

Christmas Club Enrollment Packet Instructions

- Complete the *Account Agreement and Authorization* and return the **original document** to TSI (no faxed or emailed copies are allowed).
- You only need to complete the *W-8BEN* (the last page) if you are not a U.S. citizen.
- All pages other than the *Account Agreement and Authorization* and the *W-8BEN* are for your records only.
- You must send TSI a copy of your unexpired, government-issued photo ID to be eligible for an account.
- Notify **both** TSI and United Community Bank if your address changes.

Note:

- United Community Bank does not open new Christmas Club accounts from November 1 through November 15 of each year.
- Christmas Club checks will be issued the evening of November 15. The checks are mailed on the next business day.
- If you have an existing United Community Bank account, you may contact the bank (912-267-7283) to arrange to have your Christmas Club funds deposited to that existing account.

**ACCOUNT AGREEMENT and AUTHORIZATION
UNITED COMMUNITY BANK CHRISTMAS CLUB ACCOUNT**

PLEASE PRINT

Account # _____
(to be assigned by the bank upon completion and return)
RTN: 061112843

Single Ownership Name _____

Date of Birth _____

NOTE: If you are not a U.S. citizen or other U.S. person, complete the attached W-8BEN instead of completing this section.

SOCIAL SECURITY NUMBER: _____

- TAXPAYER ID NUMBER – The Taxpayer Identification Number shown above (TIN) is my correct taxpayer identification number.
- BACKUP WITHHOLDING – I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.
- EXEMPT RECIPIENTS – I am an exempt recipient under the Internal Revenue Service Regulations.

SIGNATURE: I certify under penalties of perjury the statements checked in this section and that I am a U.S. citizen or other U.S. person (as defined in the instructions for the W-9).

Signature _____

Mailing Address
(City, State, Zip) _____

Physical Address
(City, State, Zip) _____

Home Phone _____

Cell Phone _____

Work Phone _____

E-mail Address _____

Employer _____

Occupation _____

Identification (Attach copy of government-issued photo identification – such as driver’s license or passport.)

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT – Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. Obtaining the information requested above, including a copy of your government-issued photo identification, will allow us to properly identify you.

Christmas Club Account Information

Minimum deposit amount of \$10.00 per pay period; please designate pay period deduction amount and effective check date below.

I wish to deposit \$ _____ per pay period.

I wish my deduction to begin on check date: _____. (New accounts may not be opened between Nov. 1 and Nov. 15.)

Direct Deposit Authorization

I hereby authorize Teamwork Services, Inc. to deposit the amount indicated above by initiating credit entries to my Account at United Community Bank. Further, I authorize United Community Bank to accept and credit any credit entries initiated by Teamwork Services to my Account. In the event that Teamwork Services deposits funds erroneously into my Account, I authorize Teamwork Services to debit my Account for an amount not to exceed the original amount of the erroneous credit.

This authorization is to remain in full force and effect until Teamwork Services and United Community Bank have received written notice from me of its termination in such time and such manner as to allow Teamwork Services reasonable opportunity to act on it.

Direct Deposit Change

I wish to change my contribution amount to: _____ per pay period, effective _____.

Direct Deposit Cancellation

I am currently enrolled in the Christmas Club direct deposit program with Teamwork Services, Inc. and I wish to cancel my enrollment effective _____.

Employee Signature

Date

ACCOUNT TERMS AND CONDITIONS

This document, along with any other documents we give you pertaining to your Account, is a contract that establishes rules which control your Account with us. If you sign the Account Agreement and Authorization or open or continue to use the Account, you agree to these rules.

GOVERNING LAW: This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the state in which we are located and where you opened your Account. In addition, we are subject to certain federal and state regulations and local clearing house rules governing the subject matter of the Agreement. You understand that we must comply with these laws, regulations and rules. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, the terms of the Agreement will prevail to the extent such law, regulation, or rule may be modified by agreement. If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect.

STATEMENTS: You will receive an annual statement on the Account. You must examine your statement with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized transactions or other errors related to the Account, you must promptly notify us of the relevant facts. If you fail to do this, you may have to bear the loss entirely yourself. You agree that the time you have to examine your statement and report to us will not exceed a total of 30 days from when the statement is first sent or made available to you.

SETOFF: We may (without prior notice and when permitted by law) set off the funds in this Account against any due and payable debt you owe us now or in the future.

