



Dear Valued Customer,

June 30, 2020

I am pleased to inform you of some exciting news for our company. 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. This forthcoming change will enable us to further our mission of responsibly participating in the growth and well-being of the communities we serve.

We are excited about combining our two companies and would like to provide you with details on what you can expect from this transition when it occurs. Our goal is to make this process as smooth as possible for every CresCom Bank customer and ensure that you receive ample information regarding any upcoming changes that will occur as part of this process.

What you can expect from CresCom Bank’s transition to United Bank:

- The same level of superior personal service from local bankers you have come to expect from CresCom Bank.
- An expanded number of banking locations and ATMs as you travel throughout the Southeast and Mid-Atlantic.
- Convenience at your fingertips, with United Bank’s expansive digital service offerings, including the ability to quickly and easily open consumer accounts online, send person-to-person payment options with Zelle® and easily access account information with the *Bank With United* and *Bank With United Business* mobile apps.
- A continued commitment to the local communities we serve.

Important Information

To ensure the transition is as seamless as possible, we are providing you with the enclosed *Customer Welcome Guide* which:

- Lets you know what will happen over the transition weekend, including a timeline with key dates and information regarding the availability of services during that weekend.
- Informs you of changes to your account(s) and services, including a simple chart of CresCom Bank accounts and their comparable United Bank accounts.
- Calls your attention to any changes when action may be required by you with this symbol ⓘ.

Please review the information carefully and retain it for your records. We hope the *Customer Welcome Guide* will answer any questions you may have. As always, please visit your nearest banking office or call us if you need any assistance.

As we prepare to become United Bank, I want to thank you for your continued support and reaffirm we are dedicated to providing competitive community banking products and a superior service experience for our customers that have been the hallmark of CresCom Bank. Our teams look forward to continuing to serve your financial needs.

Sincerely,

Jerry Rexroad
Chairman of the Carolinas
United Bank, d.b.a. CresCom Bank

CUSTOMER SERVICE INFORMATION

You may contact your local CresCom Bank Office or call **Customer Care Center 855.273.7266** before and after July 31 with any questions.

As an added convenience beginning Saturday, August 1 you may also contact the **United Bank Customer Service Center 800.327.9862**

Special Post-Transition Hours:
Saturday, Aug. 1 – Sunday, Aug. 2
9:00 a.m. – 3:00 p.m.
Monday, Aug. 3 – Friday, Aug. 7
8:00 a.m. – 8:00 p.m.
Saturday, Aug. 8 – Sunday, Aug. 9
9:00 a.m. – 3:00 p.m.

Standard Hours:
Monday – Friday
8:00 a.m. – 6:00 p.m.
Saturday
9:00 a.m. – 3:00 p.m.

For additional information and announcements related to the transition, please visit BankWithUnited.com/CresCom