



April 20, 2020

Important Login Information for Business eBanking

As you know, at the close of business on Friday, May 1, 2020, Carolina Trust Bank will begin operating as United Bank. You will automatically be converted to United Bank’s **Business eBanking** on Monday, May 4.

You should have received important information about the upcoming conversion to United Bank’s **Business eBanking** in a recent letter from us. If you do not have a copy of the letter, an electronic version can be found on our Quick Reference Guide page at **BankWithUnited.com/CarolinaTrust-QRG**. Additionally, we have reprinted the most relevant information from that previous correspondence in this letter.

When the **Preview Period begins on Monday, April 20**, you will need to use the login information below to get you started as we prepare for the live date of May 4. Please note that during the Preview Period and until the close of business on May 1, your current Carolina Trust Bank Online Banking will remain open and your login credentials will remain unchanged.

NEW LOGIN INFORMATION	
Company ID:	2408780
User ID:	Same as your current Username with Carolina Trust Bank Online Banking. However, if your User ID contains spaces and/or special characters, they will be removed.
Temporary Password:	Your temporary password for your first log in will be United1 plus the first three letters of your Username . For example, if your Username is “JCUSTOMER”, your temporary password will be United1JCU.

You will access **Business eBanking** at **BankWithUnited.com**. On the Business Banking page, enter your *Company ID* (listed above), enter your *User ID* and click *Sign In*. Update the favorites in your internet browser with the new URL.

SYSTEM ADMINISTRATOR INFORMATION

As System Administrator, there will be a few critical tasks to be completed in order to enable your users to access the new system. **Business eBanking** will be available starting April 20, 2020, at which time you will be able to define user parameters.

The period between April 20 and April 30 will not contain account balances and transaction history but will enable you to preview the system and make changes to user parameters and funds transfer 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.**

NEXT STEPS

To help ensure a smooth transition, United Bank will be hosting several webinars to introduce ***Business eBanking*** and highlight the various features and functionality available. A schedule for the webinars can be found at **BankWithUnited.com/CarolinaTrust-QRG**.

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.

Should you need any assistance, contact United Bank's Treasury Management Operations at 1.800.615.0112 or treasurymanagement@bankwithunited.com.

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,

A handwritten signature in cursive script, appearing to read "Scot A. Harlow".

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