DORMANT ACCOUNTS: If you have not made a withdrawal from, or a deposit to, your Account for an extended period of time and we have been unable to contact you, your Account may be classified by us as dormant. Subject to applicable law, we may charge a dormant account fee on the Account, and the Account will be presumed to be abandoned. In accordance with state law, funds in abandoned accounts will be remitted to the custody of the applicable state agency, and we will have no further liability to you for such funds. We reserve the right not to send statements on accounts we consider dormant, subject to applicable law.

ACCOUNT CHANGES OR TERMINATION: It is your responsibility to notify us of any change in your address or name.

We may change any term of this Agreement. Rules governing changes in interest rates are provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law.

You and we agree that either of us may close your Account and terminate this Agreement at any time with or without cause. We will provide written notice to you in advance if we decide to terminate your Account relationship for any reason. You agree that advance written notice from us will be reasonable if it is mailed to your statement mailing address immediately upon account closure. We will tender any remaining balance in the Account to you either personally or by mail.

MISCELLANEOUS PROVISIONS: If you or your Account becomes involved in any legal proceedings, your access to the Account may be restricted. We shall be entitled to act upon any legal process served upon us which we believe to be binding, with no liability to you for doing so.

ARBITRATION: You and we agree that all disputes, claims and other controversies between us, arising from this Account or otherwise, including without limitation contract and tort disputes shall be arbitrated in the county in which the Account was opened pursuant to the applicable JAMS arbitration rules or its successor in effect at the time the claim is filed, upon request of either party. All of the expenses charged by the Arbitrator, in excess of an amount that would be incurred in filing in a court of appropriate jurisdiction, shall be borne exclusively by us. The Federal Arbitration Act shall apply to the construction, interpretation, and enforcement of this arbitration provision.

1703 GLOUCESTER STREET
BRUNSWICK GA 31520,

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: UNITED CHRISTMAS CLUB2

Acct #: _____

Date: _____

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (912) 267-7283

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____
We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account and the annual percentage yield will depend on the daily balance in the account as shown on the rate chart.

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account daily at our discretion.

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$5.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the service charge you must meet the _____ following requirements:

A service charge of \$ _____ will be imposed every quarter

if the balance in the account falls below \$ _____ any day of the quarter

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____

falls below _____

\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of \$_____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$_____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will _____ be compounded annually. Interest will be credited annually to your account _____.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____.

_____ you deposit noncash items (for example, checks).

Bonuses

You will _____ as a bonus _____.

You must maintain a minimum _____ of \$_____ to obtain the bonus.

To earn the bonus, _____.

Transaction Limitations

The minimum amount you may deposit is \$_____.

The minimum amount you may withdraw is \$0.00**.

During any _____, you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

NOTICE OF CHANGE THAT COULD AFFECT FDIC INSURANCE COVERAGE - EFFECTIVE 12/31/2010 THROUGH 12/31/2012 Funds swept /transferred from a noninterest-bearing account to an interest-bearing account will not be eligible for unlimited FDIC insurance temporary coverage. Additionally, if an account is changed from noninterest-bearing to interest-bearing, that account will no longer be eligible for unlimited deposit insurance coverage as a noninterest-bearing transaction account. Funds in interest-bearing accounts will be insured up to \$250,000 based on account ownership.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

OTHER TERMS, EXPLANATIONS, ETC.

In November of each year the balance in your account may be electronically deposited into a checking or savings account or you may choose to receive a check. Checks will not be mailed on accounts with a balance of \$5.00 or less.

** You may not make withdrawals from your account.

If your account is closed within 90 days of account opening, a \$20.00 fee will be assessed.

