



A division of United Community Bank

January 8, 2021

TREASURY MANAGEMENT SERVICES TRANSITION

Dear Seaside Treasury Management Client,

On July 1, 2020, Seaside Bank and Trust and United Community Bank ("United" or the "bank") joined forces. Together, we are committed to delivering the same personalized care you enjoy today, but with the added benefit of expanded services to meet your needs, goals and aspirations. You will continue to enjoy the same convenience and service from the team of Seaside Bank and Trust professionals you know and trust, at the same locations.

The name will remain Seaside Bank and Trust. However, Seaside Bank and Trust's operating systems will be fully integrated into United's the weekend of February 19, 2021. As a result, the accounts and services you have with Seaside Bank and Trust will undergo some changes.

This integration into United's systems ("conversion") will include all services related to Treasury Management. All relevant details related to the transition of your Treasury Services on conversion weekend (February 20-21, 2021) are outlined below.

TERMS AND CONDITIONS

Effective February 20, 2021, the enclosed Treasury Management Master Agreement will apply to all your accounts and services ("Treasury Management Services"). By using (or continuing the use of) Treasury Management Services, you acknowledge receipt of, and agree to be bound by the terms and provisions of the Treasury Management Master Agreement, any applicable Enrollment Form, Operating Instructions, Service Applications, including any and all schedules thereto. To the extent you do not agree to the Treasury Management Master Agreement, you should not use any Treasury Management Services after February 20, 2021, and should contact the bank immediately.

ONLINE BANKING

Beginning Sunday, February 21 at 7:00 p.m., you will enjoy an enhanced online and mobile banking experience. The new system is safe, secure and accessible from your desktop, tablet or smartphone. There are a few steps you will need to take to enroll and enjoy the new online and mobile banking system.

Seaside Bank and Trust's Online and Mobile Banking service will be turned off at 4:00 p.m. on Friday, February 19, with no access until Sunday, February 21 at 7:00 p.m.

You may begin using the new Seaside Bank and Trust Online and Mobile Banking system beginning Sunday, February 21 at 7:00 p.m. by visiting seasidebank.com.

For information regarding logging into Online Banking for the first time, please see the final section of this document.

How to log in for the First Time

You will enjoy a new online and mobile banking experience where you can view and manage your bank accounts right from your desktop, tablet or smartphone. You may begin using the new Seaside Online and Mobile Banking system beginning Sunday, February 21 at 7:00 p.m. by visiting seasidebank.com. Additional details on these services will be sent to you prior to conversion.

STEP 1:

Getting Ready

To ensure that the transition to the new Online and Mobile Banking system is as smooth as possible, please take a few moments to read the following tips to get ready:

- 1. Update your Internet browser.** An updated browser is the gateway to a better and more secure online financial experience. It's vital to use the most current version of your preferred browser. Visit seasidebank.com/transition for additional information.
- 2. Update your email address, telephone number and mobile number within the current Seaside Private Internet Banking and/or Seaside Commercial Internet Banking system.** It's important we have this information so we can communicate with you about the planned upgrade, including sending your new Secure Access Code so you can sign into the new Online Banking system. Note: Secure Access codes will be distributed by United Community Bank.
- 3. Update financial software.** If you utilize financial software such as Quicken® or QuickBooks™, there will be some additional steps to take to ensure you are able to continue to successfully download transactions from the new Online Banking system. Visit seasidebank.com/transition for additional information.
- 4. For Mobile Banking Users:** Delete your Seaside Commercial Banking mobile app from all devices after Friday, February 19.

STEP 2:

Beginning Sunday, February 21 at 7:00 p.m., go to seasidebank.com

Note: Seaside Private Internet Banking and Seaside Commercial Internet Banking systems are being consolidated into a single system called Seaside Online and Mobile Banking.

Enter your Login ID, which will be a combination of your current Seaside Bank and Trust Company ID and User ID. For example, if your Company ID is '54321' and your User ID is 'Admin' then your new Login ID will be '54321Admin.' Next, click on the "Log in" button.



