOC) products. The first lien HELOC is available in amounts ranging from \$10,000 to \$100,000. The second lien HELOC is available in amounts ranging from \$5,000 to \$25,000. HELOC products are available for consumer owner-occupied, single-family residences and are not available on manufactured homes. Closing costs vary by state and loan amount. Bank may choose to waive a portion of the closing costs. Borrower pays all costs pertaining to recording fees, the recording fees and mortgage taxes. Bank must be in a valid first or second-lien position.

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Home Equity & HELOC

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Home Equity Loans and Lines of Credit

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Your home's equity could be working harder for you.

Leveraging the equity in your home is a great way to borrow money at a secure, low rate. A Home Equity Loan or Home Equity Line of Credit (HELOC) can help you pay for any number of large purchases or projects. From higher education tuition costs to home improvement to unexpected medical expenses, these lending products can give you the financial breathing room you need.

Home Equity Line of Credit (HELOC)

Get the funds you need without the burden of a high interest rate. With a HELOC, you can borrow from your home equity as needed—up to a preset limit and with a low variable interest rate.

- First lien introductory rate as low as **6.25% APR** for the first 12 months; as low as **7.00% APR variable** thereafter.¹
- Second lien introductory rate as low as **6.50% APR** for the first 12 months; as low as **7.25% APR variable** thereafter.¹
- No annual fees
- No or low closing costs and no application fee
- Finance up to 80% loan-to-value with a 10-year draw period and 15-year repayment period
- Might be a good fit for you if you're looking to borrow money at a low rate and repay the amount quickly

Get Started Try our HELOC Calculator

Home Equity Loan

Lock in a fixed rate to finance whatever life may bring. With a HELoanSM, you can borrow against your home equity, receive the full amount upfront, and pay it back over time.

- Payments never increase with a fixed interest rate for the full loan term
- No or low closing costs, no application fee, and no annual fee
- First and second-lien options available
- Might be a good fit for you if you're looking to borrow a large sum and pay it off over a period of time longer than 1-2 years

Get Started Try our Loan Calculator

HELoan vs. HELOC

Adjustable interest rate	X	
Features	Home Equity Loan ¹	Home Equity Line of Credit ²
Receive lump sum	X	
Draw money as needed		X
Pay interest only on the money used		X
No application fee	X	X
Low to no closing costs	X	X
No annual fee	X	Fee can be avoided

United Community Bank offers the fee and associated amounting based on Home Equity Loan (HELoan) products. The first lien HELoan is available in amounts ranging from \$500 to \$75,000. The second lien HELoan is available in amounts ranging from \$500 to \$75,000. HELOC products are available for purchase in amounts ranging from \$500 to \$75,000. The amount that you are able to borrow depends on your creditworthiness and the value of your home. HELOC products are available for purchase in amounts ranging from \$500 to \$75,000. The amount that you are able to borrow depends on your creditworthiness and the value of your home. HELOC products are available for purchase in amounts ranging from \$500 to \$75,000. The amount that you are able to borrow depends on your creditworthiness and the value of your home.

How You Can Use Your Equity

- Home Renovations
- Consolidate Debt
- Fund Education
- Support Your Family
- Make Large Purchases
- Cover Unexpected Expenses

Schedule an Appointment

Resources

How Can I Take Advantage of My Home's Equity?
When It Makes Sense to Refinance Your Home
Does Your Credit Score a Boost

Connect with a lending specialist to get started.

Name _____ Phone _____
Email _____ Select a State _____
Select a Branch Location _____
Preferred Contact Method: _____
Estimated Home Value _____ Estimated equity in home _____
How would you estimate your credit score?
Excellent Good Average Fair Poor
Anything else you want to tell us?
 No call a robot

Get Started

Frequently Asked Questions

- What's a cash-out refinance?
- Do I have to refinance to access my home equity?
- How much equity do I need for a HELOC?
- How long does it take to get a HELOC?
- Is a HELOC a second mortgage?
- Is a HELOC considered a lien?
- What can you use a HELOC for?
- Can you use a HELOC for a downpayment on another home?
- Do you need an appraisal for a HELOC?
- How does HELOC repayment work?
- Can you get a HELOC with bad credit?
- What are HELOC interest rates?
- What are the benefits of paying off your HELOC?
- Is HELOC a viable alternative to a Parent Plus loan?

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When the Fed reduces its rate, it can have a positive impact on mortgage rates. However, it's important to understand the impact on short-term rates or rates that fluctuate. See what you can do.
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Home projects are big decisions, especially when they come with a big expense. But there's more to the investment—whether you're renovating to add value to your home before you sell or to make yourself happier at home.
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The Annual Percentage Rate, referred to as APR, is based on an index (the Prime Rate) plus a margin. The disclosed introductory APR is based for the initial 12-month period. Thereafter, the APR is variable and will change over time. For cash-out refinance, the APR is based on the greater of the current one-year prime rate plus 2.00% or the one-year prime rate plus 2.75% and will not exceed 5.00%. For HELOC, the APR is based on the greater of the current one-year prime rate plus 2.00% or the one-year prime rate plus 2.75% and will not exceed 5.00%. For HELoan, the APR is based on the greater of the current one-year prime rate plus 2.00% or the one-year prime rate plus 2.75% and will not exceed 5.00%. The amount that you are able to borrow depends on your creditworthiness and the value of your home. HELOC products are available for purchase in amounts ranging from \$500 to \$75,000. The amount that you are able to borrow depends on your creditworthiness and the value of your home. HELOC products are available for purchase in amounts ranging from \$500 to \$75,000. The amount that you are able to borrow depends on your creditworthiness and the value of your home.

United Community Bank offers the fee and associated amounting based on Home Equity Loan (HELoan) products. The first lien HELoan is available in amounts ranging from \$500 to \$75,000. The second lien HELoan is available in amounts ranging from \$500 to \$75,000. HELOC products are available for purchase in amounts ranging from \$500 to \$75,000. The amount that you are able to borrow depends on your creditworthiness and the value of your home. HELOC products are available for purchase in amounts ranging from \$500 to \$75,000. The amount that you are able to borrow depends on your creditworthiness and the value of your home.

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Loans for Almost Anything!
Apply Online, Response in Minutes
up to \$15,000

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 **Personal Loan or Line of Credit**

Existing checking customers may apply for a loan or line of credit **up to \$15,000**.


Apply online and get our response in minutes, have your funds in three business days or less.

We look at more than your credit report; we consider your account relationship and history to qualify you.


Existing checking customers with an email address can apply online in minutes for up to \$15,000!

- Apply online and get our response in minutes.
- Loan based on your deposit relationship* in addition to your credit information.
- No paperwork, no need to visit the bank.
- You can have your funds available in three business days or less.
- To see your available credit, rate, costs and repayment schedule, click below.


Have questions? Want to learn more? [See FAQs](#)

 **If approved, how long before I can get my funds?**

We typically have the loan available for use in 3 business days.

 **How much of a loan can I get?**

Your loan is based on approval and could be up to \$15,000.

 **How do I get a Minute Lender loan?**



You can apply online now and get our response in minutes; there's no need to visit the bank or bring us any paperwork. If approved, we'll email you when your loan is ready, usually in 3 business days or less.

What are you waiting for? Get started now!

Existing checking customers with accounts open 96 days or more can qualify to apply in minutes for a loan or line of credit of up to **\$15,000***. If you don't already have a checking account with us, please open an account [ONLINE](#) or visit our [nearest branch location](#). This is a necessary step to establish a relationship with you.

*Limits apply. - once a Minute Lender loan is obtained by a customer using a deposit relationship, anyone with account affiliations with that customer is ineligible for a Minute Lender loan. As an example, if Customer A and Customer B are owners or signers on a deposit account and Customer A obtains a Minute Lender loan, Customer B is ineligible for a Minute Lender loan. These limits apply even if Customer B maintains additional deposit accounts that are not affiliated with Customer A. As an alternative, ineligible customers may reach out to your local branch for additional lending options.

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Credit Cards

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Apply for a credit card online.


Choosing the right credit card is easier than ever. Whether you want to pay down balances faster, maximize cash back, earn rewards or begin building your credit history, we have the ideal card for you.

No matter which card you choose, you'll enjoy important features like:

- Convenient and Flexible Purchasing Power. Accepted at millions of locations worldwide.
- Mobile purchasing capability for added convenience.
- Zero Fraud Liability.¹ You won't be liable for fraudulent purchases when your card is lost or stolen.
- Cardmember Service available 24 hours a day/365 days per year.
- Plus much more!

[Learn More & Apply](#)


Learning Resources



Simplify Your Debts into One Monthly Payment

Simplify your finances by consolidating debt into one manageable monthly payment. Explore options like home equity loans, personal loans, and lines of credit to reduce stress and save money with lower interest rates.


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Financial Goals for the New Year

The new year is the perfect time to reassess your budgets and financial habits and make new goals for yourself. Whether it's improving your budgeting, saving a little bit more, or getting started with investing, achieving your financial goals will make so many other goals possible—the next family vacation, higher education, paying for a wedding, or whatever you're hoping the next few years will hold.

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5 Ways to Manage Financial Stress

Financial stress is a part of life, and many of us have had our fair share of financial challenges. They can take over our thoughts and make us feel uneasy, but there are effective ways to cope. Use these tips to feel better as you work toward getting back on your feet.

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¹ Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



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From a Business Lender Who Believes in Your Community

Whether you hear opportunity knocking or see an industry disruption in the making, we're here to help get you on the right track, with top-of-the-line small business lending solutions and award-winning customer service. Find your fit below.

Apply for a Loan in Minutes



ReGenesis Health Care with Marlon Hunter - CISO

Watch on YouTube

We've always got your back.

Our business bankers offer deep industry knowledge, financial expertise, and personalized guidance. With their support, our customers can confidently navigate complex financial landscapes, make informed decisions, and achieve their business goals.


A partnership with United is more than just financing or banking services—it's a relationship built on trust, shared values, and accessibility, with a banker who's never more than a phone call away.

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Working Capital Line of Credit

When business is slow but you've got bills to pay, a working capital line of credit can help you meet short-term financial goals. Delivering credit for maximum financial flexibility, a line of credit meets your short-term financing needs like cash-flow management fluctuations and unexpected business expenses.


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Real Estate Lending

Simplify the process of building or buying facilities for your organization when you partner with our commercial real estate lending experts. We offer comprehensive commercial real estate lending solutions designed to meet the unique needs of your business.


Learn More



Apply for a Business Loan in Minutes

Existing United Community customers can use Business Minute Lender¹ to apply for a loan or line of credit² up to \$25,000. It only takes a few minutes, and you can have your funds within three days or less.


Get Started



SBA Lending with United Community

As an SBA Preferred Lender, our products offer you the financing you need to reach your goals faster. Whether you are starting your own business, making large purchases (commercial real estate or equipment), building, or renewing, we are ready to assist you with the financing your business needs to succeed.

Learn More















Don't see the type of business loan you're looking for?

View our Specialty Lending Options

Find Your Local Business Relationship Manager

Select a State Select a City

 Victor Alberto Acosta VP - Commercial Relationship Manager 954-933-3052 Email NMLS# 1332256	 Steve Altier Commercial Relationship Manager 841-607-3026 Email NMLS# 1029795	 Tim Barbour VP - Relationship Manager 339-963-1100 Email NMLS# 583075
 Amy Benison SVP - Commercial Relationship Manager 402-940-2235 Email	 Ed Bishop Commercial Relationship Manager 561-846-3480 Email NMLS# 22-49360	 Brad Brooker VP - Relationship Manager (720) 794-3450 Email NMLS# 1319552
 Brian Brooks President, Commercial Banking - Atlanta (770) 353-9100 Email	 Jani Busy Commercial Relationship Manager 904-243-2187 Email NMLS# 1091077	 Kirby Butler SVP - Commercial Relationship Manager (720) 830-5100 Email NMLS# 826920
 Jeff Campbell SVP - Portfolio Manager 905-988-2201 Email	 Lucita Chabran-Mendez Commercial Relationship Manager 407-607-2444 Email	 Luke Chli SVP - Commercial Relationship Manager 855-988-2444 Email NMLS# 243101

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Connect with a business lending specialist to get started.

Name Select a Type of Loan

City Select a State

Email Phone (Optional)

Preferred Contact Method:
 Email Phone


Current Customer?:
 Yes No

Anything else you want to tell us?

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The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.


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What's the best POS system for your business?

Owning a business can be demanding - you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can do a lot of the tedious work for you.

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What to Know About Ransomware

You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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¹ Loans apply. Business Minute Lender offers unsecured business loans and lines of credit only. Please contact a branch office for additional personal loans and lines of credit, including those secured by a Certificate of Deposit or other collateral. Once a Minute Lender loan is obtained by a customer using a deposit relationship, anyone with account affiliations with that customer is ineligible for a Minute Lender loan. As an example, if Customer A and Customer B are owners or signers on a deposit account and Customer A obtains a Minute Lender loan, Customer B is ineligible for a Minute Lender loan. These limits apply even if Customer B maintains additional deposit accounts that are not affiliated with Customer A. As an alternative, ineligible customers may reach out to your local branch for additional lending options.
² Upon credit approval.

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up to \$25,000
We Respond in Minutes!

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 **Business Loan or Line of Credit**

Get **up to \$25,000** to **grow your business**. We leverage the information we already have on you to share your available credit **in minutes**. We also look at more than just your credit score, we consider your account relationship with us.


Existing business checking customers with an email address can apply online in minutes for up to \$25,000!

- ✔ Apply online and get our response in minutes.
- ✔ Loan based on your deposit relationship and your credit information.
- ✔ No paperwork, no need to visit the bank.
- ✔ You can have your funds available in three business days or less.
- ✔ To see your available credit, rate, costs and repayment schedule, click below.


Have questions? Want to learn more? [See FAQs](#)

 **How much of a loan can I get?**

Your loan is based on approval and could be up to \$25,000.

 **How soon will my loan be funded so I can gain access to the funds?**

The loan is normally available for use in 3 business days or less.

 **How do I get a Business Minute Lender loan?**


You can apply now online and get our response in minutes; there's no need to visit the bank or bring us any paperwork. If approved, we'll email you when your loan is ready, usually in 3 business days or less.

What are you waiting for? Get started now!

Existing customers with a business checking account opened at least 6 months can qualify to apply for a business loan or line of credit up to **\$25,000**. We simply need to identify your account with a few questions.

If you don't already have a business checking account with us, please visit our [nearest branch location](#) This is a necessary step to establish a relationship with you.

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Working Capital Line of Credit

Working capital optimization

A working capital line of credit offers the flexibility to access funds as you need them, giving you the freedom to manage cash flow effectively and seize growth opportunities. Support your day-to-day operations, cover unexpected expenses, and invest in strategic initiatives with a working capital line of credit. We offer competitive rates, flexible repayment terms, and the ability to adjust your working capital line of credit as your business evolves. Whether you need short-term financing to bridge revenue gaps or a revolving credit facility for ongoing working capital needs, our line of credit solutions provides the financial flexibility your business requires.



We've always got your back.

Our business bankers offer deep industry knowledge, financial expertise, and personalized guidance. With their support, our customers can confidently navigate complex financial landscapes, make informed decisions, and achieve their business goals.

A partnership with United is more than just financing or banking services—it's a relationship built on trust, shared values, and accessibility, with a banker who's never more than a phone call away.

Why United for Your Business

Connect with a business lending specialist to get started.

Name

Select a Type of Loan

City

Select a State

Email

Phone (Optional)

Preferred Contact Method:

Email Phone

Current Customer?:


Yes No

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The Importance of Cash Flow Management

One of the ways to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.


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What's the best POS system for your business?

Owning a business can be demanding — you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can now do much of the tedious work for you.

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What to Know About Ransomware

You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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Commercial Real Estate Lending

Commercial property loans: Buy, refinance, or leverage your equity.

Simplify the process of building or buying facilities for your organization when you partner with our commercial real estate lending experts. We offer comprehensive commercial real estate lending solutions designed to meet the unique needs of your business. Whether you're looking to acquire a new property, develop a project, or refinance existing real estate assets, our team of experts can help structure commercial property loans that align with your business goals and empower your real estate investments.

Contact our Commercial Real Estate Lending Experts.

