

# TRANSITION TIMELINE

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

**Throughout the enclosed Welcome Guide, the following key terms are frequently used regarding the transition:**

- Transition weekend: Friday, May 1 – Monday, May 4
- Friday of transition weekend: Friday, May 1
- Monday post-transition: Monday, May 4

For updates and announcements, please visit [BankWithUnited.com/CarolinaTrust](http://BankWithUnited.com/CarolinaTrust).

## BANKING OFFICE INFORMATION – See page 5 of the Welcome Guide for details

<b>Friday, May 1</b>	2:00 p.m. – All Carolina Trust Bank offices will close to prepare for the transition.
<b>Monday, May 4</b>	9:00 a.m. – All offices will reopen as United Bank.

## CUSTOMER SERVICE INFORMATION – See page 5 of the Welcome Guide for details

<b>Thursday, April 30</b>	Begin reporting lost or stolen debit cards as of this date by calling the United Bank Customer Service Center at <b>800.327.9862</b> .
<b>Friday, May 1</b>	2:00 p.m. – Through this date and time, please call your local Carolina Trust Bank office with any questions.
<b>Saturday, May 2 – Friday, May 8</b>	United Bank's Customer Service Center becomes available: <b>800.327.9862</b> . Special hours for this window have been established as follows: <b>Saturday, May 2:</b> 9:00 a.m. – 3:00 p.m.   <b>Monday, May 4 – Friday, May 8:</b> 8:30 a.m. – 6:00 p.m.
<b>Monday, May 4</b>	United Bank online banking support becomes available. Receive 24/7 online banking support by calling the United Bank Customer Service Center at <b>800.327.9862</b> and following the prompts.
<b>Saturday, May 9</b>	United Bank's Customer Service Center will resume standard operating hours as follows: <b>Monday – Friday:</b> 8:30 a.m. – 5:00 p.m.   <b>Saturday:</b> 9:00 a.m. – 1:00 p.m.

## ACCOUNT STATEMENTS – See page 9 of the Welcome Guide for details

<b>Wednesday, April 29</b>	It is recommended that you print and/or save any Carolina Trust Bank Online Banking eStatements by this date.
<b>Friday, May 1</b>	Date of your last Carolina Trust Bank account statement.

## PERSONAL ONLINE BANKING – See page 10 of the Welcome Guide for details

**Carolina Trust Bank's Online and Mobile Banking require separate usernames and passwords, while United Bank's Online and Mobile Banking use the same username and password.** If you originally registered in Carolina Trust Online Banking, your Online Banking account will automatically be converted to United Bank Online Banking on May 4. While some of the Online Banking features will also automatically convert from Carolina Trust Bank to United Bank, you will have to re-establish others within United Bank Online Banking on or after May 4.

<b>Wednesday, April 29</b>	8:00 p.m. – After this date, debit card activity may not reflect in account activity and account balances shown in Carolina Trust Bank Online Banking.
<b>Friday, May 1</b>	5:00 p.m. – New enrollment for Carolina Trust Bank Online Banking will be disabled.  5:00 p.m. – Carolina Trust Bank Online Banking will be placed into view-only mode. Any internal transfers dated after May 1 will automatically be converted to United Bank Online Banking.  5:00 p.m. – Carolina Trust Bank Bill Pay will be disabled. Any bill payments dated after May 1 will automatically be converted to United Bank Online Banking.  5:00 p.m. – Carolina Trust Bank external funds transfers and person-to-person payments will be disabled. Any future-dated or recurring transfers beyond May 1 will not convert.
<b>Monday, May 4</b>	9:00 a.m. – Access to Carolina Trust Bank Online Banking will be disabled.  9:00 a.m. – Access to United Bank Online Banking becomes available. Log in at <a href="http://BankWithUnited.com">BankWithUnited.com</a> using your Carolina Trust Online Banking User ID in all lowercase. If you are ONLY registered in Carolina Trust Bank's Mobile Banking, please use your Carolina Trust Bank Mobile Banking User ID in all lowercase. In both cases, use the last six digits of your Social Security number as your temporary password.