STEP 3:

Enter your password

Enter your Seaside Bank and Trust Internet Banking password when prompted, which will be the same password you currently use. Next, click "Log In."

- Your new login will be your current Seaside Company ID and User ID combined into one login ID. For example, if your Company ID is '54321' and your User ID is 'Admin', then your new Login ID will be '54321Admin.' Please see the final section of this document for information regarding logging into Online Banking for the first time.
- Users with administrative access will continue to have such access after the system conversion.

STEP 4:

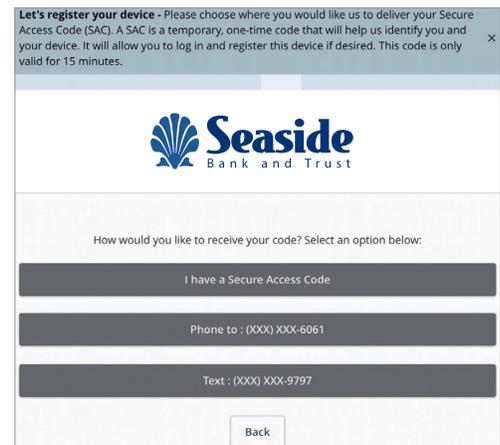
Select your Secure Access Code delivery method

Choose where you would like us to deliver your Secure Access Code (SAC). A SAC is a temporary, one-time code used as a security method to prevent someone other than you from gaining access to your account.

When logging in to Online Banking or the Mobile Banking app for the first time from any unrecognized computer or mobile device, you will be asked to select a "target" (text message or call depending on what contact information we have on file for you) to receive your SAC. It will allow you to log in and register your computer or mobile device. The SAC is only valid for a limited period of time.

Note: Treasury Management clients that initiate wire transfers through Online Banking will be issued a Token Code in lieu of a Secure Access Code.

Note: Secure Access Code notifications will be distributed by United Community Bank.



United Community Bank will never call you for this code. Your secure access code is 080241. Protect your financial information. Do not share this code.

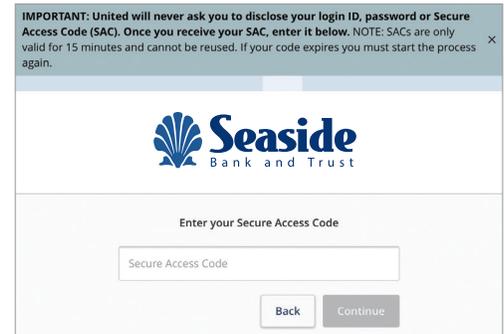
STEP 5:

Enter your Secure Access Code

Once you receive your Secure Access Code, enter it below. Secure Access Codes are only valid for a limited time and cannot be reused.

You will be asked if you would like to register the computer/device you are using. Once you have registered your device, you will not be prompted for a SAC with future logins. However, if the computer you use is public or one which you do not regularly use, we recommend for your security that you "do not register" the device.

Please note: If your computer is set to automatically delete browser history, even if you have already registered your device, you will need to add seasidebank.com as a trusted site in your internet settings to avoid obtaining a SAC at each login. If you need additional support, please contact us.



STEP 6:

Set your new password

Change your password in the fields provided. Your new password must be at least eight characters long, but no more than 20 characters long. It must also contain a minimum of one lower case letter and one number.

STEP 7:

Accept both the Online Banking and Mobile Banking Terms and Conditions and the Treasury Management Terms and Conditions

Online Banking Enrollment

Your electronic signature to this consent to receive electronic communications.

Review and agree to the Online Banking and Mobile Banking Terms and Conditions and the Treasury Management Terms and Conditions associated with these services.

Download the new Seaside Mobile Banking app!

The new Seaside Mobile Banking app will need to be downloaded from the Apple or Google Play store to continue accessing Mobile Banking. With the new Seaside Mobile Banking app, you can bank from your iOS® or Android™ device. Visit seasidebank.com for additional information about downloading the Mobile Banking app.