Lisa Shelvitt
SVP - Commercial RE Division Manager
[664-250-2662](tel:664-250-2662) | [Email](#)

Timothy Sousa
SVP - Commercial Real Estate Relationship Manager
[813-574-8319](tel:813-574-8319) | [Email](#)

Allie Mikle
CRE Commercial Relationship Manager
[770-784-3406](tel:770-784-3406) | [Email](#)

Randy Rinderknecht
SVP - Commercial Real Estate Relationship Manager
[770-784-3452](tel:770-784-3452) | [Email](#)

Jennifer Abate
SVP - Sr. Portfolio Manager Commercial RE
[664-250-2663](tel:664-250-2663) | [Email](#)

Our commitment to you and your business

We know you have many options when it comes to business financial partners. When you work with United, our diverse team of industry expert bankers will work to understand your business's unique needs and provide a tailored solution for your business financing needs, all while providing the exceptional customer service you deserve. From competitive rates and flexible terms to local decisionmaking, and deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunity when it comes. Discover why businesses trust us as their preferred lending partner.

- Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- Flexible Terms:** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- Quick and Streamlined Process:** Our dedicated team understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
- Customized Financing Solutions:** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- Best-in-class Service:** When you pair the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.

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Our industry specialized banking services offer tailored financial solutions and expertise for businesses operating in specific sectors, providing industry-specific support to address challenges and capitalize on opportunities. With a deep understanding of your industry, we are dedicated to delivering customized banking solutions that help your business thrive in today's competitive market.




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Preferred Contact Method:


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Current Customer?:


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SBA Lending

SBA loans for your small business.

Giving your business a name. Opening the door on the first day. Welcoming in your very first customer.

Every part of opening a small business is personal—and the financing should be no different. With United, you can get the financing that makes the most sense for your business, with a lending partner who cares deeply about its success.

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General SBA Lending

Don't see your industry listed? No problem. We're happy to help any type of business with the lending process.

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Dental SBA Lending

Show us your biggest and brightest smile. You're going to need it when you hear about our dedicated lending options for your dental business.

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Medical SBA Lending

A lot of hard work goes into medical, but your loan doesn't need to hold up the line. Keep things moving by joining the community.

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Pharmacy SBA Lending

You're at the heart of your community, and we invite you to join ours to gain access to the lending assistance your pharmacy needs.

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Veterinary SBA Lending

Whether you specialize in pocket pets, equine or human's best friend, rest assured, we specialize in finding lending solutions for you. We make the lending process simple and speedy so that you can get back to your patients faster.

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Franchise SBA Lending

The hardest part about starting or growing your franchise is acquiring the assets to take the next step. Let's take it together.

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504 SBA Lending

Have a larger, more established business? Access affordable long-term capital and go to 90% fixed interest rate financing with our SBA 504 programs.

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Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
- What does it mean to be a SBA preferred lender (PLP)?
- What are the advantages of using a SBA preferred lender?
- What can a SBA loan be used for?
- How long is the approval process?
- What documents will I need to provide?
- What are the different types of equity injection I can utilize for the down payment?
- How do I know if my business qualifies?
- How do I get started?

Connect with the right SBA lending partner for your small business.

Call 1-888-987-5884 to get started.

Connect with a SBA lending specialist to get started.

Name Select a Type of Loan

City Select a State

Email Phone (Optional)

Preferred Contact Method:
 Email Phone

Current Customer?:
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General SBA Lending

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General SBA Loans

The right financial solution for your business.

Your business exists because of your unique dream—and your ability to never give up on it. Your financing should be just as personal. We're a nationwide SBA lender, which gives us the ability to offer flexible and creative financing solutions for businesses in a wide variety of industries. When you partner with us for your SBA loan, you'll benefit from:

Personalized Support

We'll work hand in hand with you every step of the way. We don't compromise on service, which is why we're committed to remaining your direct lender.

Fast Approvals

Your business is waiting, and we won't stand in the way. We're dedicated to approving loans in a fast and timely manner.

Tailored Expertise

Experts that don't know your field won't make much of a difference. That's why we've built a team with a wide breadth of knowledge and experience with almost every type of business.

Competitive Rates

Money matters. We want the best for your business, and we strive to offer you the most competitive rates possible.

Find a SBA Lender by State

Select a State

Jason Sleeman
SVP - SBA Business Development Officer
(864) 375-2945 | Email

Matt Williams
SVP - SBA Business Development Officer I
(864) 228-2219 | Email

Brian Hill
SBA Business Development Officer II
(770) 456-6507 | Email

Donna Lewis
SBA Business Development Officer II
(661) 578-1987 | Email

Jeannie Yoder
SBA Regional Executive
(805) 303-8937 | Email

Tom Coletta
Commercial Relationship Manager
(813) 576-9315 | Email

Connect with a SBA lending specialist to get started.

Name Select a Type of Loan

City Select a State

Email Phone (Optional)

Preferred Contact Method:
 Email Phone

Current Customer?:
 Yes No

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Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
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Dental SBA Lending

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Dental Practice Financing

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Dental loans worth smiling about.

You know dentistry inside out, and when you partner with United, you won't have to be an expert in financing, too. Our team will find the financial solutions that are best for your business, and we'll work hand in hand with you to make sure your practice thrives. Whether you're looking to refinance, remodel, expand and acquire, or build your practice from the ground up, our team of industry experts is ready to support you with the funding you need to succeed!

Contact the Dental Practice Financing team

 <p>Jessie Marolis SVP - SBA Healthcare Manager (615) 415-7883 Email</p>	 <p>Nate Banchiere VP - SBA Business Development Officer (615) 335-2927 Email</p>	 <p>Michelle Barnett VP - SBA Business Development Officer (615) 415-3030 Email</p>
--	---	---


Connect with a SBA lending specialist to get started.

Name <input type="text"/>	Select a Type of Loan <input type="text"/>
City <input type="text"/>	Select a State <input type="text"/>
Email <input type="text"/>	Phone (Optional) <input type="text"/>

Preferred Contact Method:
 Email Phone

Current Customer?:
 Yes No

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Frequently Asked Questions for SBA Lending

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* Normal underwriting criteria apply.

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Medical SBA Lending

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Medical Practice Financing

Contact FAQs

Medical Business Loans: Powering your vision for patient care

The medical industry has its own unique set of challenges. You deserve a financial partner versed in the nuances of the healthcare world that can help you achieve your goals for your practice. Whether you're looking to refinance, remodel, expand and acquire, or build your practice from the ground up, our team of industry experts is ready to support you with the funding you need to succeed.

At United, we understand that no two practices are the same, and it shows through our personalized approach to lending. Our SBA lending experts will get to know you and your practice's needs, then work with you to find your perfect financial fit.

Jessie Marolis
SVP - SBA Healthcare Manager
(813)-419-2883 Email

Nate Banchiere
VP - SBA Business Development Officer
864-335-6927 Email

Michelle Barnett
VP - SBA Business Development Officer
904-669-3200 Email

Connect with a SBA lending specialist to get started.

Name Select a Type of Loan

City Select a State

Email Phone (Optional)

Preferred Contact Method:
 Email Phone

Current Customer?:
 Yes No

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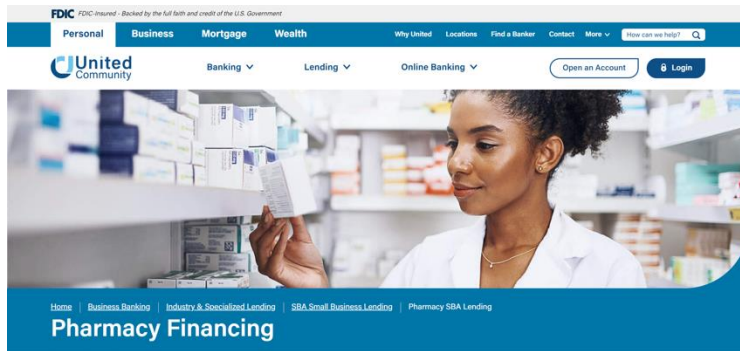
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Pharmacy SBA Lending



Pharmacy Loans to Keep You Financially Healthy

You take care of our community every day. Let us take care of you. You deserve a financial partner versed in the nuance of the healthcare world that can help you achieve your goals for your business. Whether you're looking to refinance, remodel, expand and acquire, or build your pharmacy from the ground up, our team of industry experts is ready to support you with the funding you need to succeed.

At United, we understand that no two businesses are the same, and it shows through our personalized approach to lending. Our SBA lending experts will get to know you and your pharmacy's needs, then work with you to find your perfect financial fit.

Contact the Pharmacy Financing team



Jessie Marolis
SVP - SBA Healthcare Manager
(813) 415-2283 [Email](#)

Connect with a SBA lending specialist to get started.

Name Select a Type of Loan ▼

City Select a State ▼

Email Phone (Optional)

Preferred Contact Method:
 Email Phone

Current Customer?:
 Yes No

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Veterinary SBA Lending

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Veterinary Loans




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Financing That's a Vet's Best Friend

You deserve a financial partner that knows the challenges you're facing in running a small business and caring for the animals in our community. We'll find the solution that's best for your business, and we'll make the lending process simple—so you can get back to what matters most. Whether you're looking to refinance, remodel, expand and acquire, or build your practice from the ground up, our team of industry experts is ready to support you with the funding you need to succeed.

At United, we understand that no two practices are the same, and it shows through our personalized approach to lending. Our SBA lending experts will get to know you and your practice's needs, then work with you to find your perfect financial fit.

Contact the Veterinary Financing team

 Jossie Marolis SVP - SBA Healthcare Manager (817) 458-7883 Email	 Nate Banchiere VP - SBA Business Development Officer 864-335-0927 Email	 Michelle Barnett VP - SBA Business Development Officer 904-665-3290 Email
--	---	---

Connect with a SBA lending specialist to get started.

Name Select a Type of Loan


City Select a State

Email Phone (Optional)

Preferred Contact Method:
 Email Phone


Current Customer?:
 Yes No

Anything else you want to tell us?

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Frequently Asked Questions for SBA Lending

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Franchise SBA Lending

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SBA Franchise Loans

Contact [#436](#)


Franchise Lending for Your Next Location

As a nationwide franchise lender, we provide SBA 7(a), SBA 504, and USDA Business and Industry Loans to fit the unique financing needs of your franchised business. We work with both franchisors and franchisees so that we can cover all aspects of the lending process.


From initial approval to opening the doors on day one, we know what it takes to be a successful franchise. We'll help you navigate the steps to get there, and we'll make the loan process as simple as possible.

We offer loans of \$250,000 and above, equipment loan terms up to 10 years, and real estate loan terms up to 25 years. In addition, our status as a preferred SBA lender means we don't have to go to the SBA for additional approval, which saves you time and gets your loan open faster.


Contact the Franchise Lending team




Sean Duffy
SVP - SBA Business Development Officer II
(713) 875-8828 | [Email](#)




Christopher Huey
SBA Business Development Officer I
(866) 240-6200 | [Email](#)



Jeremy Hart
SBA Business Development Associate
(866) 335-0964 | [Email](#)



Jocelyn Heckler
VP - Business Development Officer II
(973) 336-6141 | [Email](#)



Jami Bacy
Commercial Relationship Manager
(504) 543-2107 | [Email](#)
NMLS# 198707

Connect with a SBA lending specialist to get started.

Name Select a Type of Loan


City Select a State

Email Phone (Optional)

Preferred Contact Method:
 Email Phone


Current Customer?:
 Yes No

Anything else you want to tell us?

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Frequently Asked Questions for SBA Lending

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504 SBA Lending

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504 SBA Lending

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Our Loan Offerings

At United, we combine personalized financial solutions with award-winning service for our customers. Our dedicated team will provide timely and accurate proposals, a professional closing experience, and SBA experts focused on what's best for your business.

Commercial Real Estate

Achieve your expansion, remodeling, or renovating goals with a 504 commercial real estate loan.

- Up to 90% financing at fixed, competitive interest rates
- Can be used for land and building acquisitions, new construction, remodels and renovations, parking lots and landscaping improvements, energy-efficient projects, and more
- Businesses must occupy at least 51% of the rentable property for existing buildings and 60% of the rentable property for new construction
- 20- and 25-year amortization terms

Machinery and Equipment

Purchase and install the heavy-duty fixed machinery and equipment you need to keep your business running.

- Up to 90% financing at fixed, competitive interest rates
- Low down payment options to conserve your capital
- 10-year amortization terms or usual life of the equipment

Debt Refinancing

Access more of your equity or lower your monthly payments by taking advantage of 504 debt refinancing, with or without an expansion.

- Up to 90% refinancing options at fixed, competitive interest rates
- Proceeds can be used to refinance qualified debt or eligible business operating expenses, with a cash-out option
- 85% of your original loan must have been used to acquire, construct, or improve fixed assets to qualify

Green Loan Program

Go green, expand your business, and improve your bottom line with a 504 Green Loan.

- Up to 90% financing at fixed, competitive interest rates
- Up to \$5.5 million on the SBA 21st mortgage portion per project
- Green loan proceeds can be used for energy reduction projects or plant, equipment, and process upgrades of renewable energy sources

Contact the SBA 504 Loan Program Team

Elyse Bentley
SVP - SBA Regional Executive
(813) 724-2600 [Email](#)

Connect with a SBA lending specialist to get started.

Name Select a Type of Loan

City Select a State

Email Phone (Optional)

Preferred Contact Method:
 Email Phone

Current Customer?:
 Yes No

Anything else you want to tell us?

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Frequently Asked Questions for SBA Lending

- What is a Small Business Administration Loan?
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USDA Lending

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Home Business Banking Industry & Specialized Lending **USDA Lending Programs**

Loan Programs

Grow with us.

We want to help create and maintain employment opportunities in your rural communities to improve the local economic and environmental climate for everyone who calls your town home. Let's do it together.

Business & Industries Guaranteed Loan Program (B&I)

This is a loan guarantee program designed to assist credit-worthy rural businesses to obtain needed credit for legal business purposes. The intent of this program is to save and create jobs in rural America.

Community Facilities Guaranteed Loan Program (CF)

This program provides loan guarantees to eligible lenders to develop essential community facilities in rural areas.

Food Supply Chain Guaranteed Loan Program (FSC)

This program supports new investments in infrastructure for food aggregation, processing, manufacturing, and more to improve the U.S. food supply chain.

Rural Energy for America Program (REAP)

The REAP program provides financing to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements.

Contact one of our USDA loan experts.

Frayne Bentley
SVP - SBA Regional Executive
[\(878\) 714-3603](tel:(878)714-3603) [Email](#)

Clayton Summers
SVP - Renewable Energy Finance Team Lead
[\(704\) 916-6311](tel:(704)916-6311) [Email](#)

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USDA Business & Industry Loans

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USDA Business and Industry Loans (B&I)

USDA Business Loans

At United Community Bank, we are committed to supporting the growth and development of rural businesses in the United States. Through the USDA Business and Industry (B&I) Guaranteed Loan Program, we provide creditworthy businesses in rural areas with the financial resources they need to thrive.

What are USDA B&I Loans?

The USDA B&I Guaranteed Loan Program is a government-backed initiative to promote economic growth in rural communities by providing loans to credit-worthy businesses. These loans are administered by the United States Department of Agriculture (USDA) Rural Development program and are designed to stimulate job creation and retention, enhance rural infrastructure, and support business expansion in rural America.

How are USDA B&I loans different from SBA 7(a) loans?

The B&I Guaranteed Loan programs and SBA 7(a) loans are similar in that a loan guarantee is provided, but the programs operate independently. The B&I program is specifically targeted to rural businesses. Rural Development has an extensive field structure of State and Area Offices that work closely with lenders in processing and servicing B&I loans. The lender and borrower work with a specific loan specialist in their State throughout the entire loan process. Other differences include a different fee structure and loan limits.

What are the benefits of USDA Business and Industry Loans?

Borrowers can benefit from better pricing and terms with the B&I loan guarantee in place than are typically given with conventional loans. The loans must be fully amortized, without calls or balloon repayment structures. Longer terms can reduce additional loan fees that may be incurred on shorter-term loans or balloon loans. The loan interest rates are negotiated between the lender and the applicant and may be either fixed or variable (or a combination of fixed and variable).

