March 30, 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. On May 1, 2020, CresCom Bank, which also operates under the name Carolina Trust Bank, will transition to United Bank.

The information within ensures you are informed of the changes that will take place as Carolina Trust Bank Business Online Banking 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 services)
- 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

<table>
<thead>
<tr>
<th>Date</th>
<th>Information</th>
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<tbody>
<tr>
<td>Monday, April 20</td>
<td>United Bank’s Business eBanking will be available for login, at which time you will be able to define user entitlements. Please refer to the “Getting Started” section for more details.</td>
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<tr>
<td></td>
<td>Beginning the week of April 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.</td>
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<tr>
<td>Thursday, April 30</td>
<td>The Preview Period for United Bank’s Business eBanking will be available until 5:00 p.m.</td>
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<tr>
<td>Friday, May 1</td>
<td>Carolina Trust Bank Business Online Banking will be available until 5:00 p.m.</td>
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<tr>
<td>Monday, May 4</td>
<td>Beginning at 9:00 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 <a href="mailto:TreasuryManagement@BankWithUnited.com">TreasuryManagement@BankWithUnited.com</a>.</td>
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### GETTING STARTED

Your Carolina Trust Bank Business Online Banking 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 April 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 login, starting May 4, 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 UnitedJCUS. A seven-digit Company ID number, which is also required at login, will be mailed to you in April.

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 transfer submissions. For customers wishing to continue using tokens, please contact United Bank Treasury Management Operations at 800.615.0112 or TreasuryManagement@BankWithUnited.com.

USER SETUP
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 April 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.

TRANSACTION HISTORY
Account transaction history from March 1 will be available in Business eBanking. Balances for loan and certificate of deposit accounts will be available May 5. It is recommended to save account activity prior to May 1, use Carolina Trust Business Online Banking to export or print your account transaction history.

CHANGES AFTER APRIL 10
Some changes that you make within Carolina Trust Bank Business Online Banking after April 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 April 20 during the Preview Period.

eSTATEMENTS
Customers currently enrolled in eStatements within Carolina Trust Bank Business Online Banking 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 Carolina Trust Bank Business Online Banking will be discontinued after May 1. Customers currently using the bill pay feature will automatically be set up for Business eBanking Bill Pay. Your payees, scheduled and recurring payments, and 12 months of history will be transferred. However, United Bank does not support person-to-person or email payments so those will not convert. Additionally, eBills must be re-established after May 4. Please cancel any eBills through iPays by April 15. Please 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 Carolina Trust Bank Business Online Banking. 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 Carolina Trust Bank customers will be able to originate an ACH file in Business Online Banking is April 30. Please do not submit ACH batches with an effective date later than May 1. Future-dated and recurring ACH files scheduled after May 1 will not be converted and must be re-scheduled beginning May 4 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 TRANSFERS
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 May 4, Carolina Trust Bank Remote Deposit 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 Bank’s colors and branding.

United Bank will be converting Carolina Trust Bank Remote Deposit 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.

Beginning Monday, May 4, to access Remote Deposit, please use the following URL: https://smartpay.profitstars.com/business (please remember to bookmark or favorite this new URL)

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/CarolinaTrust-ORG.

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<tr>
<td>Monday, April 20</td>
<td>10:00 a.m.</td>
<td><a href="https://fisglobaltraining.webex.com/fisglobaltraining/k2/j.php?MTID=t8235ff62173a7d6a218accfd488f14ae5">https://fisglobaltraining.webex.com/fisglobaltraining/k2/j.php?MTID=t8235ff62173a7d6a218accfd488f14ae5</a></td>
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<td>Phone Number: 888.827.7939</td>
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<td>Audio Passcode: 692 478 6728</td>
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<td>Wednesday, April 22</td>
<td>2:00 p.m.</td>
<td><a href="https://fisglobaltraining.webex.com/fisglobaltraining/k2/j.php?MTID=t6dace350d2b6d9b7f7de3a54132c5f2">https://fisglobaltraining.webex.com/fisglobaltraining/k2/j.php?MTID=t6dace350d2b6d9b7f7de3a54132c5f2</a></td>
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<td>Tuesday, April 28</td>
<td>10:00 a.m.</td>
<td><a href="https://fisglobaltraining.webex.com/fisglobaltraining/k2/j.php?MTID=t2d6f346257c7c0a130687f7601e515d">https://fisglobaltraining.webex.com/fisglobaltraining/k2/j.php?MTID=t2d6f346257c7c0a130687f7601e515d</a></td>
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<td>Tuesday, May 5</td>
<td>2:00 p.m.</td>
<td><a href="https://fisglobaltraining.webex.com/fisglobaltraining/k2/j.php?MTID=tbbe2d1345620b82e49d0c86944e9ce8">https://fisglobaltraining.webex.com/fisglobaltraining/k2/j.php?MTID=tbbe2d1345620b82e49d0c86944e9ce8</a></td>
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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 Carolina Trust Bank Business Online Banking login page. You can access user guides for Business eBanking at 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,

[Signature]

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