July 1, 2020

Welcome to United Bank’s Business eBanking

We are excited to welcome you to United Bank and are truly grateful for the opportunity to continue to serve you. United Bankshares, Inc. acquired Carolina Financial Corporation, the parent company of CresCom Bank. At that time, CresCom Bank, began operating as United Bank, d.b.a. CresCom Bank. On August 1, 2020, CresCom Bank will fully transition to United Bank.

The information within ensures you are informed of the changes that will take place as CresCom Bank’s eBusiness converts to United Bank’s Business eBanking. We believe you will find Business eBanking to be an excellent tool for managing your company’s finances, which includes the following features:

- A customizable home page with personalized widgets for a variety of activities
- Images of checks, deposit tickets and deposited items
- Numerous informational, transactional and anti-fraud alerts
- Integrated Positive Pay and ACH Positive Pay (Optional Service)
- Up to 18 months of account transaction history
- Electronic delivery of reports including EDI, ACH Returns and other notices
- Business mobile banking, including mobile deposit (automatically enabled for the Administrator)

### IMPORTANT DATES

**Monday, July 20**

United Bank’s Business eBanking will be available for login beginning July 20, 2020, at which time you will be able to define user entitlements. Please refer to the “Getting Started” section for more details.

Beginning the week of July 20, United Bank will host a series of informational webinars to demonstrate the features and functions of Business eBanking. Please refer to page 4 of this letter for more details.

**Thursday, July 30**

The Preview Period for United Bank’s Business eBanking will be available until 5:00 p.m.

**Friday, July 31**

CresCom Bank’s eBusiness will be available until 4:00 p.m.

**Monday, August 3**

Beginning at 8:00 a.m., you will be able to access your live account information through United Bank’s Business eBanking. Should you need any assistance, please contact United Bank Treasury Management Operations at 800.615.0112 or treasurymanagement@BankWithUnited.com.

### GETTING STARTED

Your CresCom Bank’s eBusiness will automatically be converted to United Bank’s Business eBanking. The Administrator must complete a few critical tasks to enable user access to the new system.
PREVIEW PERIOD

Business eBanking will be available for login beginning July 20, at which time you will be able to define user entitlements. The preview period will not contain account balances and transaction history but will enable you to preview the system and make changes to user entitlements and funds transfer templates, including ACH and wire templates.

During this time, it is critical to ensure the phone numbers (text/voice) of all users are accurate. Upon each user’s first log in, starting August 3, United Bank will send a one-time security code to the phone number on record. If that information is not provided, or is inaccurate, users will be unable to sign into Business eBanking.

NEW URL
The link you use to log in will change. You will need to access online banking from our homepage at BankWithUnited.com. On the Business Banking page, enter your Company ID Number, enter your User ID and click Sign-In. You may add this link to the favorites in your internet browser.

USER ID AND TEMPORARY PASSWORD FOR FIRST LOGIN
Your current User ID will remain the same, however, the User ID for Business eBanking is alphanumeric only and will exclude spaces and special characters such as commas and underscores. If your User ID currently contains spaces and/or special characters, they will be removed. The temporary password for your first login will be “United1” plus the first three letters of your User ID, capitalized. For example, if the User ID is “JCUSTOMER”, the temporary password will be United1JCU. A seven-digit Company ID number, which is also required at login, will be mailed to you in July.

SECURITY TOKENS
For customers currently using security tokens for ACH and Wires, please note that your existing tokens will no longer work. United Bank utilizes a one-time security code sent to you via phone call or text message to verify all ACH and wire transmissions. For customers wishing to continue using tokens, please contact United Bank Treasury Management Operations at 800.615.0112 or treasurymanagement@BankWithUnited.com.

USER SET UP
Administrators create, modify and delete users. While all current users will automatically move to Business eBanking, the Administrator will be required to define each user’s entitlements within the system prior to July 30.

USER GUIDES
A Getting Started reference guide for Business eBanking can be found at BankWithUnited.com/BeB_QRG. There, you will also have access to an Administration Reference Guide to assist you with adding, modifying and deleting users and their access to your company’s accounts along with several other helpful quick reference guides for commonly used features.

ADDITIONAL INFORMATION

TRANSACTION HISTORY
Account transaction history from June 1 will be available on United Bank’s Business eBanking. Balances for loan and certificate of deposit accounts will be available August 4. It is recommended to save account activity prior to August 3, use CresCom Bank’s eBusiness to export or print your account transaction history.