Alerts: If you use Online Banking Alerts, you will need to recreate them once you've signed in to Online and Mobile Banking.

Administrators and Additional Users

After conversion, your administrator can continue to control access and permissions for current and additional users.

For specific user level alerts and notifications, etc., each user will need to login on Monday, February 22 and set up new alerts and notifications as they will not be converted from previous Seaside systems.

Statements and e-Statements

You will be mailed an interim bank statement from Seaside Bank and Trust with balance and transaction information through February 19. After that date, we will resume regular statement cycle dates.

Up to 24 months of e-Statements and transaction history will be available within the new Seaside Online and Mobile Banking system. However, there may be a temporary delay accessing e-Statements following the transition to the new system on Sunday, February 21. Prior to Friday, February 19, you may find it beneficial to print or save existing documents that you may need to access at a later time.

Online Banking Training and Education

We realize that you may want to become familiar with the new Online Banking platform before conversion weekend (February 20-21).

Please speak with your Treasury Management contact about the following options that will be available to you:

- Training Video Library (<https://sproutvideo.com/playlists/449cddb015cd>)
- Zoom Training and Education Calls (occurring February 15-19, 2021)
- Training Guides (PDFs)

Internal Transfers

Previously set up recurring and future-dated transfers will not be available in Online and Mobile banking after conversion.

Additionally, internal transfers will not be processed after Friday, February 19 at 4:00 p.m.

We apologize for any inconvenience this may cause. Please make sure to keep a separate record of any existing internal transfers that currently exist in your online profile at Seaside before conversion weekend (February 20-21, 2021).

Beginning Monday, February 22, 2021, please contact your Treasury Management contact, Client Advisor or Financial Concierge to set up new internal transfers within your new profile in Online and Mobile Banking. Newly established internal transfers can be initiated and managed within Online and Mobile Banking beginning Sunday, February 21 at 7:00 p.m. We apologize for any inconvenience this may cause.

Bill Pay

The Bill Pay service will be temporarily inaccessible from 5:00 p.m. on Thursday, February 18 until Sunday, February 21 at 7:00 p.m. Your Bill Pay payees and scheduled payments will be automatically transferred and processed, so there is no need for you to re-enter the information.

SECURITY

The following security features will be available to you on Monday, February 22, 2021 in Online Banking:

- Dual Control for processing and approving transactions
- Token (hard or soft)
- IP Whitelisting
- Time and Geographic Restrictions for transactions

We highly recommend you use all of the above security features. Please speak with your Treasury Management contact for more information.

CUTOFF TIMES

The table on the next page lists the new cutoff times that will be in place starting February 22, 2021:

PRODUCT	CUTOFF TIME
ACH	5 p.m.
ACH same day	10:30 a.m.
Wire	4 p.m. international, 5 p.m. domestic
RDC	6 p.m.
Mobile RDC	5:45 p.m.
Positive Pay / ACH Filter	Exception decisions need to be completed each business day before 1 p.m.

PRODUCT PRICING AND FEES

Your fees for currently used Treasury Management products will remain the same at this time.

Please contact your Client Advisor or Treasury Management contact if you have questions.

ACH

Secure Access Codes

To process ACH transactions in Online Banking, you will need to use Secure Access Codes.

These codes are sent to a user's phone (text or voice) to register a new device and to process ACH transactions.

A member of the Treasury Management team will verify the correct phone number(s) for you and other users at your company.

If you also process wires on Online Banking, you will need to use a token instead of Secure Access Codes to process all transactions (both ACH and wire). Please see the wire section below for further detail around using tokens.

ACH Returns

Your ACH returns information will be available in Online Banking. After logging in, simply navigate to: Commercial Functions > Positive Pay > ACH reporting files.

File Uploads and Single Transactions

You will be able to submit NACHA formatted files and hand key/use templates for single ACH transactions.

Same Day ACH

You will be able to process same day ACH after conversion. The cutoff time is 10:30 am.

EDI Information

You will have access to EDI information via Online Banking.