Eligible uses of USDA B&I Loans

USDA B&I loans can be used for various business purposes, including:

- Business conversion, enlargement, repair, modernization, or development
- Purchase and development of land, buildings, and associated infrastructure for commercial or industrial properties
- Purchase and installation of machinery and equipment, supplies, or inventory
- Debt refinancing to improve cash flow and create jobs
- Business and industrial acquisitions to maintain operations and save or create jobs

Ineligible Uses of USDA B&I Loans

While USDA B&I loans cover a wide range of business purposes, there are certain limitations and ineligible uses, including:

- Lines of credit: USDA B&I loans are not intended for ongoing lines of credit.
- Owner-occupied and rental housing: Loans for residential housing projects are not eligible under this program
- Golf courses or golf course infrastructure
- Racetracks or gambling facilities
- Churches or church-controlled organizations
- Fraternal organizations
- Lending, investment, and insurance companies
- Agricultural production, with certain exceptions. While agricultural businesses are generally ineligible, there are exceptions for specific cases
- Distribution or payment to a beneficiary of the borrower or an individual/entity retaining ownership interest in the borrower

It's important to review the specific eligibility requirements and restrictions with our loan specialists to determine the suitability of the loan for your business needs.

Eligible Areas for USDA B&I Loans

USDA B&I loans are designed to benefit rural areas, providing financial support to businesses outside of cities or towns with populations exceeding 50,000 inhabitants. The program encourages economic development and job creation in underserved rural communities, fostering growth and prosperity.

However, it's worth noting that even if your business is headquartered in a larger city, you may still qualify for a USDA B&I loan if the project is located in an eligible rural area.

Qualifying Businesses for USDA B&I Loans

A wide range of businesses and organizations can qualify for USDA B&I loans, including:

- For-profit or non-profit businesses
- Cooperatives: Agricultural cooperatives and other cooperative entities can access financing through this program
- Federally-recognized tribes

Contact one of our USDA B&I Loan experts.

Erayne Bentley

SVP - SBA Regional Executive

[62917343603](tel:62917343603) | [Email](#)

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USDA Community & Facilities Loans

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Apply for a loan and build your community with us.

This USDA lending program provides loan guarantees to eligible lenders to develop essential community facilities in rural areas. An essential community facility is defined as a public improvement, operated on a non-profit basis, needed for the orderly development of a rural community where the rural community is a city or town, or its equivalent county or multi-county area.

How can loan funds be used? Eligible uses include, but are not limited to:

- Health Care facilities and services, including but not limited to hospitals
- Fire, rescue, and public safety facilities and services
- Community, public, social, educational, or cultural facilities or services
- Transportation facilities such as streets, bridges, roads, ports, and airports
- Certain utility projects when not eligible for Rural Utilities Service financing, gas distribution systems, recycling and transfer centers or stations
- Telecommunications end-user equipment when related to public safety, medical, or educational telecommunication links when not eligible for Rural Utilities Service financing
- Water infrastructure facilities such as levees, dams, reservoirs, inland waterways, canals, and irrigation systems
- Purchase and installation of renewable energy systems for use by an essential community facility (conditions apply)
- Land acquisition and necessary site preparation including access ways and utility extensions to and throughout an industrial park site
- Community parks, community activity centers, and similar types of facilities

What can loan funds NOT be used for?

- Lines of credit
- Owner-occupied and rental housing
- Golf courses or golf course infrastructure
- Racetracks or gambling facilities
- Facilities used for inherently religious activities
- Projects that create, directly or indirectly a conflict of interest
- Inherently commercial enterprises

What is considered an eligible area?

- Rural areas not in a city or town with a population of more than 50,000 inhabitants, with certain exceptions
- The borrower's headquarters may be based within a larger city as long as the project is located in an eligible rural area

Who may qualify for these loan guarantees?

Eligible borrowers are:

- Public bodies
- Indian Tribes on Federal and State reservations
- Federally-recognized Tribes
- Non-profit organizations

Additional entities may be eligible for other types of loan guarantees under the OneFD Guarantee Loan Initiative.

Are there additional requirements?

- Applicants must have legal authority to construct, operate, and maintain the proposed facilities and services and to obtain, give security for, and repay the proposed loan
- Applicants must be unable to finance the project from their own resources or through commercial credit at reasonable rates and terms
- Applicants must provide evidence of significant community support
- Non-profit organizations must have significant ties to the project service area
- Tax exempt financing cannot be guaranteed by this program
- Facilities must be for public use and serve the rural area where they are/will be located

Contact one of our lending experts.

Erayne Bentley

SVP - SBA Regional Executive

(878) 714-3803 [Email](#)

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USDA Food Supply Chain Loans

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Home Business Banking Industry & Specialized Lending **USDA Lending Programs** Food Supply Chain Guaranteed Loan Program (FSC)

USDA Food Supply Chain Guaranteed Loan Program (FSC)

Grow your food systems with a USDA Loan Guarantee.

The Food Supply Chain Guaranteed Loan Program was announced on December 9th of 2021 in response to the exposed vulnerabilities in America's food supply chain during the COVID-19 epidemic. This program guarantees loans of up to \$40 million for qualified lenders to finance food systems projects, specifically for the start-up or expansion of activities in the middle of the food supply chain. The program supports new investments in infrastructure for food aggregation, processing, manufacturing, storage, transportation, wholesaling, and distribution to increase capacity and create a more resilient, diverse, and secure U.S. food supply chain.

How can USDA commercial loan program funds be used? Eligible uses include, but are not limited to:

- Business conversion, enlargement, repair, modernization, or development
- The purchase and development of land, buildings, and associated infrastructure for commercial or industrial purposes
- Building or equipping facilities for lease to public or private enterprises engaged in commercial or industrial operations
- The purchase and installation of machinery and equipment, including manufacturing and Information Technology (IT) systems
- Working capital

What can loan funds NOT be used for?

- Lines of credit
- Owner-occupied and rental housing
- Golf courses or golf course supporting infrastructure
- Racetracks or gambling facilities
- Churches or church-controlled organizations
- Fraternal organizations
- Lending, investment, and insurance companies
- Agricultural production
- Distribution or payment to a beneficiary of the borrower, or to an individual or entity that will retain an ownership interest in the borrower

What is considered an eligible area?

- There are no geographic restrictions for this program.


What types of businesses qualify for the USDA commercial loan program?

- For-profit or nonprofit businesses
- Cooperatives
- Federally-recognized Tribes
- Public bodies
- Food supply chain entrepreneurs

What are the business restrictions?

- Individual borrowers must be citizens of the United States or reside in the U.S. after being legally admitted for permanent residence
- Private-entity borrowers must demonstrate that loan funds will remain in the U.S. and the facility being financed will primarily create new or save existing jobs for rural U.S. residents

Contact one of our USDA Loan Guarantee experts.

 **Frayne Bentley**
SVP - SBA Regional Executive
[\(678\) 714-3803](tel:(678)714-3803) [Email](#)

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USDA Rural Energy Loans

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Home Business Banking Industry & Specialized Lending **USDA Lending Programs** Rural Energy for America Program (REAP)

USDA Rural Energy for America Program (REAP)

Improve your energy efficiency with a REAP grant or loan.

The REAP program provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements. Agricultural producers may also apply for new energy efficient equipment and new system loans for agricultural production and processing.

How can REAP grants and guaranteed loans be used? Eligible uses include, but are not limited to:

- Biomass (for example: biodiesel and ethanol, anaerobic digesters, and solid fuels)
- Geothermal for electric generation or direct use
- Hydropower below 30 megawatts
- Hydrogen
- Small and large wind generation
- Small and large solar generation
- Ocean (tidal, current, thermal) generation

Funds may also be used for the purchase, installation, and construction of energy efficiency improvements, such as:

- High efficiency heating, ventilation and air conditioning systems (HVAC)
- Insulation
- Lighting
- Cooling or refrigeration units
- Doors and windows
- Electric, solar or gravity pumps for sprinkler pivots
- Switching from a diesel to electric irrigation motor
- Replacement of energy-inefficient equipment

Agricultural producers may also use guaranteed loan funds to install energy efficient equipment and systems for agricultural production or processing.

What is considered an eligible area?

- Rural areas not in a city or town with a population of more than 50,000 inhabitants, with certain exceptions
- The borrower's headquarters may be based within a larger city as long as the project is located in an eligible rural area

Who may qualify for REAP loan guarantees?

- Rural small businesses
- Agricultural producers

Additional entities may be eligible for other types of loan guarantees under the OneRD Guarantee Loan Initiative.

Are there additional requirements for REAP?

- Individual borrowers must be citizens of the United States or reside in the U.S. after being legally admitted for permanent residence
- Private-entity borrowers must demonstrate that loan funds will remain in the U.S.

Contact our REAP grant and loan lending expert.

Clayton Summers
 SVP - Renewable Energy
 Finance Team Lead
 (704) 916-6311 | [Email](#)

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Franchise Loans & Financing

Why United? Contact Us

Franchise loans to help your business grow.


United Community Bank's franchise lending focuses on medium-sized franchises in the restaurant, fitness, personal services, automotive, and other segments.

Why work with United Community Bank?
Our expert franchise financing team, with more than 50 collective years of franchise lending experience, has been helping franchisees in food and non-food brands for many years. You will have a direct line to senior management, as we take a personal approach here. We offer 7 and 10 year amortizations for non-real estate transactions, and 20 year amortizations for real estate, all at competitive rates.

Franchise Financing Solutions

As a franchise business lender, United Community offers solutions for acquisition loans, refinance loans, partner buyouts, real estate loans, equity recaptures, and development lines of credit, which include new store development, re-imaging, remodeling, and acquisition.

Contact Us



If you are a first time operator, please contact our SBA Franchise lending team for assistance.

Contact the SBA Team Today

Connect with a business lending specialist to get started.

Name Select a Type of Loan


City Select a State

Email Phone (Optional)

Preferred Contact Method:
 Email Phone


Current Customer?:
 Yes No

Anything else you want to tell us?

I'm not a robot 

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Learning Resources



The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.


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What's the best POS system for your business?

Opening a business can be demanding - you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can ease so much of the tedious work for you.

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You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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Renewable Energy Financing

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Renewable Energy Loans and Financing

Utility-Scale and Distributed Renewable Energy Project Financing

Finance your renewable energy project with United Community.

United Community is proud to provide financing for distributed and utility-scale renewable energy projects. These projects, including solar energy, have been generating reliable, clean electricity for decades and can help reduce carbon emissions and put the United States on a path to a clean energy future.

Renewable Energy Finance provides financing solutions including equipment financing, construction financing, permanent financing through both conventional and USDA permanent loans, and tax equity investments for distributed and utility-scale renewable energy and battery storage projects. We focus on differentiating ourselves by evaluating clients' needs and project specific details to deliver customized financing solutions efficiently.

Meet our solar energy expert.

If you're interested in learning more about reducing carbon emissions and getting on the path to a clean energy future, please reach out to United's utility-scale specialist for more details.

Clayton Summers
SVP - Renewable Energy
Finance Team Lead
[704.936.6331](tel:704.936.6331) | [Email](#)

2024 Conference Schedule

Coming soon...

In the News

U.S. Solar Market Registers Best First Quarter in Industry History as Supply Chains Stabilize and Inflation Reduction Act Takes Hold
[Read the article here.](#)

Strata Refinances and Expands Existing Revolving Credit Facility with Zions Capital Markets to \$170 Million
[Read the article here.](#)

Heelstone Renewable Energy Closes on \$357 Million Project Financing for Five Utility Scale Projects Totaling Approximately 345 MWDC
[Read the article here.](#)

Strata Clean Energy Begins Operations on Two Tax Equity Financed Battery Energy Storage Systems under the Inflation Reduction Act
[Read the article here.](#)

SolRiver Capital Completes Biodiversity-Focused, 14 MW Solar Project in South Carolina
[Read the article here.](#)

Frequently Asked Questions about Commercial Solar

- Why finance my system through United Community?
- Will installing solar void my roof warranty?
- How much can I expect to save on my utility bill?
- Are there any tax benefits for installing solar on my building?
- How long will the solar system last?

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Equipment Lending

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Equipment financing to support your business growth.

Whether you're an equipment manufacturer, dealer or funding partner, we can help you make big things happen with the right equipment financing solution. If you rely on heavy or specialized equipment to get the job done, we will work with you to find a personalized equipment financing solution that's designed to meet your specific needs. With our flexible equipment lending, you can acquire the tools and technology necessary to enhance productivity, drive innovation, and achieve your business objectives.

Apply for Equipment Financing Online Now

We offer an online equipment lending application and funding process through our partnership with Navitas Credit Corp. If your business requires capital quickly, Navitas delivers the financing you need to help your company achieve its business objectives.

[Apply Now](#) [Learn More](#)

Meet our equipment lending expert.

John Dillingham
VP - L/CB Equipment Finance
Division
910-555-2323 [Email](#)

Our commitment to you and your business

We know you have many options when it comes to business financial partners. When you work with United, our diverse team of industry expert bankers will work to understand your business's unique needs and provide a tailored solution for your business financing needs, all while providing the exceptional customer service you deserve. From competitive rates and flexible terms to local decision-making, and deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunity when it comes. Discover why businesses trust us as their preferred lending partner.

- Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- Flexible Terms:** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- Quick and Streamlined Process:** Our dedicated team understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
- Customized Financing Solutions:** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- Best-in-class Service:** When you put the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.

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The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

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What's the best POS system for your business?

Owning a business can be demanding – you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can now do much of the tedious work for you.

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You may have heard of ransomware in the news. Ransomware can compromise the data control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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Loan Calculator

Use this loan calculator to determine the total amount of your loan (principal + interest) and how much you have to contribute monthly to pay it off by the end of the loan term.

Loan Information

Loan amount
\$ 50,000

Loan term
5 months

Interest rate
8.00%

You will need to pay back \$51,004, with a monthly payment of \$10,201 over the next 5 months.

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Asset Based Lending

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Asset-Based Lending and Structured Finance

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Leverage the value of your assets to power your business's growth.

Asset-based lending and structured financing are cost-effective financing solutions that maximize your borrowing capacity, allowing your business to access the capital it requires while minimizing risk. At United Community, we take a consultative approach to help you leverage the value of your assets, positioning your company for long-term success. We have flexible options that allow you to maintain your liquidity and strengthen your business's financial position and set you up for success in times of growth, mergers and acquisitions.




Asset-Based Lending and Structured Finance

We don't believe in one-size-fits-all banking solutions. At United, our hands-on, hyper-personalized approach allows us to accommodate for all your business's complexities while providing the flexibility your business needs to thrive. Our customer-first service model along with our retail lending and banking options ensure your business's needs are met today and allow you to effectively plan for future growth.


Connect with us today to learn how our structured finance techniques can help with tailored financing solutions, improved risk management, access to capital, optimized capital structure, efficient funding, enhanced liquidity, asset monetization, and financial innovation.

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Connect with us today to learn how our structured financing techniques can help.



Caleb McEadin
Asset Based Lending Division Manager
[763-333-5616](tel:763-333-5616) [Email](#)



Julie Gaines
SVP, Structured Finance Group - FL & NC Markets
[768-889-8326](tel:768-889-8326) [Email](#)




David Beasley
SVP - Senior Business Development Officer
[770-268-3853](tel:770-268-3853) [Email](#)

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- **Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- **Flexible Terms:** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- **Quick and Streamlined Process:** Our dedicated team understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
- **Customized Financing Solutions:** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- **Best-in-class Service:** When you pair the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.


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Construction Financing

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Building loans for commercial projects

At United, we understand the unique construction financing needs of businesses in the construction industry. Whether you're a commercial builder, contractor, or developer, we offer tailored building loans designed to support your construction projects from start to finish. Our industry experts have a deep understanding of the construction industry and extensive experience in construction financing. Your builder finance team will work closely with you to structure building loans that align with your unique requirements and project timelines.

Contact our Builder Finance expert today!




Gary Guthrie
President, Builder Finance
(678) 581-8301 | Email

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Non-Profit Financing

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Non-Profit Banking

Non-profit Lending Solutions

To help you achieve your mission-driven goals, we offer specialized lending solutions designed exclusively for nonprofits and not-for-profit organizations. Our commitment is to empower your organization with flexible financing options, allowing you to focus on what truly matters—making a lasting impact.

501(c)(3) Lending

When your business does well, it makes us happy. When your business does good, we couldn't be happier. We have if your non-profit needs assistance.

Municipal Financing

Keeping it local is a way of life in our community. In fact, we provide various loan products that help your community access the financing you need to reach your goals and improve the lives of your residents.

New Market Tax Credits

Revitalize your towns and cities through the power of investment, community development, and economic growth.

Contact a Non-Profit Lending Expert Today

Ready to learn about your options? Get in touch with one of our expert lenders to learn how we can partner with your mission-based organization and help enable the great work you do in your community.