## PERSONAL MOBILE BANKING – See page 12 of the Welcome Guide for details

Carolina Trust Bank's Online and Mobile Banking require separate usernames and passwords, while United Bank's Online and Mobile Banking use the same username and password. If you are currently registered ONLY in Carolina Trust Bank's Mobile Banking, your Mobile Banking User ID will be converted, but you will need to re-establish all other features. **You must log in to United Bank's Online Banking prior to accessing the United Bank Mobile Banking app.**

<b>Friday, April 10</b>	5:00 p.m. – New enrollment for Carolina Trust Bank's Mobile Banking will be disabled.
<b>Friday, April 24</b>	5:00 p.m. – External funds transfers and person-to-person payments will be disabled. Any future-dated or recurring transfers beyond April 24 will not convert.
<b>Wednesday, April 29</b>	After this date, debit card activity may not reflect in account activity and account balances shown in Carolina Trust Bank Mobile Banking.
<b>Friday, May 1</b>	3:00 p.m. – Carolina Trust Bank Mobile Bill Pay will be disabled. Any future-dated or recurring transfers beyond May 1 will not convert.  5:00 p.m. – Carolina Trust Bank's Mobile Banking will be placed into view-only mode.  5:00 p.m. – Carolina Trust Bank's Mobile Deposit feature will be disabled. Internal transfers will be disabled.
<b>Monday, May 4</b>	9:00 a.m. – Access to Carolina Trust Mobile Banking will be disabled.  9:00 a.m. – Access to United Bank Mobile Banking becomes available. <b>You must log in to United Bank's Online Banking prior to accessing the United Bank Mobile Banking app.</b> The <b>Bank With United</b> mobile app is available for download in the App Store & Google™ Play. See page 12 of the Welcome Guide for details.

## VISA® DEBIT CARDS (PERSONAL & BUSINESS) – See page 13 of the Welcome Guide for details

You may continue to use your Carolina Trust Bank Debit Card, as these will be automatically converted to the United Bank system. We will notify you at a later time when United Bank will issue you a new United Bank Visa Debit Card.

<b>Monday, May 4</b>	The standard United Bank daily limits of \$525 for ATM withdrawals and \$3,000 for point-of-sale transactions on all debit cards will be in effect.
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## TELEPHONE BANKING – See page 13 of the Welcome Guide for details

<b>Friday, May 1</b>	8:00 p.m. – Access to Carolina Trust Bank Telephone Banking will be disabled.
<b>Monday, May 4</b>	8:00 a.m. – Access to Telebanc, the United Bank Telephone Banking system, becomes available: <b>877.334.4646</b> . Account transaction activity will be available for any transactions posted after May 1.

## BUSINESS ONLINE AND MOBILE BANKING – See page 14 of the Welcome Guide for details

<b>Monday, April 20</b>	9:00 a.m. – United Bank Business eBanking preview period begins. It is important that administrators define user entitlements and any new templates prior to transition weeked. For more details, please refer to letters sent to your administrator or visit <b>BankWithUnited.com/BeB-QRG</b> .
<b>Friday, May 1</b>	5:00 p.m. – Carolina Trust Bank's Business Online Banking service will be disabled.
<b>Monday, May 4</b>	8:00 a.m. – Access to United Bank Business eBanking becomes available at <b>BankWithUnited.com</b> . Should you need any assistance, please contact United Bank Treasury Management Operations: <b>800.615.0112</b> .

## REMOTE DEPOSIT – See page 15 of the Welcome Guide for details

Carolina Trust Bank Remote Deposit will become United Bank Remote Deposit Capture on May 4. Users may continue to use the same scanning equipment with the same login information they currently use.

<b>Monday, May 4</b>	9:00 a.m. – Access to United Bank Remote Deposit Capture becomes available. Should you need any assistance, please contact United Bank Treasury Management Operations: <b>800.615.0112</b> .
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## MORTGAGE LOANS – See page 19 of the Welcome Guide for details

<b>Friday, May 1</b>	<b>Notice of Servicing Transfer:</b> The servicing of your mortgage loan is being transferred effective May 1, 2020. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.  <b>Notice of Transfer of Ownership:</b> The ownership of your mortgage loan will transfer from Carolina Trust Bank to United Bank, effective May 1, 2020. The transfer of ownership has not been recorded in public record at the time of this notice.
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