ACH Limits and Templates

Your limits and templates will be converted over to your new profile(s) in Online Banking on conversion weekend (February 20-21, 2021).

Recurring and Future Dated ACH Transactions

Recurring and future dated ACH transactions will need to be re-established in new the Online Banking system after conversion on February 22, 2021. We apologize for this inconvenience.

Please make sure to keep a separate record of any existing recurring and future dated ACH transactions that currently exist in your online banking profile at Seaside before conversion weekend (February 19, 2021).

Newly established ACH transfers can be initiated and managed within Online and Mobile Banking beginning Sunday, February 21 at 7:00 p.m.

WIRES

If any users at your company plan to send wires using Online Banking, they will need to use a token.

Token Instructions

The easiest way to use a token is through a mobile phone. Instructions to obtain the token app are as follows:

1. Download the "VIP Access" application in the Apple App or GooglePlay store. If you have difficulty finding it, it may also be found by searching "Symantec VIP Access".
2. Open the app and find the 12 character "Credential ID" at the top of the screen.
3. Share this Credential ID with your Treasury Management contact, and we will complete your setup.

Note: If you would like a hard token, please speak with your Treasury Management contact. Once receiving the hard token, simply share your Credential ID with your Treasury Management contact and we will complete your setup.

Wire Templates

Your wire templates will be transferred over on conversion weekend.

International Wires

You can continue to send international wires through Online Banking after conversion.

F/X Wires

Currently, our Online Banking platform does not support sending F/X wires. This process is executed through our offices. To send any F/X wires after February 19, 2021, please contact your Client Advisor and they will handle the process for you.

REMOTE DEPOSIT CAPTURE (RDC)

Conversion Process

To convert your RDC scanner, new drivers need to be installed on the device.

Our trusted partner, Benchmark Technologies, will be working closely with you to install these new drivers for you.

To prepare for converting your scanner:

1. Please provide contact information to your Treasury Management contact for whomever you would like to be contacted via email to set up a scanner driver upgrade appointment.
2. This employee(s) at your business will receive an email directly from Benchmark Technologies in January to set up a scanner driver installation appointment. This telephone-based appointment with Benchmark Technologies will take place in the days surrounding the conversion weekend (February 20-21, 2021).
3. Please ensure that your IT department or users that will be responsible for scanner conversion are administrators on your network or have the capability/permissions to download and install new drivers.

Please note: It is important that you respond to the Benchmark Technologies email that you will receive in late January by signing up for a scanner driver installation appointment. Your scanner must be upgraded before the bank conversion weekend (February 20-21).

Please continue to use the Seaside CaptureNet website until your Benchmark Technologies scanner driver installation appointment takes place (in the days before the bank conversion weekend).

New RDC Website

Beginning Monday, February 22, please log into <https://ucbi.com/merchant-capture>. This will be your RDC portal going forward. You will no longer need to log into the CaptureNet website.

Your username will remain the same (unless otherwise notified), and your password will be communicated to you during your scanner driver installation appointment and by your Treasury Management contact as needed.

Replacement Scanners

There is a possibility a small number of scanners are not compatible for conversion. If this is the case with your scanner, we will immediately replace it at no cost to you.

Limits

Your RDC limit will remain the same.

Leased Scanners

If you currently leased a scanner, your lease payment will end in February 2021. If you'd like to, please keep and use the scanner going forward.

If your leased scanner is not compatible with the driver upgrade, you will receive a replacement scanner at no cost to you.

Multiple Locations

Deposit location information is available in the RDC portal (<https://ucbi.com/merchant-capture>). "Nicknames" can be assigned to accounts you deposit to via your scanner, and the "memo" field can include an identifier you find useful for reconciliation (i.e. a store number).

While basic check information and images will be available in Online Banking, location information referenced above is not available in Online Banking at this time. We apologize for any inconvenience this may cause.

Mobile Deposit

After conversion, Mobile Deposit will be handled through the Seaside Mobile Banking app.

Once you log into the app, simply find "Mobile Deposit" where you can make mobile deposits going forward.