Our commitment to you and your business

We know you have many options when it comes to business financial partners. When you work with United, our diverse team of industry expert bankers will work to understand your business's unique needs and provide a tailored solution for your business financing needs, all while providing the exceptional customer service you deserve. From competitive rates and flexible terms to local decisionmaking, and deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunity when it comes. Discover why business trust us as their preferred lending partner.

- Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- Flexible Terms:** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
- Quick and Streamlined Process:** Our dedicated team understands the importance of a streamlined lending process. We will guide you through the application process and provide timely support every step of the way.
- Customized Financing Solutions:** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- Best-in-class Service:** When you join the power of United's business banking expertise and resources with our exceptional customer service, you're gaining a partner that can help you drive growth at every step in your business's journey.

Loan Calculator

Use this loan calculator to determine the total amount of your loan (principal + interest) and how much you have to contribute monthly to pay it off by the end of the loan term.

Loan Information

Loan amount: \$ 50,000

Loan term: 5 months

Interest rate: 8.00%

You will need to pay back \$51,004, with a monthly payment of \$10,201 over the next 5 months.

Schedule **Breakdown**

United Community Bank

Helpful Resources

The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

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What's the best POS system for your business?

Opening a business can be demanding — you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are a host of user-friendly POS systems that can now do much of the tedious work for you.

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What to Know About Ransomware

You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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Home Business Banking Industry & Specialized Lending Loan Syndications













Syndicated Financing

Raise More Financial Capital with Our Network of Trusted Lenders

If you are seeking to refinance debt, finance strategic growth, or execute a significant business transaction, and your borrowing requirements surpass what a single commercial bank can offer, we can assist you through syndicated financing. Our approach involves collaborating with you and a network of trusted lenders to raise more financial capital. By working together, we can create a personalized solution and framework that aligns with your company's specific circumstances and goals. With our deep industry knowledge and expertise, we are proficient in leading, organizing, arranging, distributing, and managing a multi-bank credit facility to bolster your company's pursuit of success.

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 Kristy Hunter SVP - Commercial Relationship Manager (920) 226-3619 Email	 Laura Hodge SVP - Commercial Relationship Manager (980) 200-7993 Email	 Beth Lemke VP - Commercial Relationship Manager (817) 634-2010 Email NMLS# 838090
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 Steve Rogner Commercial Relationship Manager (919) 940-2224 Email NMLS# 1097594	 Melissa D'Orazio Commercial Relationship Manager (919) 940-2224 Email NMLS# 673921	 Brad White Commercial Relationship Manager (919) 940-2224 Email NMLS# 981772
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We know you have many options when it comes to business financial partners. When you work with United, our diverse team of industry expert bankers will work to understand your business's unique needs and provide a tailored solution for your business financing needs, all while providing the exceptional customer service you deserve. From competitive rates and flexible terms to local decisionmaking and deep industry experience, we are committed to providing the support and resources you need to drive growth and seize opportunity when it comes. Discover why businesses trust us as their preferred lending partner.

- Competitive Rates:** We offer competitive interest rates, ensuring affordability and helping you maximize your return on investment. Contact us for more information on rates and terms.
- Flexible Terms:** We provide flexible repayment terms that suit your business's cash flow needs. Contact us for more information on rates and terms.
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- Customized Financing Solutions:** Each business has unique financing requirements. Our bankers specialize in providing individualized financing solutions that meet your specific needs, ensuring you have the resources to support your operations and continued growth.
- Best-in-class Service:** When you pair the power of United's business banking expertise and resources with our exceptional customer service, you gain a banking partner that can help you drive growth at every step in your business's journey.

Learning Resources



 The Importance of Cash Flow Management One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive. Read Article >	 What's the best POS system for your business? Owning a business can be demanding - you have to stay on top of banking, inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can now do much of the tedious work for you. Read Article >	 What to Know About Ransomware You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it. Read Article >
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Middle Market Banking

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Flexible banking solutions for your unique business.

We offer a comprehensive suite of middle market banking solutions designed to both meet your unique needs today, and scale with you as you continue to grow. Whether you require capital for expansion, equipment financing, working capital, or acquisition financing, we have you covered.


Our team of business banking experts takes the time to understand your business intimately and offer customized solutions that align with your goals. Working closely with you to develop a financing strategy that aligns with your goals, your team at United will provide you with the right solutions for every stage of your business' growth. Our local decision-making ensures fast and efficient processes, allowing you to capitalize on opportunities without unnecessary delays.




Business Loans and Lines of Credit




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Business Online Banking




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Savings Accounts



Treasury Management



Fraud Prevention




We've always got your back.

Our business bankers offer deep industry knowledge, financial expertise, and personalized guidance. With their support, our customers can confidently navigate complex financial landscapes, make informed decisions, and achieve their business goals.

A partnership with United is more than just financing or banking services—it's a relationship built on trust, shared values, and accessibility, with a banker who's never more than a phone call away.

[Why United for Your Business](#)



Treasury Management Services


Your business is unique. Your Treasury Management should be too. We specialize in providing the tools you need to efficiently manage the finances of your business and save you time and money.

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We can't wait to connect with you.

Discover the power of tailored middle market business lending solutions with United Community. Our comprehensive financing options, expert guidance, and personalized service ensure that you have the resources and support you need to achieve your business goals. Contact us today to explore how we can fuel your enterprise's growth and success.


Ready to get started? Find your local Commercial Relationship Manager below.




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SVP - Middle Market Division Manager
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Brooks Lucas
Middle Market Relationship Manager
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Dan Howat
Middle Market Relationship Manager
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Connect with a business lending specialist to get started.

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One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.


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What's the best POS system for your business?

Owning a business can be demanding - you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can now do much of the tedious work for you.

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You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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Loan Calculator

Use the loan calculator to determine the total amount of your loan (principal + interest) and how much you have to contribute monthly to pay it off by the end of the loan term.

Loan Information

Loan amount:

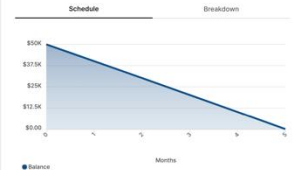
Loan term:

Interest rate:

You will need to pay back \$51,004, with a monthly payment of \$1,201 over the next 5 months.


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Credit Cards

Apply for a business credit card online.

Choose from our popular business credit card options such as low rate, cash back or flexible rewards to find the one that works best for your business.

No matter which card you choose, your business will benefit from important features like:


- Free online expense reporting tools.
- No fee for additional employee cards.
- Mobile payment capability for added convenience.
- Zero Fraud Liability.¹ You won't be liable for fraudulent purchases when your card is lost or stolen.
- Cardmember Service available 24 hours a day/365 days per year.


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Apply for a Business Loan in Minutes

Existing United Community customers can use Business Minute Lender² to apply for a loan or line of credit³ up to \$25,000. It only takes a few minutes, and you can have your funds within three days or less.

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Business Debit Cards


United debit cards include top-tier Mastercard® features that are perfect for your everyday purchases. Learn more now about all the fantastic card benefits.

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Treasury Management Services

Your business is unique. Your Treasury Management should be too. We specialize in providing the tools you need to efficiently manage the finances of your business and save you time and money.

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What's the best POS system for your business?

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¹ Elavest Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elavest Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.
 The creditor and issuer of these cards is Elavest Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

² Funds apply. Business Minute Lender offers unsecured business loans and lines of credit only. Please contact a branch office for additional personal loans and lines of credit, including those secured by a Certificate of Deposit or other collateral. Once a Minute Lender loan is obtained by a customer using a deposit relationship, anyone with account affiliations with that customer is ineligible for a Minute Lender loan. As an exception, if Customer A and Customer B are spouses or agree on a shared account and Customer A obtains a Minute Lender loan, Customer B is eligible for a Minute Lender loan. These terms apply even if Customer B maintains additional deposit accounts that are not affiliated with Customer A. As an alternative, ineligible customers may reach out to your local branch for additional lending options.

³ Upon credit approval.



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Pick a credit card that will boost your business

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- All Cards
- Points
- Cash Back
- Low Intro Rate
- No Annual Fee

BUSINESS CASH PREFERRED CARD
Cash back for your business

- 1% cash back**
On prepaid hotels and car rentals booked directly in the Rewards Center¹
- 3% cash back**
On eligible purchases at gas and EV charging stations (transactions of \$200 or less),² cell phone service providers, office supply stores and dining, including takeout and food delivery service purchases³
- \$25 cash back**
After your first purchase⁴
- 1% cash back**
Per \$1 spent on all other eligible purchases

*Excludes discount stores/supercenters and wholesale clubs

Annual Fee: None [See Terms & Conditions](#)
Intro APR⁵ for Purchases and Balance Transfers: 0% introductory APR for the first 6 billing cycles. After that, 15.99% to 29.99% based on your creditworthiness when you open your account. This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)

BUSINESS CARD
Save on interest with an extended low introductory rate

- 0% intro APR for 18 billing cycles**
That's a full 18 months without interest! [See Terms & Conditions](#)
- Purchasing Power**
Use for larger purchases, unexpected expenses or last-minute necessities
- Free employee cards**
Keep track of employee expenses while earning as many rewards as possible
- Pay down balances**
Pay down your other credit card balances faster

Annual Fee: None [See Terms & Conditions](#)
Intro APR⁵ for Purchases and Balance Transfers: Business: 0% introductory APR for the first 18 billing cycles. After that, 16.99% to 25.99% based on your creditworthiness when you open your account. This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)

SMART BUSINESS REWARDS CARD
More Rewards. Less Rules.

- 5X points**
On prepaid hotels and car rentals booked directly in the Rewards Center¹
- 20,000 bonus points (worth up to \$200)²**
When you spend \$500 on the Authorized Officer's card within the first 90 days^{3,4}
- 2X points**
Per \$1 spent in your top two spend categories each month - automatically⁵
- 1X points**
Per \$1 spent on all other eligible purchases

Annual Fee: \$0 [See Terms & Conditions](#)
Intro APR⁵ for Purchases and Balance Transfers: Business Real Rewards: 0% introductory APR for the first 6 billing cycles. After that, 16.24% to 27.24% based on your creditworthiness when you open your account. This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)

BUSINESS REAL REWARDS CARD
Earn 1.5X points for every \$1 you spend on eligible purchases¹

- 5.5X points**
On prepaid hotels and car rentals booked directly in the Rewards Center¹
- 2,000 bonus points (worth up to \$25)^{2,4}**
Awarded after first purchase^{2,4}
- 1.5X points**
Per \$1 spent on all other eligible purchases
- No cap on rewards**
There's no limit on the number of points you can earn, and you have five years to redeem for rewards³

Annual Fee: None [See Terms & Conditions](#)
Intro APR⁵ for Purchases and Balance Transfers: Business Real Rewards: 0% introductory APR for the first 6 billing cycles. After that, 16.24% to 27.24% based on your creditworthiness when you open your account. This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)

Elan Financial Services may change APRs, fees and other Account terms in the future based on your experience with it and its affiliates as provided under the Cardmember Agreement and applicable law.

Subject to credit approval.

The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are considered to be Purchases and eligible to earn rewards, such as transactions posted as Convenience Checks, Balance Transfers, Advances (including ATM withdrawals, wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, and lottery tickets), interest charges and fees, credit insurance premiums, and transactions to (i) fund certain prepaid card products, (ii) buy currency from the U.S. Mint, or (iii) buy cash convertible items. Upon approval, see your Cardmember Agreement for details. Subject to applicable law, you may not redeem rewards, and you will immediately lose all of your rewards, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, inactivity, or death). Rewards expire five years from the end of the quarter in which they are earned.

¹The introductory rate does not apply to cash advances. **Balance Transfer Information:** Balance transfer transactions from other Elan Financial Services accounts are not permitted. Balance transfers submitted at time of application will be held for 10 days before processing. Balance Transfer fee of 3% of each transfer amount. \$0 minimum will apply. The rate will end early and increase to the APR for Purchases and Balance Transfers or to a Penalty Rate APR if you make a late payment, make a payment that is returned, or your account exceeds its credit limit. We apply payments to balances with lower APRs, including promotional APRs, before balances with higher APRs.

²**Business Real Rewards Card:** You will earn 10 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (0.5 Points each) for every \$1 in eligible net purchases spent on prepaid car and hotel reservations in the Rewards Center using your Business Real Rewards Card. Prepaid car and hotel reservations in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive additional points for that category. Please allow 1-2 statement billing cycles for your points reward to appear on your credit card statement. Refer to the Rewards Center for full details. **IMPORTANT CHANGE: Effective April 22, 2025,** you will earn three percent (3%) cash back for every \$1 in eligible net purchases at dining, including restaurant/restaurant delivery, gas stations and electric vehicle charging stations (excluding wholesale clubs and discount stores/supercenters such as Target and Walmart), office supply stores, cell phone service providers. A purchase will not earn additional cash back if the merchant's selected code category that is not eligible for additional cash back earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional cash back. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles. A Rewards Card, Real Time Rewards or Pre with Rewards when you check out with PayPal.

³**Business Real Rewards and Business Cash Preferred Cards:** First purchase bonus will be applied 6 to 8 weeks after first purchase and is not awarded for balance transfers or cash advances. First use bonus is awarded only on the Authorized Officer purchase.

⁴**Maximum Point value** applies to points redeemed as a cash deposit into an eligible checking or savings account with this Financial Institution. The redemption value may be different if you choose to redeem your points for other rewards such as travel, merchandise, gift cards, and/or a statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

⁵**Business Real Rewards and Smart Business Rewards Cards:** Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles or as a Rewards Card. Redemption values and minimums may vary one time and will be disclosed upon redemption.

⁶**Business Cash Preferred Card:** You will earn three percent (3%) cash back for every \$1 in eligible net purchases at dining, including takeout and restaurant delivery, gas stations, electric vehicle charging stations, office supply stores and cell phone service providers. All other eligible net purchases may earn one percent (1%) cash back. Purchases of gasoline or electric vehicle charging greater than \$200 will not be deemed to be a purchase of automobile fuel and do not earn a reward of 1%. In addition, you will earn an additional 4% cash back above base earn (3% total) for every \$1 in eligible Net Purchases spent on prepaid car and hotel reservations in the travel-rewards center using your Business Cash Preferred Card. Prepaid car and hotel reservations in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive additional cash back for that category. Please allow 1-2 statement billing cycles for your cash back reward to appear on your credit card statement. Refer to the Rewards Center for full details. **IMPORTANT CHANGE: Effective April 22, 2025,** you will earn three percent (3%) cash back for every \$1 in eligible net purchases at dining, including restaurant/restaurant delivery, gas stations and electric vehicle charging stations (excluding wholesale clubs and discount stores/supercenters such as Target and Walmart), office supply stores, cell phone service providers. A purchase will not earn additional cash back if the merchant's selected code category that is not eligible for additional cash back earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional cash back. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles. A Rewards Card, Real Time Rewards or Pre with Rewards when you check out with PayPal.

⁷**Business Real Rewards Card:** An automatic statement credit of \$100 per 12-month period will be applied to your Business Cash Preferred Account within 2 statement billing cycles following 11 consecutive months of eligible software service purchases made directly with a software service provider. We reserve the right to adjust or revise any portion of all of any software services credit for unutilized purchases or transaction credits.

⁸**Smart Business Rewards Card:** You will earn 1 Point for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 1 additional Point (for a total of 2 Points) for every \$1 in eligible net purchases in your top two highest merchant spend categories ("Highest Categories") each billing cycle. Highest Categories can change with each billing cycle, depending on your purchase behavior during a particular billing cycle. Highest Categories automatically adjust to reward you on where you spend the most. Some restrictions apply. Please visit <https://cardmember.com/rewards/real-rewards> or <https://cardmember.com/rewards/smart-business-rewards> to see the full list of eligible merchant categories. A purchase will not earn additional cash back if the merchant's selected code is in a category that is not eligible for additional cash back earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional cash back. In addition, you will earn 4 Points (0.5 Points each) for every \$1 in eligible net purchases spent on prepaid car and hotel reservations in the Rewards Center using your Smart Business Rewards Card. Prepaid car and hotel reservations in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive the additional points for that category. Please allow 1-2 statement billing cycles for your points reward to appear on your credit card statement. Refer to the Rewards Center for full details.

If you're approved for a new Smart Business Rewards Card, a one-time 20,000 bonus points will be awarded after eligible net purchases totaling \$500 or more are made to the Authorized Officer's Card within 90 days from account opening. These bonus points will be awarded on your monthly billing statement. Use of the Smart Business Rewards Card is subject to terms and conditions of the Cardmember Agreement, which may be amended from time to time. This offer may not be combined with any other bonus offer. Additional bonus points are earned only on Authorized Officer purchases. Offer is subject to credit approval.