CHANGES AFTER JULY 10
Some changes that you make within CresCom Bank’s eBusiness after July 10 will not be reflected in Business eBanking, including modifications to user entitlements along with ACH and wire transfer templates. However, you will be able to make these changes in Business eBanking beginning on July 20 during the Preview Period.

eSTATEMENTS
Customers currently enrolled in eStatements within CresCom Bank will automatically be enrolled in eStatements within Business eBanking and will have access to 18 months of previous eStatements.
BILL PAY

Business Bill Pay on CresCom Bank’s eBusiness will be discontinued after July 30. Customers currently using the bill pay feature will automatically be set up for Business eBanking bill pay. Your payees, scheduled and recurring payments and 6 months of bill pay history will be transferred. Access to United Bank’s Bill Pay will be available Monday, August 3.

⚠️ Bill Pay history will not be available until Friday, August 7. All scheduled payments from July 31 through August 7 will be paid and do not need to be rescheduled. United Bank does not support person-to-person (P2P) or email payments, those will not convert. Additionally, eBills must be re-established after August 3. Please cancel any eBills through CheckFree by Friday, July 17. NOTE: You may notice a change in the method bill payments are funded. United Bank will verify that your account contains sufficient funds before processing your payment. For electronic payments, the funds will be debited from your account the day the payment is sent. Bills paid by check (non-electronic payments) are made with a substitute check from your account. The funds will be debited from your account when the check is scheduled to be sent.

FUNDS TRANSFERS

Scheduled internal funds transfers will not be converted. This includes future-dated and scheduled internal transfers that you have initiated with CresCom Bank’s eBusiness Manager. Please print your scheduled and future-dated internal transfers so that you can re-enter these in Business eBanking during the Preview Period.

ACH

Customers currently using the ACH feature will retain the ability to originate ACH transfers on Business eBanking and your existing ACH file templates will carry over. The last day CresCom Bank customers will be able to originate an ACH file in Online Banking is July 30. Please do not submit ACH batches with an effective date later than July 31. Future-dated and recurring ACH files scheduled after July 31 will not be converted and must be re-scheduled beginning August 3 using Business eBanking. Business eBanking will authenticate all ACH transfer submissions using a one-time security code sent to you via phone or text message.

WIRE TRANSFER

Customers currently using the wire transfer feature will retain the ability to originate wire transfers within Business eBanking and your existing wire templates will carry over. All wire requests submitted via Business eBanking prior to 5:00pm will be processed that day. Please note: United Bank requires a full beneficiary address for all wires initiated through Business eBanking. Please update your wire templates to include this information. Business eBanking will verify all wire transfer submissions using a one-time security code sent to you via phone or text message.

ELECTRONIC DATA INTERCHANGE (EDI)

Clients receiving EDI Reports will continue to receive them. United Bank delivers EDI Reports via Business eBanking under the Reports tab. If you prefer your EDI Reports sent via secure e-mail, please contact United Bank Treasury Management Operations at 800.615.0112 or treasurymanagement@BankWithUnited.com.

OTHER BUSINESS SERVICES

REMOTE DEPOSIT CAPTURE

On August 3, CresCom Bank’s eDeposit will become United Bank Remote Deposit Capture. You may continue to use the same scanning equipment with the same login information you currently use. The look and feel of the system will be the same, but you will notice United’s colors and branding.

United Bank will be converting CresCom Bank’s eDeposit customers to an improved Remote Deposit Platform at a later date. A separate mailing will be sent in the coming days containing detailed information. If you have any questions, please contact United Bank Treasury Management Operations at 800.615.0112 or treasurymanagement@BankWithUnited.com.

BUSINESS eBANKING WEBINARS

To ensure a smooth transition, United Bank will be hosting several webinars to introduce Business eBanking and highlight the various features and functionality available. These informative sessions will include demonstrations and a walk-through of all key areas of the system, including company administration, reporting and funds transfers. You do not need to register for the webinars. Simply choose the session that best fits your schedule and join via the access information found on page 4. Each session will be the same and last about one hour with additional time available for questions. If you have multiple users at your company, we request that you share a line so that we may ensure access to as many clients as possible.
To join your preferred webinar session, visit [BankWithUnited.com/CresCom-ORG](http://BankWithUnited.com/CresCom-ORG).

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**NEXT STEPS**

You will receive additional information, including your new Company ID, in a few weeks. Watch for important dates on the CresCom Bank Online Banking login page. You can access user guides for Business eBanking at [BankWithUnited.com/BeB_ORG](http://BankWithUnited.com/BeB_ORG).

For your convenience, United Bank offers a business mobile app, **Bank With United Business**. The app is available for download on the App Store and Google Play and is free with your United Bank business checking or savings account.

Thank you for the opportunity to assist with transitioning your account to United Bank. We value your relationship and look forward to continuing to assist you with your financial needs.

Sincerely,

Scot A. Harlow  
Senior Vice President, Treasury Management Operations  
United Bank