A Treasury Management contact will also speak with you regarding current and/or new limit details.

FRAUD MANAGEMENT SERVICES (ACH Filter and Positive Pay)

ACH Filter

To decision positive pay or ACH filter items, you will simply need to login to Online Banking.

ACH Filter Rules

ACH rules for debit filter will not be converted. We suggest saving a copy of your rules before conversion weekend on February 19, 2021.

You will need to add new rules after conversion weekend on Monday, February 22 or as exceptions are generated. We apologize for any inconvenience this creates.

Positive Pay

If you enter each check manually into Online Banking for positive pay, you will be able to do so on Monday, February 22.

If you upload a positive pay file and your file has been mapped for conversion by the Treasury Management team, you will be able to upload new files in Online Banking on Monday, February 22

Additionally, the record of outstanding checks which you manually entered or uploaded via a positive pay file will be transferred to the new positive pay system.

Fraud Services Notifications

After conversion, notifications for positive pay and ACH filter will be sent to the users' email address previously used at Seaside. These emails notifications will come from ecorp@ucbi.com.

Cutoff Times

Exceptions need to be decided by 1 p.m. each business day.

ACCOUNT RECONCILIATION

Standard reconciliation files will continue to be available in Online Banking (.XLS, BAI2, etc.).

Please speak with your Treasury Management contact with any additional requests.

QUICKEN® OR QUICKBOOKS™

If you utilize financial software such as Quicken® or QuickBooks™, there will be some additional steps to take to ensure you are able to continue to successfully download transactions from the new Online Banking system. Please visit seasidebank.com/transition for additional information.

LOCKBOX (CHECKALT-ERAS)

Your lockbox website address and credentials will remain the same. Please continue to use the same website and process that you always have for anything related to your lockbox.

INSURED CASH SWEEP (ICS)

If you are a current ICS client at Seaside, your accounts will transition to United Community Bank, but will remain the same. You will receive the same FDIC insurance coverage benefits.

ICS Account Information

Your ICS balance will be viewable in the new Online and Mobile Banking system.

Additional balance detail is available via the ICS website and within your monthly ICS statement.

Please speak with your Treasury Management contact for any additional questions.

ELAN PURCHASING CARD

If you currently use an Elan Purchasing Card, please continue using it after conversion.

PAYROLL

If you currently use Business Online Payroll through SurePayroll, you will be able to continue using the service after conversion weekend. However, after February 19 you will need to login through surepayroll.com. For more information, please reach out to your Treasury Management contact or your SurePayroll support team.

For new clients going forward, the bank will use Heartland Payroll as our payroll vendor. If you need additional payroll services, please contact your Client Advisor or Treasury Management contact.

BRINKS AND LOOMIS

If you are a current Brinks or Loomis electronic safe client, your accounts will transition to United Community Bank, but will remain the same.

HAVE QUESTIONS? WE'RE HERE TO HELP.

Contact your Client Advisor, Financial Concierge or call our main office at **407.567.2222**. Visit seasidebank.com/transition for more information.

**If you have a Treasury Management specific question or issue,
please reach out to our Treasury Management Team:**

Jill Leasure, Central and Coastal Florida

Office: 407.567.2268 | Cell: 407.717.0372 | jleasure@seasidebank.com

Eduardo Max, South Florida

Office: 305.779.2307 | Cell: 786.815.9213 | emax@seasidebank.com

General Treasury Management Support

treasurymanagement@seasidebank.com | 1.888.881.7628, Option 5

CLIENT SERVICE

Phone	407.567.2222 Monday – Friday, 8:00 a.m. – 7:00 p.m. Saturday, 8:00 a.m. – 12:00 p.m.
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ONLINE AND MOBILE BANKING SUPPORT

Phone	407.567.2222
Online Chat	Monday – Friday, 8:00 a.m. – 7:00 p.m. Saturday, 8:00 a.m. – 12:00 p.m.

24/7 BANKING

Phone	888.881.7628
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