The creator and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. and Mastercard International Incorporated. Mastercard is a registered trademark, and the circle design is a trademark of Mastercard International Incorporated.

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Our digital banking and mobile banking app make staying on top of your finances super easy in the flow of your day. Expect the latest time-saving technology with unsurpassed customer service.

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Online Banking with United Community

On the right, stay your banking, laptop, or tablet and explore the world of convenient banking.

- Benefit from added fraud prevention and security features
- Get My Money Manager to track your spending and budget
- Pay bills and save your payment history
- View and print your eStatements.

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With the United Mobile App, you now have complete control of your banking experience. Securely and conveniently access your accounts from the palm of your hand. Download our app today to get started!

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Card Controls: New and Improved

Protect your debit card with Card Controls—now available within your online and mobile banking account. (On a more separate app) it offers all the same security features that fraud notice and spending limits, along with several new options to manage your money.

- Understand your spending clearly with spending insights, recurring payment information, card-on-file, merchant identification, and more.
- Get real-time transaction alerts so you know exactly when and where your cards being used.
- View a digital card on a mobile device and easily push it to Apple Pay or Google Pay.

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Get the most out of your digital banking.

<h4>My Money Manager</h4> <p>Setting financial goals is just as important as establishing a budget. With our My Money Manager tool, you can calculate net worth, set budgets, view spending habits and trends, set up a goal payment plan, as well as view your business and transaction activity from your other financial institutions. Log in to online banking to get started.</p> <p>Learn More</p>	<h4>Bill Pay</h4> <p>Stay on top of your monthly finances with Bill Pay. It's free to use, located within online and mobile banking, and allows you to link all your bills, send your checks electronically, and make payments all in one place.</p> <p>Learn More</p>	<h4>Mobile Deposit</h4> <p>Ever taken a check selfie? No worries, all you have to do is snap a picture of your check and deposit it directly to your account. It's that easy. You must have the United Mobile App to access mobile deposit.</p> <p>Learn More</p>
<h4>Alerts and Notifications</h4> <p>Notify those closest with their finances. That's why United helps you be the first to know about money activity in your account. Enable our alerts directly. Due to receive in the "Settings" menu of your digital banking account and you can receive email, phone, and text message alerts and notifications any time, from anywhere.</p> <p>Set Alerts</p>	<h4>eStatements</h4> <p>View, search, save and print statements for all your United Community accounts. It's totally free, and you can do it from home or on the go using Online and Mobile Banking options. Simply edit your Online or Mobile settings within your digital banking accounts and follow the directions.</p> <p>Learn More</p>	<h4>Text Banking Support</h4> <p>The Text Banking feature allows you the quality and safety support and receive account information via text message to your mobile device. To get started, select Text Enrollment within the Settings menu of Online Banking or the Mobile Banking App.</p> <p>Learn More</p>

Learning Center

<h4>Switch Banks in Six Easy Steps</h4> <p>Switch your checking account to United Community in just six easy steps. Follow our simple checklist for a seamless transition to better banking today!</p> <p>Read Article ></p>	<h4>Fraud Prevention for the Holidays</h4> <p>The holidays come with more spending, more travel, and unfortunately, more fraud. We know Fraud is the most frequent way to steal with your bank. Not especially during the holiday season, so we're here to equip you with tools that will keep your money safe, while also making life easier.</p> <p>Read Article ></p>	<h4>Protect Your Checks: How to Prevent Mail Theft and Fraudulent Check Washing</h4> <p>The US Postal Inspection Service receives more than \$1 billion in fraudulent checks and money orders each year. If you mailed a check that was paid, but the amount never returned, it, it could mean you have been a victim. To help postal inspectors keep your mail safe, take the following steps.</p> <p>Read Article ></p>
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View All Posts

Message and alert rates may apply. Fees may apply for certain optional services through Personal Online and Mobile Banking. Message and alert rates may apply. Please check with your mobile carrier for details.

<p>in f +</p>	<p>Inside United</p> <ul style="list-style-type: none"> Why United Investment Solutions Newsroom and Media Contact General Corporate Impact Our Communities Customer Issues 	<p>Support</p> <ul style="list-style-type: none"> Help Find a Location Report Lost/Stolen Card Reorder Checks Make a Loan Payment Preparation for Sale Mobile Resources Fraud Prevention Tips Contact Us 	<p>Legal</p> <ul style="list-style-type: none"> Accessibility Compliance Deposit Account Agreement Privacy Policy
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Greenlight

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Greenlight for Kids and Teens

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Introducing Greenlight: Raising financially smart kids just got easier.

We've partnered with Greenlight to support you in teaching your kids about smart money management. The Greenlight service is a financial education app and debit card¹ for kids and teens that allows parents to instantly send their kids money, set up chores and allowance, create savings goals, and more. **Best of all, Greenlight is free for United customers when you register using [this unique link](#) and add your United account as a funding source.²**

If you don't have a checking account with United, you can [click here to see your account options](#) or stop by any of our [branch locations](#).

[Open a Checking Account with United](#)
[Get Started](#)

Cashless Convenience

Through the Greenlight app, you can automate chores and allowances and transfer money instantly to your kids. Each child (up to 5) will also receive their own debit card to use whenever Mastercard is accepted.

Peace of Mind

Greenlight accounts are FDIC-insured up to \$250,000 and come with market-leading card controls and Mastercard's Zero Liability Protection.


Financial Head Start

Give your children a head start on their financial journey with 1% on savings³ and financial literacy games and quizzes.

[Open a Greenlight Account](#)

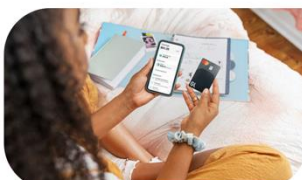
With Greenlight, parents can:

- Add up to 5 kids, each with their own debit card
- Send money to a kid's card instantly
- Set parental controls on spending categories
- Turn a child's card on/off in one tap
- Receive real-time notifications whenever a child makes a purchase
- Assign chores and jobs to teach kids the value of hard work
- Activate savings goals like round-ups and parent-paid interest
- Facilitate discussions about smart money habits with your kids




With Greenlight, kids can:


- Use their own debit card (with parental controls in place)
- Swipe their card wherever Mastercard is accepted (including most countries!)*
- Set and achieve savings goals
- "Level up" their money knowledge with Greenlight's financial literacy game
- Receive payments from friends and family with Pay Link
- Earn allowance or payments for completing chores
- Set up direct deposit for an after-school job
- Add their card to their virtual wallet (Apple Pay, Google Pay)



Get Started with Greenlight



Greenlight Enrollment
Learn how to easily enroll in Greenlight.
[Start Demo >](#)



Greenlight App Video
Learn how to use the Greenlight app.
[Start Video >](#)

Frequently Asked Questions about Greenlight

I signed up through the United link, but I was just charged a monthly fee.

Please contact Greenlight customer service by calling 888-483-2645 or texting 404-974-3524 and inform them you would like to be added to the United Community Bank partnership program. Note that upgraded plans result in additional fees.

Can I send money to my child's Greenlight card from the United app or website?

No, Greenlight is its own individual app, but within the Greenlight app, you can send money to your child's card, turn their card on/off, and set up spending controls, allowance, chores, and more.

Is there a minimum age to have a Greenlight card?

We support kids and groupings of all ages. No minimum (or maximum) age here. The Primary Accountholder must be at least 18 years old and a US resident.

Is there an app for kids?

Kids and parents will both use the same Greenlight app you see in the app store but have two different experiences and individual login credentials. Parents can send funds, set flexible spend controls, and more.

Is Greenlight safe?

Greenlight debit cards are FDIC-insured up to \$250,000 and come with Mastercard's Zero Liability Protection. Greenlight blocks 'unsafe' spending categories, sends real-time transaction notifications, lets parents turn cards off at any time, and gives parents flexible ATM and spending controls.

Can Greenlight cards be used internationally?

Yes, the Greenlight card can be used internationally in most countries, and there are no international fees or any foreign transaction fees! For a complete list of countries where the card cannot be used, [click here](#).

How long does it take for my debit card to arrive?

After completing registration or requesting a replacement card, your debit card will arrive within 7-10 business days. If you would like to expedite your shipping for your card to arrive within 2-3 business days, you can call our customer service team at 888-483-2645 within 12 hours of signing up. You can request to have your shipping expedited for a one-time fee of \$24.99.

How do I verify my funding source?

Bank Account: If you are prompted to verify your bank account when manually adding your funding source, you will receive 2 small deposits of \$1.00 or less in your account within 1-2 business days. To verify your bank account as a funding source, you will need to input the 2 micro deposit amounts into your Greenlight app when prompted to verify.

If you do not see these deposits within 3 business days, please contact your banking service provider directly and have them take a look at the status of your bank account. Once you complete verification, the 2 micro deposits will be removed from your bank account to offset the deposit amounts.

Debit Card: Once you add your debit card as a funding source and make your initial funding load, you should see transactions on your debit card that add up to the initial load amount. You will need to confirm these transactions within 3 business days in the Greenlight app to verify your debit card.

If you do not see these transactions within 4 business days, please contact your banking service provider directly and have them take a look at the status of your bank account.

How do I activate my child's Greenlight card?

When your child's card arrives, follow these simple steps to activate it right away:

1. Open your Greenlight app. From your Parent Dashboard, you should see a notification prompting you to activate your child's card.
2. Tap on the notification and input the card's expiration date in the app to activate it.
3. Next, visit your child's dashboard by clicking their square at the top of your Parent Dashboard.
4. Select "Manage Card" then "Set debit card PIN." After the PIN is set, your physical card is activated and ready to use!

How can I check my child's spending history?

- We have made it super easy to check your child's spending history.
1. Navigate to your child's dashboard.
 2. Click on the Spending tab.
 3. At the top right, click on "History."

You then have the ability to filter the view to see spending history for the last 30 days, 90 days, or 12 months as well as grouping transactions by stores.

More Questions? Visit the [Greenlight Help Center](#) or contact us at [1-800-832-2645](tel:1-800-832-2645)

¹ The Greenlight® prepaid card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International.

² United Community Bank customers are eligible for the Greenlight SELECT plan at no cost when they connect their United Community Bank account as the Greenlight funding source for the entirety of the promotion. Upgrades will result in additional fees. Plans start at \$4.99/mo. Upon termination of promotion, customers will be responsible for associated monthly fees. See terms for details. Offer ends 3/31/2025. Subject to minimum balance requirements and identity verification. Offer subject to change at any time. Upgraded plans may include Invest Account Services, which are the investment advisory services provided by Greenlight Investment Advisors, LLC, a wholly owned subsidiary of Greenlight, a Registered Investment Advisor, and the brokerage services provided by DriveWealth, LLC as a broker-dealer. Investments are not a deposit and are not FDIC insured. Investing involves risk, including potential loss of principal.

³ Greenlight Core, Greenlight Select, and Greenlight + Invest families can earn monthly rewards of 1% per annum, Greenlight Max families can earn 2% per annum, and Greenlight Infinity families can earn 2% per annum on an average daily savings balance of up to \$5,000 per family. Only Greenlight Max and Infinity families can earn 1% cash back on spending monthly. To qualify, the Primary Account must be in Good Standing and have a verified ACH funding account. See Greenlight Terms of Service for details. Subject to change at any time.

* International Card transactions will be subject to the currency conversion rates of the card network operator (Mastercard).



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Zelle

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Open an Account Login

Send and receive money with Zelle®

Log in and Enroll

We have partnered with Zelle® to bring you a fast, secure, and easy way to send and receive money with friends, family and other people you know and trust.²

Zelle® is available right from United's Online and Mobile Banking so you don't need to download anything new to start sending and receiving money!

How to start using Zelle®

1. [Enroll](#) or [log in](#) to United's online banking or mobile app
2. Select "Send Money With Zelle®" in the menu.
3. Accept Terms and Conditions
4. Select your U.S. mobile number or email address and deposit account

That's it! You're ready to start sending and receiving money with Zelle®.

Log in to Online Banking View Step-By-Step Demos

Using Zelle® is:

- Fast**
Send money directly from your account to theirs, typically in minutes.¹
- Safe**
Send and receive money with Zelle® right from our mobile banking app.²
- Easy**
Send money using just a US mobile number or email address.

Get Started with Zelle in Online Banking

- Enroll in Zelle® in Online Banking**
Learn to enroll in Zelle® in United Community's Online Banking. [Start Demo >](#)
- Send Money with Zelle®**
Learn how to send a payment with Zelle® in United Community's online banking. [Start Demo >](#)
- Request Money with Zelle®**
Learn how to request money with Zelle® in Online Banking. [Start Demo >](#)

Follow these simple tips to ensure your money is sent safely.

- Be Aware**
If a payment situation feels off, it probably is. Trust your gut and investigate.
- Verify**
Make sure your recipient's name, mobile number, and email address are correct before sending money.
- Know**
Only use Zelle® to send money to friends, family, and other people you trust.

Beware of Payment Scams

- No one from United Community will ever ask you to send money with Zelle as a test or to avoid a fraud event.
- We will never ask you for a security code or to send money to yourself (or anyone).
- If a seller asks you to use Zelle to purchase event tickets, you should refuse unless you know and trust them.
- Always make sure the name that appears on the confirmation screen matches the intended recipient.
- Treat Zelle like cash—if you send money to the wrong person, it's like handing cash to a stranger.

Don't have our mobile app?

Download it for free:



Frequently Asked Questions

- ✓ What is Zelle®?
- ✓ Who can I send money to with Zelle®?
- ✓ How do I enroll in and use Zelle®?
- ✓ Someone sent me money with Zelle®. How do I receive it?
- ✓ What types of payments can I make with Zelle®?
- ✓ How do I get started?
- ✓ What if I want to send money to someone whose financial institution doesn't offer Zelle®?
- ✓ How does Zelle® work?
- ✓ Can I use Zelle® internationally?
- ✓ Can I cancel a payment?
- ✓ How long does it take to receive money with Zelle®?
- ✓ Will the person I sent money to be notified?
- ✓ Is my information secure?
- ✓ I'm unsure about using Zelle® to pay someone I don't know. What should I do?
- ✓ Are there any fees to send money using Zelle®?
- ✓ What if Zelle® says I already have an account?

¹ Zelle® is a U.S.-based digital payments network that allows eligible customers to send money between you and others enrolled with Zelle®. The services referenced are provided exclusively by Zelle®. Your use of such services is solely at your election and is subject to United Community Bank's ("United") Online Banking Terms and Conditions and Terms of Use for Zelle®. Certain restrictions apply for use of the service.

ZELLE SHOULD ONLY BE USED TO SEND MONEY TO FRIENDS, FAMILY OR OTHERS YOU KNOW AND TRUST. Neither United Community nor Zelle® offers purchase protection for payments made with Zelle® - for example, if you do not receive the item you paid for or the item is not as described or as you expected. See our Online Banking Service Agreement for further details.

Zelle® is available through United Online Banking or the United mobile app. Funds must be available in the funding account when you set up your payment. There is no fee for enrolling with or sending money using Zelle® in United Online Banking or the United mobile app. Other fees (such as stop payment, overdraft fees, or transaction fees) may apply. Refer to your Trust in Savings and Miscellaneous Fee Schedule for details.

² U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes.

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FAQ Disclosures:

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¹ Transactions typically occur in minutes when the recipient's email address or US mobile number is already enrolled with Zelle®.

² Must have a bank account in the US to use Zelle®.

³ In order to send payment requests or split payment requests to a US mobile number, the mobile number must already be enrolled with Zelle®.

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Mastercard Debit Card

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Mastercard® Debit Cards

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The power of a community in your wallet.

Issued by your community's most trusted bank, this debit card gives you the convenience you need, no matter where your life takes you.

[Report a Lost/Stolen Debit Card](#) [Find Your Local Branch](#)



Card Controls: New and Improved

Protect your debit card with Card Controls—now available within your online and mobile banking account. (No more separate app!) It offers all the same security features like travel notices and spending limits, along with several new options to manage your money:

- Understand your spending clearly with spending insights, recurring payment information, "back-on-flag" merchant identification, and more.
- Get real-time transaction alerts so you know exactly when and where your card is being used.
- View a digital card on a mobile device and easily push it to Apple Pay or Google Pay.

