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United Community Bank Recognized Again as a Top Financial Institution for Small Business Banking

GREENVILLE, S.C. – February 25, 2021 – United Community Bank is proud to have been recently recognized with multiple Greenwich Excellence Awards for U.S. Small Business Banking for the year ended 2020. United received five awards in total, two of which were national honors for Overall Satisfaction and Likelihood to Recommend. The awards are given annually by Greenwich Associates, the leading global provider of data and analytics to the financial services industry. This is the third consecutive year the bank has been recognized by Greenwich Associates for its strength in small business lending. The bank worked tirelessly to support its small business customers during a particularly challenging year, including successfully reserving funds for more than 11,000 small business clients under the Paycheck Protection Program (PPP), in addition to other measures of support.

“Our team stepped up in new ways to support our clients during the economic downturn and I am proud to see them recognized for their hard work,” added Rich Bradshaw, President and Chief Banking Officer. “Small businesses are the backbones of their communities and we felt it was our duty to not only help them through the pandemic, but also to position them to emerge even stronger. I congratulate all of our United bankers on this well-deserved recognition.”

The bank received 2020 Greenwich Excellence Awards (two national and three regional) in the following categories:

- Likelihood to Recommend (National)
- Overall Satisfaction (National)
- Overall Satisfaction (South Region)
- Likelihood to Recommend (South Region)
- Cash Management Overall Satisfaction (South Region)

The prestigious 2020 list included only 32 financial service providers out of 600 evaluated. Results are based on interviews with more than 12,000 business owners across the country with annual sales of \$1-\$10 million.

About United Community Banks, Inc.

United Community Banks, Inc. (NASDAQ: UCBI) (United) is a bank holding company headquartered in Blairsville, Georgia, with executive offices in Greenville, South Carolina. United is one of the largest full-service financial institutions in the Southeast, with \$17.8 billion in assets, and 160 offices in Florida, Georgia, North Carolina, South Carolina and Tennessee. United Community Bank, United’s wholly-owned bank subsidiary, specializes in personalized community banking services for individuals, small businesses and companies throughout its geographic footprint, including Florida under the

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brand Seaside Bank and Trust. Services include a full range of consumer and commercial banking products, including mortgage, advisory, treasury management, and wealth management. Respected national research firms consistently recognize United for outstanding customer service. In 2020, J.D. Power ranked United highest in customer satisfaction with retail banking in the Southeast, marking six out of the last seven years United earned the coveted award. United was also named "Best Banks to Work For" by American Banker in 2020 for the fourth year in a row based on employee satisfaction. Forbes included United in its inaugural list of the World's Best Banks in 2019 and again in 2020. Forbes also recognized United on its 2021 list of the 100 Best Banks in America for the eighth consecutive year. United also received five Greenwich Excellence Awards in 2020 for excellence in Small Business Banking, including a national award for Overall Satisfaction. Additional information about United can be found at www.ucbi.com.