

# TRANSITION TIMELINE

On May 1, 2020, 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.

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

- Transition weekend: Friday, July 31 – Monday, August 3
- Friday of transition weekend: Friday, July 31
- Monday post-transition: Monday, August 3

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

## TRANSITION WEEKEND OFFICE HOURS – See page 5 of the Welcome Guide for details

<b>Friday, July 31</b>	2:00 p.m. – All CresCom Bank offices will close to prepare for the transition.
<b>Monday, August 3</b>	All offices will reopen as United Bank.

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

<b>Thursday, July 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, July 31</b>	2:00 p.m. – Through this date and time, please call your local CresCom Bank office with any questions.
<b>Saturday, Aug. 1 – Sunday, Aug. 9</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, Aug. 1 – Sunday, Aug. 2:</b> 9:00 a.m. – 3:00 p.m. <b>Monday, Aug. 3 – Friday, Aug. 7:</b> 8:00 a.m. – 8:00 p.m.   <b>Saturday, Aug. 8 – Sunday, Aug. 9:</b> 9:00 a.m. – 3:00 p.m.
<b>Monday, August 3</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>Monday, August 10</b>	United Bank's Customer Service Center will resume standard operating hours as follows: <b>Monday – Friday:</b> 8:00 a.m. – 6:00 p.m.   <b>Saturday:</b> 9:00 a.m. – 3:00 p.m.

## ACCOUNT STATEMENTS – See page 21 of the Welcome Guide for details

<b>Wednesday, July 29</b>	It is recommended that you print and/or save any CresCom Bank Online Banking eStatements by this date.
<b>Friday, July 31</b>	Date of your last CresCom Bank account statement.

## PERSONAL ONLINE BANKING – See pages 10 – 12 of the Welcome Guide for details

**Note: The timeline below applies to both Personal and Small Business Online Banking customers. For more details about Small Business Online Banking, see page 13 of the Welcome Guide. If you are currently registered in CresCom Bank's Online Banking, your online banking account will automatically be converted to United Bank Online Banking on August 3. While some of the online banking features will also automatically convert from CresCom Bank to United Bank, you will have to re-establish others within United Bank Online Banking on or after August 3. You must log in to online banking prior to accessing the *Bank With United* mobile banking app.**

<b>Friday, July 17</b>	5:00 p.m. – New enrollment for CresCom Bank Online Banking will be disabled.
<b>Wednesday, July 29</b>	9:00 a.m. – External Transfers (A2A) and PopMoney will be disabled.  8:00 p.m. – It is recommended that you print and/or save any CresCom Bank Online Banking eStatements by this date. Note: After this date, debit card activity may not reflect in account activity and account balances shown in CresCom Bank Online Banking.
<b>Friday, July 31</b>	9:00 a.m. – CresCom Bank Bill Pay will be disabled. Please note that bill payments scheduled between August 3 – August 6 will be delivered on time, but will not be visible in United Bank's Bill Pay.  4:00 p.m. – CresCom Bank Internal Transfers will be disabled.  4:00 p.m. – CresCom Bank Online Banking will be placed into view-only mode.
<b>Monday, August 3</b>	8:00 a.m. – Access to CresCom Bank Online Banking will be disabled.  8:00 a.m. – Access to United Bank Online Banking becomes available. Log in at <a href="http://BankWithUnited.com">BankWithUnited.com</a> using your CresCom Online Banking User ID and the last six digits of your Social Security number (or Company Tax ID) as your temporary password.
<b>Friday, August 7</b>	9:00 a.m. – Historic Bill Pay transactions will be visible within United Bank's Bill Pay.

## PERSONAL MOBILE BANKING – See page 10 – 12 of the Welcome Guide for details

Note: The timeline below applies to both Personal and Small Business Online Banking customers. For more details about Small Business Online Banking, see page 13 of the Welcome Guide. You must log in to Online Banking prior to accessing the *Bank With United* mobile banking app.

<b>Friday, July 17</b>	5:00 p.m. – New enrollment for CresCom Bank’s Mobile Banking will be disabled.
<b>Wednesday, July 29</b>	9:00 a.m. – External transfers (A2A) and PopMoney will be disabled. Note: After this date, debit card activity may not reflect in account activity and account balances shown in CresCom Bank Online Banking.
<b>Friday, July 31</b>	9:00 a.m. – CresCom Bank Bill Pay will be disabled. Please note that bill payments scheduled between August 3 – August 6 will be delivered on time, but will not be visible in United Bank’s Bill Pay.  3:00 p.m. – CresCom Bank’s Mobile Deposit feature will be disabled.  4:00 p.m. – CresCom Bank’s Internal Transfers will be disabled.  4:00 p.m. – CresCom Bank’s Mobile Banking will be placed into view-only mode.
<b>Monday, August 3</b>	8:00 a.m. – Access to CresCom Mobile Banking will be disabled.  8:00 a.m. – Access to United Bank Mobile Banking becomes available. You must log in to Online Banking prior to accessing the <i>Bank With United</i> mobile banking app. Log in at <b>BankWithUnited.com</b> using your CresCom Online Banking User ID and the last six digits of your Social Security number (or Company Tax ID) as your temporary password. The <i>Bank With United</i> mobile banking app is available for download in the App Store & Google™ Play. See page 12 of the Welcome Guide for details.

## BUSINESS ONLINE AND MOBILE BANKING – See pages 14 – 15 of the Welcome Guide for details

The below timeline is relevant for customers who received a Company ID through a separate mailing and will be converting to United Bank’s Business eBanking platform.

<b>Monday, July 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-ORG</b> .
<b>Friday, July 31</b>	4:00 p.m. – CresCom Bank’s Business Online Banking service will be disabled.
<b>Monday, August 3</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

CresCom Bank Remote Deposit will become United Bank Remote Deposit Capture on August 3. Users may continue to use the same scanning equipment with the same login information they currently use.

<b>Monday, August 3</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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## VISA® DEBIT CARDS (PERSONAL & BUSINESS) – See page 17 of the Welcome Guide for details

You may continue to use your CresCom Bank Debit Card, as these will be automatically converted to the United Bank system. All cardholders will receive a newly-issued card in the mail from United Bank in the three months following conversion.

<b>Monday, August 3</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 17 of the Welcome Guide for details

<b>Friday, July 31</b>	8:00 p.m. – Access to CresCom Bank Telephone Banking will be disabled.
<b>Monday, August 3</b>	8:00 a.m. – Access to Telebanc, the United Bank Telephone Banking system, becomes available: <b>877.334.4646</b> .

## MORTGAGE LOANS – See page 20 of the Welcome Guide for details

<b>Friday, July 31</b>	<b>Notice of Servicing Transfer:</b> The servicing of your mortgage loan is being transferred effective August 1, 2020. This means that after this date, United Bank will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.
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