[Learn More](#)


Mastercard® ID Theft Protection

As you shop with your debit card, you can rest assured that you're protected. Your United Community Mastercard® debit card comes with Mastercard® ID Theft Protection¹, free of charge, which includes:

- Identity Monitoring
- Financial Account Takeover Protection
- Resolution Services
- Lost Wallet Assistance
- Single-Bureau Credit Monitoring

Ready to get started? You can enroll with Mastercard® for free—just click the link below and enter in your card number.


[Enroll in ID Theft Protection](#)



Make room for more important stuff.

Enjoy the convenience of adding your Mastercard® debit card into your mobile wallet. With fewer cards in your pocket, you can free up space for more important things, like more money or candy.


Compatible with Google Pay™, Apple Pay®, Samsung Pay, Venmo, PayPal® and more.



Click to Pay

When you store your United Community Mastercard® in Click to Pay, you can shop without searching for your card or having to type in payment details. Whether on your smartphone, tablet or desktop, just look for the Click to Pay icon when checking out online where Mastercard® is accepted.

[Learn More](#)



Frequently Asked Questions about Debit Cards

- How can I protect my United debit card?
- What happens if my card is lost or stolen?
- Is there a charge for using Card Controls?


Resources

[Mastercard® Guide to Benefits for Prepaid Cardholders](#)

[Mastercard® Guide to Benefits for Enhanced Debit Mastercard Cardholders](#)

[Mastercard® Guide to Benefits for Small Business Cardholders](#)


Learning Center



Switch Banks in Six Easy Steps

Switch your checking account to United Community in just six easy steps. Follow our simple checklist for a seamless transition to better banking today!


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Fraud Prevention for the Holidays

The holidays come with more spending, more travel, and—unfortunately—more fraud. We know fraud is the last thing you want to deal with (ever, but especially during the holiday season), so we're here to equip you with tools that will keep your money safe, while also making life easier.

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Protect Your Checks: How to Prevent Mail Theft and Fraudulent Check Washing


The U.S. Postal Inspection Service recovers more than \$1 billion in fraudulent checks and money orders each year. If you mailed a check that was paid, but the recipient never received it, criminals may have stolen it. To help postal inspectors keep your mail safe, take the following steps.

[Read Article >](#)

¹ \$1 charge on all transactions outside of the United or Public Postal ATM networks unless account holder qualifies for the fee to be waived. ATM transactions/balance inquiries outside of United or Public Postal ATM networks are also subject to charges by other institutions.

² Message and data rates may apply. Fees may apply for certain optional services through Personal Online and Mobile Banking.

³ Certain terms, conditions and exclusions apply. Cardholders need to register for this service. This service is provided by InSB Powered by General. Please see your guide to benefits for details or call 1-800-MASTERCARD.



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75 Years of Serving Our Communities

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See How Click To Pay Works For You

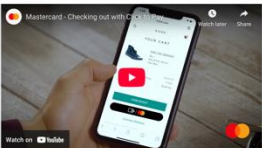
Email your United Community Bank direct Mastercard® for an easy online shopping experience.

Email in Click to Pay



No more reaching for your card.

When you store your United Community Mastercard® in Click to Pay you can shop without searching for your card or having to type in payment details. Whether on your smartphone, tablet or desktop, just look for the Click to Pay icon when checking out online where Mastercard® is accepted.



No more forgotten passwords.

Email once, click "Remember me" and speed through checkout. How device? No problem. All you need is your email address and Click to Pay sends you a secure one-time code so you can choose your saved Mastercard® and pay online quickly and securely. No more passwords to remember, or forget.

Check out online with peace of mind.

Encrypted payment information.

Mastercard® Click to Pay stores your payment information using an encrypted, virtual card number unique to you to protect your Mastercard® details so you can shop online with peace of mind.

Sophisticated bot detection.

Humans and bots behave differently. It may be subtle, but the right security technology can keep your profile safe. Mastercard® Click to Pay uses the best security technology from Mastercard® to distinguish you from malicious bots checked for more secure payment with your favorite merchants.


Protection against fraud.

As always, when you check out with a Mastercard®, you're protected from unauthorized transactions with Zero Liability Protection and Live Identity Alert with Mastercard® ID Theft Protection™.

Checking out with Click to Pay is as easy as 1, 2, 3.

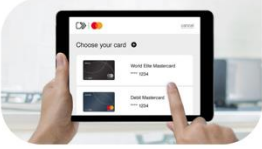
Step 1

Look for the Click to Pay icon at any participating merchant.



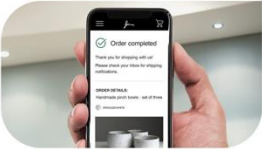
Step 2

Choose your saved United Community Mastercard® from a remembered device.



Step 3

Browse through check out and get on your way.




Email in Click to Pay

† Certain terms, conditions and exclusions apply. To learn more about Zero Liability, visit [mastercard.com/zeroliability](#). Contact your issuing financial institution for complete coverage terms and conditions or visit [1-800-MASTERCARD](#) or 1-800-427-4872 for assistance.

‡ Certain terms, conditions and exclusions apply. Contributors need to register for this service. This service is provided by Gemalto Global Assistance, Inc. Please see your guide to benefits for details or call 1-800-MASTERCARD or 1-800-427-4872.

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Overdraft Protection

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Features

Determine the right coverage for you.

Accidentally write a check without the proper funds in your account to cover it? It's easy to lose track of the balance of your account when life gets hectic. Our courtesy Overdraft Protection may help you avoid an uncomfortable situation. Need a little extra coverage? We have a number of additional overdraft protection options so you don't find yourself in a bind.

Courtesy Overdraft Coverage	Courtesy Overdraft with ATM and Debit Card Coverage	Overdraft Protection Transfer
<p>Coverage comes standard for eligible United Community personal checking accounts¹.</p> <ul style="list-style-type: none"> Each occurrence is \$36 per item². Your daily overdraft charges are limited to a maximum of three (3) fees per day. Types of transactions covered <ul style="list-style-type: none"> Checks Other debit payments 	<p>Optional coverage added to Courtesy Overdraft that covers overdrafts for everyday debit card transactions.²</p> <ul style="list-style-type: none"> Each occurrence is \$36 per item². Your daily overdraft charges are limited to a maximum of three (3) fees per day. Types of transactions covered <ul style="list-style-type: none"> Checks Other debit payments ATM withdrawals Everyday debit card transactions <p>Enroll Now</p>	<p>Optional coverage that allows you to link your account to another United Community savings³ or checking account, money market or a line of credit⁴ that will be used to cover overdrafts.</p> <ul style="list-style-type: none"> Overdraft Protection Transfer: \$7.50 per occurrence. Standard overdraft fees apply for overdrawn payments beyond your available balance. Types of transactions covered <ul style="list-style-type: none"> Checks Other debit payments ATM withdrawals Everyday debit card transactions

¹ We pay overdrafts based on our standard overdraft policy. We do not guarantee that we will always pay any overdraft transaction.

² Courtesy Overdraft with ATM and Debit Card Coverage is a discretionary service. We do not guarantee that we will always pay any overdraft transaction. Customers must opt in to authorize us to pay overdrafts on ATM and everyday debit card transactions. Customers may also choose to opt out of the Courtesy Overdraft Program. United Community Bank may pay overdrafts at our discretion and reserves the right to terminate this service at any time.

³ You are required to pay a \$35 overdraft fee for each overdraft transaction that is paid by the bank. There is a limit of \$108 each day in total fees that you can be charged for overdrawing your account. We will not charge you a Returned Item Fee for items presented against insufficient funds in your account and returned unpaid. Overdraft service applies to checks, pre-authorized electronic debits and online banking and bill payment transactions. Additionally, ATM withdrawals and one-time debit card transactions are covered if you choose to opt into this service for those transactions. Reimbursement of overdraft coverage payments must be made promptly by making a deposit in your account. Overdraft items are generally not covered for accounts that are not in good standing, do not have regular deposits or those with excessive overdrafts.

⁴ Transaction restrictions may apply. See account agreement disclosures for details.

⁵ Subject to credit approval. Other restrictions may apply.

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Overdraft Protection



Due to federal regulations, we require your consent before we provide you with overdraft services for everyday debit card and ATM transactions.

At United Community Bank, we strive to pay your check transactions and automatically drafted payments (ACH) regardless of the funds that exist in your account. We can also extend this valuable service to your everyday debit card and ATM items; however, federal regulations require that we have your permission before including these types of transactions in this service. If you choose not to provide consent, your card transactions will be declined when you do not have enough money in your account.

The purpose of this website is to assist you with making an informed decision regarding options available to you for overdraft and to provide you with a means to notify us of your choice.

[Help Me Decide](#)

[Make Selection](#)

[Learn More](#)



Help Me Decide

Have you ever experienced an overdraft (i.e., been able to make a debit card purchase or withdraw cash from the ATM when you did not have enough money in your account)?

[Yes](#)

[No](#)

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Overdraft Protection



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Deciding whether to opt-in to overdraft services for your everyday debit and ATM transactions is an important decision. We encourage you to consider your lifestyle, spending habits and record-keeping processes and how frequently you use your ATM and debit cards before you choose which option is best for you. On this page, we offer some additional tools to guide you through the decision-making process.

What are overdraft services? Click [Explanation of Overdraft Services](#) for an overview of these types of services that are offered at United Community Bank.

What does it mean to opt-out? For more information please choose a convenient option below to let us know.

Click "Make Selection" below and follow the links to make your selection

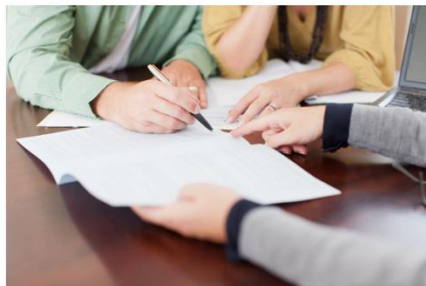
Call 1-800-UCBank1

Visit or [contact your local bank office](#)

Click [Opt-In Disclosure](#) to read the full disclosure.



[Explanation of Overdraft Services](#)



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Overdraft Protection



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What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a checking account, savings account, or line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

First Name

John

Last Name

Smith

Last 4 Digits of Your Social Security Number

1234

Date of Birth

01/01/1970

Next: List Accounts

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United Community Treasury Management

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Merchant Services POS

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Exchange the detailed information your business needs through a variety of reporting options including BAI and EDI files.

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Concentrate balances automatically by transferring funds between subsidiaries and a master account for efficient use.

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Access FDIC insurance beyond \$250,000 with daily liquidity while maintaining one banking relationship.

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City **Select a State**

Email Phone (Optional)

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These quick and secure services match the pace of your day so you can stop stressing and stay focused on the success of your business.

ACH Origination Services
Use ACH to collect payments from customers or contractors each business day from multiple bank accounts.
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Merchant Services
Now you can accept payments from credit and debit cards and provide the payment flexibility your customers expect most. Choose an in-store point of sale (POS) system that can help transition your business with payment processing and business management solutions, customized just for you.
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Remote Deposit Capture
Save yourself a trip to the branch. Deposit checks securely into your account without ever leaving work.
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SmartSafe
Streamline your deposit process by using SmartSafe to manage your cash and receive credit on the same business day.
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Lockbox Services
Enhance the collection of paper-based payments with automatic imaging and data collection and same-day funds availability to improve your cash flow.
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Healthcare Remittance
Streamline your claims process and payments cycle. When you use our Healthcare Remittance Service in conjunction with our Lockbox Service, you'll increase accuracy and efficiency, reduce rework, improve collections and eliminate write-offs.
[Contact Us Today](#)

Invoicing and Payments for Small Businesses
Create and send a great looking invoice in minutes with AutoInvoice! Delight your customers with easy online payment options. You'll be able to see who paid their invoice and when in your day.
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Merchant Services POS
United Community Payments Systems has teamed up with Clover, a point of sale (POS) system that makes running your business a breeze. Use online and mobile payments. Organize inventory and manage your team. Give your customer base. All at the tip of your fingers.
[Learn More](#)

Contact our Treasury Management Team
Fill out the form below, call 1.800.473.8300 or email TM@ucb.com to get in contact with the Treasury Management Services team.

Name Select An Industry

City Select a State

Email Phone (Optional)

Preferred Contact Method:
 Email Phone

Current Customer?:
 Yes No

Anything else you want to tell us?

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Incoming Domestic Wire Transfer Instructions
Incoming Domestic Wire Transfer
Provide the originating financial institution with the following wire instructions:
Wire Funds To: United Community Bank
Address: 125 Highway 50 East
 Brownsville, TX 77802
Routing number: 08112643
For Credit: To Your account number and name exactly as it appears on your account.
 Please allow 24 hours for a domestic wire transfer to credit to an account. The domestic incoming wire fee is \$14.

Incoming International Wire Transfer
Provide the originating financial institution with the following wire instructions:
Wire Funds To: United Community Bank
Address: 125 Highway 50 East
 Brownsville, TX 77802
SWIFT A/C: UCUS3333
For Credit: To Your account number and name exactly as it appears on your account.
 Please allow up to 7 days for an international wire transfer to credit to an account. The international incoming wire fee is \$14. Currency conversion exchange rates may apply.

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Enjoy convenient access to your money and never be left in the dark. When you streamline your payment processes with us, you'll save time, money and headaches.

ACH Origination Services

Use ACH to collect payments from customers or disburse cash between multiple bank accounts.

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Business Debit Cards

United debit cards include top-tier Mastercard® features that are perfect for your everyday purchases. Learn more now about all the fantastic card benefits.

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Direct Deposits

Simplify your life and automate your payroll with direct deposit. Checking, savings, linked customer or not, we'll make sure the right person gets their money.

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Integrated Payables

Our Integrated Payables service brings all your payments (ACH, checks, etc.) into one system and automates the process—making your health care easier, more secure, and more efficient.

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Payroll Services

We're teamed up with Hresford Dutton, Inc. to bring you the best payroll solutions at a special United customer discounted rate. Plus, you'll get it all at a special discount!

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Invoicing and Payments for Small Businesses

Create and send a great-looking invoice in minutes with Autobooks.® Delight your customers with easy online payment options. You'll be able to see who paid their invoice, and when it's past due.

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Wire Transfers

Early move money from your United Community account in a cost-effective way with our Wire Transfer service.

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International Services

Manage all your international transactions with our Documentary Collections service. We'll ensure payments are collected quickly, risk is minimized and documents are recharged properly.

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Commercial Cards

An efficient solution to support your company's goals, whether working to streamline processes, increase spend visibility or improve cash flow.

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Tax Payments

We can't do anything about tax rates, but we can help you submit your state and federal tax payments online easily and securely.

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Contact our Treasury Management Team

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ACH Origination View the Facts

Streamline your cash flow with ACH Origination.

Enjoy flexible payment options and electronic payments to employees and vendors with United's Automated Clearing House (ACH) services. With our easy-to-use system, you'll only have to input your recipient account information once, and you'll be able to initiate electronic transactions any time. Originate transactions as soon as the same day for achievable recurring benefits with your vendor vendors and customers.

ACH Payments

ACH Payments allow efficient and secure ways to transfer funds from your United business account to vendor or employee accounts.

- Reduce check and cash expenses due to lost or stolen checks
- Offer Direct Deposit for your employees
- Control when payments post to your account
- Consistently pay tax and loan payments (SBA and 501)
- Upload a NACHA formatted file for quick payment

Contact Us Today

ACH Collections

With ACH Collections, you can take control of your cash flow and easily schedule the time of recurring collections from your customers' accounts.

- Make more predictable referrals on recurring payments
- Reduce misapplied, returned, and late payments
- Offer more options for your customers to pay you
- Collect monthly fees or membership fees
- Consolidate cash from accounts you hold with other banks

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Enhanced Security

Not only will ACH Origination reduce your use of paper checks which expose your account number to fraud, but you'll enjoy added security features to ensure payments will never be sent without proper authorization. Security teams ensure the person originating an ACH is the correct user by verifying a security code at the time of origination. Your business will have the flexibility to create dual controls, adding a second set of eyes to verify your payments.

NACHA Rule Changes

Below are updates to the NACHA rules that pertain to ACH origination. For more information or detail surrounding these or other NACHA rules, please visit <https://www.nacha.com/rules>, or contact your Treasury Management team.

Amendments to the NACHA Operating Rules

The following changes will amend the NACHA Operating Rules to address a variety of minor issues and will become effective June 21, 2024.

