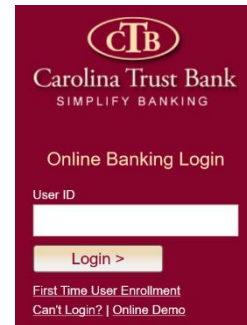


Please note that this set of instructions is for customers who are registered in Carolina Trust Online Banking AND Carolina Trust Mobile Banking.

Carolina Trust offers Online and Mobile Banking. Online Banking is accessed through a traditional Web Browser, while Mobile Banking is accessed through Carolina Trust's Mobile Banking app. **While these are separate offerings at Carolina Trust requiring separate User IDs/Passwords, they are connected systems at United Bank.** This will allow you to have access to Online and Mobile Banking via the same User ID/Password for both systems as a United customer.

Your Mobile Banking account **WILL NOT** be converted, and you will need to re-establish all features. **You must log into Online Banking prior to registering and accessing United's Mobile Banking app.**

You are registered in BOTH Online Banking AND Mobile Banking



Please be sure to confirm the email address and phone number within Carolina Trust Online Banking are correct before transition weekend.

Online and Mobile Banking

Your **Online Banking account** will automatically be converted to United Online Banking on the Monday post-transition. 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 Online Banking on or after the Monday post-transition.

Your Mobile Banking account **WILL NOT** be converted, and you will need to re-establish all features. **You must log into Online Banking prior to accessing the Mobile Banking app.**

How To Access United Online and Mobile Banking

1. Beginning the Monday post-transition, visit the United Bank website at **BankWithUnited.com**.
2. Enter your User ID. This will be the **same as your Carolina Trust Bank Online Banking User ID, but in all lower case**.
3. When prompted, click **Continue**. A one-time security code will be sent to you via text message or phone call. Security questions are not an option for authentication.
4. Once you have entered the security code, enter your **temporary password, which is the last 6 digits of your Social Security number**. **Note:** This temporary password will expire in 60 days.
5. The **Reset Password** screen will be presented to change your password. Passwords are case sensitive, must be alphanumeric and between 8-32 characters.
6. eSign Prompt will be presented to accept the Terms and Conditions.
7. Once logged in, you will be routed to the Financial Center Dashboard.
8. Go to the Apple App Store or Google Play Store to download the Bank With United app
9. Use your new United Bank credentials to access and register for United Mobile Banking

Features (Any Converting Features Are For Online Banking Only)

Feature	Description	Converting from Carolina Trust?
Bill Pay	Initiate single or recurring bill payments via paper check or electronically to participating merchants. Please note that you must enroll into Bill Pay through Online Banking before it becomes available in Mobile Banking.	Yes. Please verify details of future dated payments post-transition.
Internal Funds Transfer	Transfer funds between accounts that you have access to in Online/Mobile Banking. Funds that you transfer will typically become available immediately.	Yes. Please verify details of future dated transfers post-transition.
External Funds Transfer	Transfer funds between your United accounts and accounts you own at other financial institutions	No. Please re-establish all external transfers.
Mobile Deposit	Our Mobile Deposit service allows you to deposit checks remotely using our mobile app 'Bank With United' to accounts that you have access to in Mobile Banking.	You will have the same ability to remotely deposit checks that you have with Carolina Trust.
Personal Finance	Our Personal Finance tool allows you to view account balances and transactions from all your financial institutions. Get a complete picture of your finances anywhere any time. Transactions, balances, and your budget are together in one place.	N/A. There is no Carolina Trust Equivalent of Personal Finance.
Zelle® (Mobile Banking Only)	Zelle is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes.	No. Carolina Trust's version of Person-To-Person payments is not being converted.

Alerts

Any alerts that you've established within Carolina Trust Online or Mobile Banking will not be converted to United Bank. There are various categories of alerts that can be established as United Online Banking customer. United includes required Service alerts, such as when your contact information is changed. United also includes optional alerts that fall under three different categories: Account Alerts, ATM/Debit Card Alerts, and Bill Payment Alerts. Please note that United Bank does not currently offer Debit Card Controls.

1. Go to www.BankWithUnited.com
2. Sign into United Online Banking using the instructions in the section above
3. Once you have signed-in, go to the Customer Service tab
4. Click Manage Alerts and review the four different categories of alerts and enable any of the alerts displayed

The screenshot shows the United Online Banking interface. At the top, there are navigation tabs: Financial Center, Accounts, Pay and Transfer, Personal Finance, and Customer Service. The Customer Service tab is active, displaying a menu with categories: Account Maintenance, Account Services, Contact Options, and Disclosures. An arrow points to the 'Manage alerts' link under the Contact Options section.

Below the navigation, the 'Manage Alerts' section is visible. It includes a 'Contact information' section with a 'Change' link. Below that, there are four tabs: Account Alerts, ATM/Debit Card Alerts, Bill Payment Alerts, and Service Alerts. A list of available alerts is shown, including: Send Alert When, Account Balance, Every, Deposit at or Above \$___ Processed, Deposit of \$___ Processed, External Transfer Pending, Recurring External Transfer Expired, Starting Balance is at or Above \$___, Starting Balance is at or Below Minimum, and Transfer Processed.