Details
These changes will amend the Rules to address a variety of minor topics. Minor changes to the Rules are expected to have little to no impact on ACH participants and no significant processing or financial impact. For additional information related to the Minor Topics, please see the following link: <https://www.nacha.com/rules/operating-rules/2024>

Minor Topics Included within these Rules:

- General Rules for ACH Entries
- Definition of Originator
- Originator Action on Notification of Change
- Data Security Requirements
- Use of Pseudonymization Entries
- Clarification of Terminology – Subsequent Entries

Micro Entries

NACHA has updated the rules for Micro Entries (Phase 2), effective September 18, 2023.

This is what it means for you:

- A Micro Entry will be "Vendor or debit Entry used by an Originator for the purpose of verifying a Receiver's account or an individual's access to an account"
- An Originator must include specific information including a description of "ACCEPTVERIFY" a recognizable Company Name, and the offsetting credit/delta at the same time.

This is what it means for you:

- Originators of Micro Entries are required to use commercially reasonable fraud detection, including the monitoring of Micro Entry forward and return volumes.
- Monitoring forward and return volumes, at a minimum, establishes a baseline of normal activity.
- An Originator is not required to perform an entry-by-entry review.

Third-Party Sender

NACHA has updated the rules for the roles and responsibilities of Third-Party Senders (TPS), effective September 18, 2023.

This is what it means for you:

- Third-Party Senders of "Vendor or debit" TPS that have not previously conducted an ACH Risk Assessment will have to do so.
- Third-Party Senders that have relied on other TPS's Risk Assessments or Rules Compliance Audits will need to conduct their own.

Same Day ACH Dollar Limit

NACHA has updated the rules for Same Day ACH Limits, effective March 18, 2023.

This is what it means for you:

- This rule increases the Same Day ACH dollar limit to \$1 billion per payment.
- This rule applies to all Same Day ACH entries, consumer and business payments, credits and debits.

Usage of ACH SEC Codes

How to correctly choose SEC Code in Online Banking

In Online Banking, as you are submitting your transactions, under Origination Details there is a dropdown to select the SEC Code **PPD** or **CCD**. Please select the correct SEC Code that corresponds to the recipient of the originated transaction as seen below:

- **PPD** - Prearranged Payment and Deposit
- **CCD** - Cash Concentration and Disbursement

Overview

- The **CCD** SEC Code is for Cash Concentration and Disbursement Transactions and used to originate transactions to or from **Business / Corporate Accounts only**.
- The **PPD** SEC Code is for Prearranged Payment and Deposit Transactions and used to originate transactions to or from **Consumer Accounts only**.

Contact our Treasury Management Team

Fill out the form below, call 1-800-275-1333 or email DM@usfc.com to get in contact with the Treasury Management Services team.

Name Select An Industry

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 Yes No

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Fraud Protection for your Business

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Be safe. Stay safe.
Let's fight the rise of fraudulent activity together. We offer multiple fraud prevention tools to help protect your business so you can manage risk and avoid the costly effects of check and electronic fraud.

Positive Pay

With Positive Pay, you provide us with the information on checks you write and we'll compare it against the checks presented for payment. Any discrepancies will be noted as exceptions for your decision to pay or refuse each morning.

- Automatically identify possible fraud without needing to manually review all transactions.
- Save time and money when fraud is detected by rejecting unmatched items before they post to your account.
- Receive email alerts and approve or decline transactions while on the go with the UCBS mobile app.

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ACH Positive Pay

With our ACH Positive Pay service, you have the option to instruct other companies to debit funds from your account using ACH debit transactions. It provides alerts for all other ACH transactions, allowing you to review and approve or decline payments for any potentially suspicious activity. This ensures greater control and oversight over your account, enhancing security and peace of mind.

[Contact Us Today](#)

Check Block

Worried about the increase in paper check fraud? Take action. Block it. To avoid checks being deposited into the account, Check Block memorizes the front of check fraud by automatically detecting and sending back paper based transactions, allowing the checking account to verify genuine electronic transactions.

[Contact Us Today](#)

ACH Debit Block

This feature grants you the capability to block and return ACH debit transactions on specific accounts. It automatically sends back any unmatched debits to the originating bank, effectively safeguarding your accounts from fraudulent activity.

[Contact Us Today](#)

How to protect yourself from wire fraud.

With Facebooks are millions of impersonation who appear in a range of guises, from your local power company to software tech support. But there are some easy ways to start seeing fraudsters for what they are and help keep them away from your money.

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Wire Transfers

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Move money to and from your account.

Our convenient wire transfer services allow you to move money to and from your United Community account. This is a fast and secure payment method that, in most cases, clears on the same day the transfer is requested.

Domestic Wire Instructions

How to Receive a Domestic Wire Transfer

Provide the originating financial institution with the following wire information:

- **Wire funds to:** United Community Bank
- **Routing number:** 08112943
- **Address:** 125 Highway 915 East Marietta, GA 30062
- **For Credit to:** Your name and account number

Allow 24 hours for a domestic wire transfer to credit to an account. The domestic incoming wire fee is \$15.

How to Send a Domestic Wire Transfer

Provide United Community Bank with the following wire information:

- **Wire funds to:** The receiving financial institution's name
- **Routing ABA number:** Routing and transit number of receiving financial institution
- **Address:** Address of receiving financial institution
- **For Credit to:** Name, physical address, and account number of receiving party

Domestic outgoing wire fee sent via Business Online Banking is \$15. Otherwise, the fee is \$30.

International Wire Instructions

How to Receive an International Wire Transfer

Provide the originating financial institution with the following wire information:

- **Wire funds to:** United Community Bank
125 Highway 915 East
Marietta, GA 30062
- **SWIFT BIC:** UCCOUSA33
- **For Final Credit To:** Your name and account number

Allow Up to 7 days for an international wire transfer to credit to an account.
International Incoming Wire Fee is \$15. Currency conversion exchange rates may apply.

How to Send an International Wire Transfer

Provide United Community Bank with the following wire information:

- **Wire funds to:** The receiving financial institution's name
- **Swift Code:** The Swift code (sometimes called BIC code) for the foreign financial institution
- **For Credit to:** Name, physical address, and account number of receiving party

For wires being converted to a foreign currency, some additional information may be required to remit funds. Please contact your [local branch](#) for additional information.
The international outgoing wire fee is \$50.

[Download Instructions](#)

Contact our Treasury Management Team

Fill out the form below, call 1-866-270-6100, or email TManagers@ucfb.com to get in contact with the Treasury Management Services team.

Name Select An Industry


City Select a State


Email Phone (Optional)

Preferred Contact Method:
 Email Phone

Current Customer?:
 Yes No

Anything else you want to tell us?

I'm not a robot 



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International Services

We go where you go.

With United by your side, you have an extra level of confidence in your international services. We'll ensure payments are collected quickly, risk is minimized and documents are exchanged properly. Plus it offers an extra level of protection if you're importing or exporting.

Documentary Collections Letter

Don't worry about document exchange, we're happy to help ensure every "I" is dotted and every "t" is crossed. With our documentary collections service, we'll monitor the documentation process between you and your overseas vendor during your import or export process to help safeguard your business against risk.

[Contact Us Today](#)

Letters of Credit

- Pay the funds you owe overseas with Export Letters of Credit. Once the required documents are submitted, we'll directly pay your seller.
- Import Letters of Credit enable you to pay for imported goods after the exporter complies with your terms and ships your products.
- Assure recipients that you'll adhere to the terms of your contract with a Standby Letter of Credit.

[Contact Us Today](#)

Wire Transfers

Easily move money from your United Community account in a cost-effective way with our Wire Transfer service.

[Learn More](#)

Contact our Treasury Management Team

Fill out the form below, call [1-866-270-4300](tel:1-866-270-4300), or email TMteam@ucom.com to get in contact with the Treasury Management Services team.

Name Select An Industry

City Select a State

Email Phone (Optional)

Preferred Contact Method:
 Email Phone

Current Customer?:
 Yes No

Anything else you want to tell us?

I'm not a robot

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Learning Resources

The Importance of Cash Flow Management

One of the keys to building a sustainable business is an effective cash flow strategy. Cash flow management is the planning, tracking, and controlling involved in ensuring your cash flow is stable and can support your business's needs. Learn how this strategy can help your business thrive.

[Read Article >](#)

What's the best POS system for your business?

Owning a business can be demanding - you have to stay on top of tracking inventory, supervising employees, taking orders and everything in between. Luckily, there are point-of-sale (POS) systems that can now do much of the tedious work for you.

[Read Article >](#)

What to Know About Ransomware

You may have heard of ransomware in the news. Hackers use ransomware to take control of a company's private data and may threaten to release it to the public unless they're paid. Understanding how it works is the first step to avoiding it.

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* Upon credit approval

United Community
75 Years of Banking the Community

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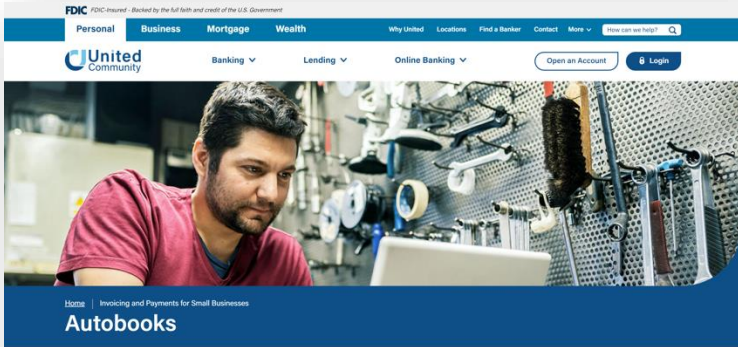
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Autobooks



Invoicing

Send a professional invoice and get paid — all in the same place.

Customized invoice includes branding

Create a professional-looking invoice with your business logo and colors in just a few minutes. Your Federal institution's logo is included at the bottom for added credibility.

Wide range of digital payment options

Let customers easily pay you online with any major credit card (including American Express®), debit card, or via ACH electronic bank transfer.

All payments deposited into checking

Get paid directly into your checking account within two business days — no need to transfer your money from external payment acceptance apps.

Easy invoice automation and tracking

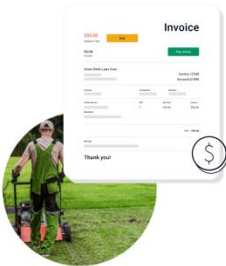
Always know exactly who's paid and who's due. Set up recurring invoices so you can automate your process and automatically add late fees for past due invoices.

Send Yourself an Invoice

See how easy it is to receive an invoice and make a payment.

Email*

Submit



Secure Payment Link

Share a secure payment link by text, or place it on a web page.

Secure payment form accessed via a unique URL

When you enroll, you're assigned your own unique URL to a secure payment form. This link can be shared by text (SMS) and email, or added to any web page or social media profile.

Detailed payment/donation history readily available

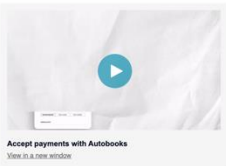
Payments are listed chronologically and you can filter the list to find specific payments. Generate a spreadsheet if you need it, and export with one click.

Pay now language can be adjusted for non-profits

If you run a church or non-profit, there's no need to alienate members — quickly update language to take donations or contributions instead.

All payments deposited into checking

Get paid directly into your checking account within two business days — no need to transfer your money from external payment acceptance apps.

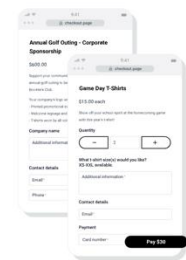


Accept payments with Autobooks

View in a new window

Checkout Pages

Take your business or non-profit online, get paid directly into your bank account.



Offer single items, quantity purchases, or a packaged offering

Easily setup your Checkout Page to offer a single item or with quantity selection. Add further description to build a package that customers can easily select and purchase.

Clients pay deposits or other fees online

Share a Checkout Page link so that customers can pay a deposit fee before you start the project. Checkout Pages are also great for collecting booking, class, and registration fees.

Streamline the collection of dues, fees, or donations at an event

Direct members to a checkout page to pay dues or fees. Checkout Pages are ideal for events, simplifying and streamlining the donation collection process. All fees and donations are deposited directly into the organization's account at the financial institution, not a payment app.

Collect needed customer information with customization

Require customers to provide a mailing address or other information related to their purchase. Customers receive a purchase receipt, and you receive a payment notification.

In-App Payment Acceptance

Take customer payments on the spot or over the phone.

Payment form doubles as an in-app terminal

When you're ready to take a digital payment, just access your payment form inside online or mobile banking, and enter the payment details yourself.

Free standalone mobile app available for Apple or Android

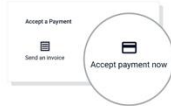
Download the free Autobooks app, via the App Store or Google Play, and access your unique payment form anytime you need to collect a payment.

Transparent processing fees in comparison to non-bank apps

When you're a small business, you need to know exactly what you're paying. Our rates are comparable to popular payment apps, but there are never any hidden fees.

All payments deposited into checking

Get paid directly into your checking account within two business days — no need to transfer your money from external payment acceptance apps.



Payment Acceptance, via QR Code

Display your unique QR code to make it easier for customers to pay.



Reusable QR code is ready to download

Access a reusable QR code inside online or mobile banking. Download and store in your device for easy retrieval, or just print it and display in a prominent location.

Ideal for busy events

QR codes are ideal for in-person events where you plan to meet with multiple customers or donors — farmers' markets, fundraisers, you name it.

For paper and static invoices

If you send PDF invoices and other billing communications to customers, don't forget your Autobooks QR code. It doesn't make a difference if it's a paper or email invoice.

Accounting & Reporting

Add on full financial management functionality when you're ready.

Real-world accounting tools prioritize simplicity

Keep track of your business directly inside online banking and mobile banking. Stop having to rely on pen and paper, spreadsheets, or overly complex accounting software.

Automated reporting to keep everything up to date

When you get paid or pay a bill, let Autobooks update your business reports automatically. Also get profit and loss reporting that tracks your income and expenses, balance sheet, and more.

Cash flow management to track incoming and outgoing



Frequently Asked Questions

- What forms of payment are available to paying customers?
- How can I get paid online without sending an invoice?
- Can I link to the Payment Form from my website?
- Can I also use a QR code to get paid?
- How much does the accounting, bookkeeping, and reporting functionality cost?
- How much do you charge to accept online payments?

* United Community Bank ("United") is pleased to offer digital invoicing and payment technology services through Autobooks, Inc. ("Autobooks"), a third-party provider of online accounting services. By providing your contact information, you consent to be contacted by a representative with Autobooks, United, its subsidiaries, and its affiliates are not affiliated with Autobooks. The services referenced herein are provided exclusively by Autobooks. Customer's use of such services is solely at customer's election and is subject to Autobooks's terms of use in all respects. Certain restrictions and fees apply for use of the service. United and its employees may be entitled to receive fees and incentives from Autobooks based on United's customer's use of these services. Autobooks may have privacy and security policies that are different from United's Privacy Policy and Security Statement. You should review the Autobooks terms of use and the privacy and security policies on the Autobooks website before you provide personal or confidential information. Please refer to the Autobooks website for its statement on security and compliance. Note: Payments initiated through Autobooks products typically post to your United account in 1-2 business days; longer delays may apply in certain instances.



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Merchant Services

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More payment options mean better business solutions.

Owning a business can be demanding—from tracking inventory and supervising employees to taking orders and everything in between. That's why United Community Payments Systems has teamed up with Clover, an all-in-one point-of-sale system that can help transform your business with payment processing and business management solutions, customized just for you.

With a Clover device, you can accept more types of payments (EMV® chip cards, Apple Pay®, Samsung Pay®), manage payroll and inventory, track financial data, and protect your customers from fraud with built-in security. **And, if you choose one or more Clover devices before March 31, 2025, you can save up to \$1,000.***

\$500 off 1 device	Or	\$750 off 2 devices	Or	\$1,000 off 3 devices
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Right-sized solutions to help your business thrive.

From payments to business management, Clover® POS systems are tailor-made for your specific needs. The robust suite of tools and devices make running your business smarter, more efficient and better for your customers.

[Contact Us to Get Started](#)

Clover Station

This all-in-one countertop, POS and business management system enables you to run your business efficiently.

Clover Mini

This compact, countertop system has the power of a full-scale POS without the bulk. It can even connect to a cash drawer for added convenience.

Clover Flex

Accept payments tableside, in-line, on the floor or off premises with this handheld portable POS. This powerful system includes a built-in receipt printer, a camera and a QR scanner in a single device.

Clover Go

This all-in-one contactless, chip and swipe card reader will wirelessly pair with a mobile device. With Clover® Go, you can take the power of the Clover® system wherever your business takes you.

Clover Solutions

Your Clover® point-of-sale (POS) system makes running your business a breeze. Take orders and accept payments. Organize inventory and manage your team. Grow your customer base. All at the tips of your fingers.

[Get Started](#)

Protect yourself and your customers.

The Clover® system has built-in security and fraud prevention, making it the safe choice for your business.

Find your perfect fit.

There are additional options available from an extensive portfolio of innovative payment acceptance solutions.

Do it all with one system.

You can use the Clover® system to manage inventory, employee schedules, payroll and more.

Continue working offline.

Keep taking payments when your internet goes down. Clover Station continues working even when the internet doesn't. Your payments will run when you're back online.

Get paid in so many ways.

Accept more types of payments including EMV® chip cards, Apple Pay®, Google Pay and Samsung Pay®.

Find out how United's merchant solutions can transform your business. Connect with a merchant business consultant today! Call [1-866-270-6100](tel:1-866-270-6100) to get started.

Contact our Merchant Services Team

Fill out the form below, call [1-866-270-6100](tel:1-866-270-6100) or email TMales@ucom.com to get in contact with the Merchant Services team.

Name **Select An Industry**

City **Select a State**

Email Phone (Optional)

Preferred Contact Method:
 Email Phone

Current Customer?*
 Yes No

Anything else you want to tell us?

I'm not a robot

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* Promotional offer valid from January 1, 2025, through March 31, 2025. This offer is available for qualified United Community merchant services customers who have not had a merchant services account processed by First Data Merchant Services LLC within the last six months. New accounts are subject to standard credit approval and underwriting requirements. Offer is valid for one rebate for a Clover Flex, Flex Pocket, Mini, Station Solo, Station Duo or Kiosk point-of-sale hardware device purchase or subscription. Rebates will be initiated approximately 90 days after the account begins processing transactions. To be eligible, the merchant must (1) purchase or subscribe to a Clover Flex, Flex Pocket, Mini, Station Solo, Station Duo or Kiosk point-of-sale device; (2) must be credit approved between 1/1/25 and 3/31/25; (3) sign a merchant processing agreement; (4) activate account within 30 days from approval date. Additionally, for subscription rebates, the merchant must sign up for a 36- or 48-month subscription term and have a minimum annual processing volume of \$100,000. Additional fees apply and on certain Clover app's and services on activated accounts. Eligibility is at the sole discretion of First Data Merchant Services LLC. Only one offer per eligible business tax ID. Offer not valid with any other offer and is subject to change without notice.

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Wealth & Investments

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United Community Banking Financial Planning Wealth Management

Plan to leave a legacy.
Lay the groundwork today for a prosperous tomorrow. Our experts are here to help with a plan tailored to your goals.

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United Community Wealth

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Financial Planning

Get started with investing and work toward a brighter financial future. With the support of our financial advisors, you can create a guided wealth portfolio, plan for your business's future, set up insurance and investment plans, and more.

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Wealth Management

Grow and preserve your wealth, work toward retirement, and leave the legacy you hope to. When you partner with our wealth professionals to plan for your future, you'll benefit from one-on-one expert guidance in investments, insurance, and portfolio management.

[Explore the Options](#)

Economic and Markets Update

Get new and timely insights from the experts in our Wealth Management Division in the latest installment of our Economic Overview series.

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Learning Resources

Switch Banks in Six Easy Steps
Switch your checking account to United Community in just six easy steps. Follow our simple checklist for a seamless transition to better banking today!

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When's Your Next Financial Health Checkup?
You probably wouldn't let your health run on autopilot, but what about your finances? In the often hectic day-to-day, it can be easy to let the pulse of our finances go unchecked. Understand why it's worth thoroughly examining your finances at least once a year and with every major life change.

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4 Ways to Finance Your Home Renovation
House projects are big decisions, especially when they come with a big expense. But they're worth the investment—whether you're renovating to add value to your home before you sell or to make yourself happier in the space.

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Financial Planning Investment Insurance Business Owners Contact

Connect with Your Bank Financial Advisor

Our services range from planning, to long-term investing and everything in between. With solutions tailored to address your unique goals, we'll work together to pursue developing a brighter financial future.

Non-deposit products are not insured by the FDIC; are not deposits; and may lose value.


Financial Planning Services

First and foremost, we listen to you. Our advisors pay close attention to your financial goals and will work with you to develop a plan for your future.

Our specialized services include:

- Financial
- Investment
- Pre/Post-Retirement
- Education
- Estate, Tax and Trust

Contact an Advisor




Investment Services

We offer comprehensive solutions outside of in-house offerings. Because we do not sell proprietary products, there is no pressure to meet sales goals, allowing us the freedom to customize your investment plan.

This plan includes:

- No Proprietary Products
- Investment Savings Programs
- Personalized Strategies

Contact an Advisor




Insurance Coverage

We'll help you find affordable coverage that meets your individual financial and insurance needs.

Our services focus on:

- Life Insurance
- Tax-Deferred Annuities
- Long-Term Care Insurance

Contact an Advisor



Advisory Services for Business

Our LPL financial advisors provide a wide range of flexible and comprehensive investment services that support both single- and multiple-employee corporations.













- Retirement plans
- Buy/sell policies and key man insurance
- Support for employee enrollment and investment suggestions
- Assistance negotiating contracts with TPA and other service providers or ERISA compliance support

Contact an Advisor

Contact a Financial Advisor

Check the background of investment professionals associated with this site on FINRA's BrokerCheck.

Select a State Select a City

 Christopher Visseves Financial Advisor 918-561-6008 Email	 Clint Allen LPL Financial Advisor 918-221-3023 Email	 Don Bishop VP - LPL Financial Advisor 866-255-7388 Email
 Blair Burch LPL Financial Advisor 756-638-3588 Email	 Jay Burdett, CFP SVP - LPL Financial Advisor 1-800-681-8799 Email	 Michael Candee Senior Vice President LPL Financial Advisor 866-646-6232 Email
 Jody Deming LPL Financial Advisor 729-237-3502 Email	 Shelia Engelman, CRPC SVP - LPL Financial Advisor 888-835-6181 Email	 Jeff Fink LPL Financial Advisor 918-221-3285 Email
 Annel Galan, CRPC SVP - LPL Financial Advisor 729-238-3883 Email	 Randon Grimalley, CFP President - LPL Financial Advisor 706-436-1155 Email NMLS# 744600	 Mike Harrington, ChFC SVP - LPL Financial Advisor 706-533-1588 Email

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Phone (Optional)


City

State

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LPL Financial Form CRS

United Community ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in conflict of interest. The Financial Institution is not a current client of LPL for brokerage or advisory services. Please visit <https://www.lpl.com/disclosures/in-qq-relationship-disclosure.html> for more detailed information.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its bonded affiliates, United Community and United Community Advisors (UCA), both registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using United Community Advisors, and may also be employees of United Community. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, United Community or United Community Advisors. Securities and insurance offered through LPL or its affiliates are:

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Not a Bank Deposit or Obligation	May Lose Value

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Investing in Your Future

Grow and preserve your wealth, benefit from one-on-one expert guidance, and progress towards retirement when you partner with our wealth professionals to plan for your future.



Asset and Wealth Management

United Community Wealth provides customized portfolio management and investment advice to clients with a wide variety of investment objects and risk tolerances. We embrace an open architecture in the selection process of asset managers. This means that we do not offer internally produced asset management products.

Instead, we focus our considerable resources and talent on researching and selecting the asset managers who are best able to accomplish your unique financial goals and individual needs.

Types of Accounts

- Investment Management for Individual and Joint Ownership
- IRA, Roth IRA, Inherited IRA, Simple IRA, SEP IRA
- Trust (with both United as Trustee and Individual as Trustee)
- Institutional, Corporate and 501(c)(3) Non-Profits

[Contact a Wealth Professional](#)

Invest in Your Future

It's never too early to plan for your family's future. When you partner with United toward your long-term goals, you'll benefit from specialized investment services and a hands-on approach.

A dedicated wealth professional will work with you personally to develop a portfolio designed to meet your financial goals on your timeline, at your level of risk tolerance. You'll also have the peace of mind of close investment oversight by an advisory expert with access to deep market insights.

[Contact a Wealth Professional](#)



Investment Services for Retirement

Your financial affairs are complex. As one area of your financial situation changes, it directly impacts others. United has professionals on staff to help perform a thorough analysis. This analysis will create your complete picture while supporting your goal.

Areas we may address for your financial plan include comprehensive financial planning, retirement planning, educational planning, estate planning, business succession and protection planning.

[Contact a Wealth Professional](#)

Choose the Bank Trustee with Award-Winning Customer Service

Control the management of your assets today, while providing financial security for your family. A bank trust is an effective tool for managing your assets during your lifetime and for the benefit of your loved ones after you are gone. A bank trust ensures that your assets will be managed in the future according to your wishes, as well as providing significant tax advantages to help you preserve those assets in the present. When you name United Community as your bank trustee, you and your beneficiaries enjoy the knowledge and expertise of a breadth of specialists in such fields as:

- Taxation
- Investment Research and Management
- Securities Trading
- Real Estate
- Family Business
- Estate Settlement Services
- Guardianship

[Contact a Wealth Professional](#)



Contact a Wealth Management Professional



Nora Bagby
Regional Director, Private Banking
[907-567-2202](tel:907-567-2202) [Email](#)

Economic and Markets Update

Get new and timely insights from the experts in our Wealth Management Division in the latest installment of our Economic Overview series.

[Read the Latest](#)

Sign up for our newsletter to receive the latest economic updates in your inbox.

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¹ Asset and wealth management services are offered through United Community Bank. Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Past performance is not a guarantee of future results. Non-deposit products and services are not FDIC insured. United Community Bank is not a broker-dealer or registered investment advisor.

² Retirement planning and investment services are offered through United Community Bank. Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Past performance is not a guarantee of future results. Non-deposit products and services are not FDIC insured. United Community Bank is not a broker-dealer or registered investment advisor.

³ Fiduciary and trust services are offered through United Community Bank. Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Past performance is not a guarantee of future results. Non-deposit products and services are not FDIC insured.



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Personal Misc Fees Schedule

FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government

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Personal Miscellaneous Fees Schedule

As of February 2025

Account Research

Research (hourly rate): \$25.00
Research Photocopies (per page): \$1.00

Automated Teller Machines (ATMs)

Card Replacement: \$5.00/Card
ATM Transaction/Balance Inquiry Outside of United or Public @ Presto/Network: \$1.00

Checks

Official Check: \$10.00
Check Copy (per check) (maximum of \$30.00): \$3.00
Check Orders: Varies by style
Check Cashing Fee (non-customers): 1% fee (or minimum of \$5.00) for checks cashed at any United Community location

Collections

Domestic: \$20.00
Foreign: \$25.00
Other Bank Pass-thru Fees: Actual

Dormant Account

Dormant Fee (until re-activation or escheatment): \$5.00/month

Legal Orders

Levy or Garnishment: No Charge
Subpoena Research (hourly rate): \$25.00
Subpoena Photocopies (per page): \$0.25

Miscellaneous Services

Account Closure Within 90 Days of Opening: \$20.00
Branch Photocopies (per page): \$1.00
Deposit Correction: No Charge
Fax (per page): \$2.00
Returned Deposited Item: No Charge
Returned Redeposited Item: No Charge
Special Handling (per month): \$25.00
Stop Payment (branch initiated): \$36.00
Stop Payment (Online Banking initiated): \$30.00
MasterCard Payment Cancellation: \$15.00
Verification of Deposit: \$20.00

Online and Mobile Banking

Bill Pay: No Charge
External Transfers (each): \$3.00
Mobile Deposits: No Charge

Overdraft Services²

Overdraft (per item): \$36.00
Returned Item NSF (per item): No Charge
Overdraft Line of Credit Protection Transfer (per occurrence): \$7.50
Overdraft Protection Transfer from Deposit Account (per occurrence): \$7.50

Safe Deposit Box Annual Rental

2 x 5: \$40.00
3 x 5: \$40.00
4 x 5: \$50.00
5 x 5: \$60.00
3 x 10: \$70.00
4 x 10: \$80.00
5 x 10: \$90.00
6 x 10: \$95.00
7 x 10: \$100.00
10 x 10: \$150.00
10 x 15: \$170.00
15 x 15: \$175.00
Locker: \$150.00
Past Due After 30 Days: \$10.00

Statement Services

eStatement: No Charge
Paper Statement—No Check Images (monthly): varies³
Paper Statement—Front Check Images Included (monthly): Add \$2.00
Paper Statement—Front and Back Check Images Included (monthly): Add \$3.00
Statement Copy (maximum of \$50.00): \$5.00

Wire Transfer Services

Incoming (domestic and international): \$15.00
Outgoing Domestic (branch initiated): \$30.00
Outgoing International (branch initiated): \$50.00

¹ The fee applies to transactions created by check, in-person withdrawal, ATM Withdrawal, or other electronic means. The maximum charge will be three (3) Overdraft Fees per day per account.
² Overdraft Services and Fees do not apply to United Essential Banking.
³ United Essential Banking \$2; United Checking for Students \$3; all others \$5.

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Business Misc Fees Schedule

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Business Miscellaneous Fees Schedule

As of February 2025

Account Research

Research (hourly rate): \$25.00
Research Photocopies (per page): \$1.00

Automated Teller Machines (ATMs)

Card Replacement (per card): \$5.00
ATM Transaction/Balance Inquiry Outside of United or Publi@ Presto[®] Network: \$1.00

Checks

Official Check: \$10.00
Check Copy (per check) (maximum of \$30.00): \$3.00
Check Orders: Varies by style
Check Cashing Fee (non-customers): 1% fee (or minimum of \$5.00) for checks cashed at any United Community location

Collections

Domestic: \$20.00
Foreign: \$25.00
Other Bank Pass-thru Fees: Actual

Dormant Account

Dormant Fee (until re-activation or escheatment): \$5.00/month

Legal Orders

Levy or Garnishment: No Charge
Subpoena Research (hourly rate): \$25.00
Subpoena Photocopies (per page): \$0.25

Miscellaneous Services

Account Closure Within 90 Days of Opening: \$20.00
Branch Photocopies (per page): \$1.00
Coin Supplied (per roll): \$0.00
Currency Supplied (per \$100): \$0.15
Deposit Correction: No Charge
Fax (per page): \$2.00
Negative Available Balance Fee^{1,2}: Prime + 3%
Night Depository Plastic Bags: Actual Price
Night Drop Deposits (per bag): \$2.00
Returned Deposited Item: \$10.00
Returned Redeposited Item: \$7.00
Special Handling: \$25.00
Statement Copy (maximum of \$50.00): \$5.00/statement
Stop Payment (branch initiated): \$36.00
Stop Payment (Online Banking initiated): \$30.00
Verification of Deposit: \$20.00

Online and Mobile Banking Services

Package Name	Basic	Plus
Plus Monthly Access ¹	\$0.00	\$25.00
# of Users ²	Up to 2	Up to 5
Additional Users ²	N/A	\$5.00
# of Accounts	Up to 5	Up to 10
Additional Accounts ²	N/A	\$5.00

Overdraft Services

Overdraft Fee (per item)³: \$36.00
Returned Item Fee (per item)³: \$36.00
Overdraft Transfer Fee (Line of Credit or Linked Deposit Account): \$250

Safe Deposit Box Annual Rental

2 x 5: \$40.00
3 x 5: \$40.00
4 x 5: \$50.00
5 x 5: \$60.00
3 x 10: \$70.00
4 x 10: \$80.00
5 x 10: \$90.00
6 x 10: \$95.00
7 x 10: \$100.00
10 x 10: \$150.00
10 x 15: \$170.00
15 x 18: \$175.00
Locker: \$150.00
Past Due After 30 Days: \$10.00

Wire Transfer Services

Incoming (domestic and international): \$15.00
Outgoing Domestic (branch initiated): \$30.00
Outgoing Domestic (Business Online Banking initiated): \$15.00
Outgoing International (branch or Business Online Banking initiated): \$50.00
Reverse Wire Drawdown: \$25.00

¹ Fees can be offset by compensating analysis, checking balance earnings credit based on current rates.
² Fee will be charged on your negative available balance for the month.
³ Sum of Monthly Access, Additional User and Additional Account fees will not exceed \$65 per month.
⁴ The fee applies to transactions created by check, in-person withdrawal, ATM Withdrawal or other electronic means.

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