DORMANT ACCOUNT CHARGE \$ 5.00 PER MONTH
Maximum \$60.00 after 12 months

United Community Bank Rate Chart

<u>Account Name</u>	<u>Minimum Opening Deposit</u>	<u>Minimum Balance to Obtain Annual Percentage Yield</u>	<u>Interest Rate</u>	<u>Annual Percentage Yield</u>
Premier/Golden Premier	\$100.00			
Up to \$2,499.99			0.05%	0.05%
\$2,500.00 and up			0.05%	0.05%
Health Savings	\$100.00			
Up to \$2,499.99			0.05%	0.05%
\$2,500.00 and up			0.15%	0.15%
United Investment/Golden Investment				
Up to \$9,999.99	\$100.00		0.05%	0.05%
\$10,000.00-\$49,999.99			0.10%	0.10%
\$50,000.00-\$99,999.99			0.15%	0.15%
\$100,000.00 and up			0.20%	0.20%
Money Market	\$1,500.00			
Up to \$9,999.99			0.10%	0.10%
\$10,000.00-\$49,999.99			0.15%	0.15%
\$50,000.00-\$99,999.99			0.20%	0.20%
\$100,000.00-\$499,999.99			0.25%	0.25%
\$500,000.00 and up			0.25%	0.25%
Business Plus/ Public Funds Plus	\$100.00			
Up to \$9,999.99			0.05%	0.05%
\$10,000.00-\$49,999.99			0.05%	0.05%
\$50,000.00-\$99,999.99			0.05%	0.05%
\$100,000.00 and up			0.05%	0.05%
Italia	\$100.00			
Up to \$9,999.99			0.05%	0.05%
\$10,000.00-\$49,999.99			0.05%	0.05%
\$50,000.00-\$99,999.99			0.05%	0.05%
\$100,000.00 and up			0.05%	0.05%
Business Money Market	\$1000.00			
Up to \$9,999.99			0.10%	0.10%
\$10,000.00-\$49,999.99			0.10%	0.10%
\$50,000.00-\$99,999.99			0.15%	0.15%
\$100,000.00-\$499,999.99			0.20%	0.20%
\$500,000.00-\$999,999.99			0.20%	0.20%
\$1,000,000.00 and up			0.20%	0.20%
United Savings	\$100.00			
Daily Balance (the amount of principal in the account each day)		\$100.00		
\$100.00-\$2,499.99			0.05%	0.05%
\$2,500.00 and up			0.05%	0.05%
United Student Savings	\$5.00			
Up to \$2,499.99			0.05%	0.05%
\$2,500.00 and up			0.05%	0.05%
United Christmas Club	\$5.00			
Up to \$2,499.99			0.05%	0.05%
\$2,500.00 and up			0.05%	0.05%
United Business and Public Funds Savings	\$100.00			
Up to \$4,999.99			0.05%	0.05%
\$5,000.00-\$24,999.99			0.05%	0.05%
\$25,000.00 and up			0.05%	0.05%

The interest rate and annual percentage yield may change after account opening. Fees could reduce earnings on the account.

Interest Rates and annual percentage yields are current as of 10/24/2012

MEMBER FDIC

FACTS**WHAT DOES UNITED COMMUNITY BANK
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and Employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers personal information; the reasons United Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does United Community Bank Share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't Share
For affiliates to market to you	No	We don't Share
For nonaffiliates to market to you	No	We don't Share

Questions?

Call 706-745-2151 or go to www.ucbi.com

What we do

<p>How does United Community Bank protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does United Community Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for a loan or give us your income information • open an account or make deposits or withdrawals from your account • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes-information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include others, such as Our Mortgage Company and Advisory Services.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>United Community Bank does not share with nonaffiliates so they can market to you</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include Credit Card Companies</i>

Other Important Information

Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding

OMB No. 1545-1621

▶ Section references are to the Internal Revenue Code. ▶ See separate instructions.
 ▶ Give this form to the withholding agent or payer. Do not send to the IRS.

Do not use this form for:

- A U.S. citizen or other U.S. person, including a resident alien individual **W-9**
- A person claiming that income is effectively connected with the conduct of a trade or business in the United States **W-8ECI**
- A foreign partnership, a foreign simple trust, or a foreign grantor trust (see instructions for exceptions) **W-8ECI or W-8IMY**
- A foreign government, international organization, foreign central bank of issue, foreign tax-exempt organization, foreign private foundation, or government of a U.S. possession that received effectively connected income or that is claiming the applicability of section(s) 115(2), 501(c), 892, 895, or 1443(b) (see instructions) **W-8ECI or W-8EXP**

Note: These entities should use Form W-8BEN if they are claiming treaty benefits or are providing the form only to claim they are a foreign person exempt from backup withholding.

- A person acting as an intermediary **W-8IMY**

Note: See instructions for additional exceptions.

Part I Identification of Beneficial Owner (See instructions.)

1 Name of individual or organization that is the beneficial owner	2 Country of incorporation or organization
3 Type of beneficial owner: <input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Disregarded entity <input type="checkbox"/> Partnership <input type="checkbox"/> Simple trust <input type="checkbox"/> Grantor trust <input type="checkbox"/> Complex trust <input type="checkbox"/> Estate <input type="checkbox"/> Government <input type="checkbox"/> International organization <input type="checkbox"/> Central bank of issue <input type="checkbox"/> Tax-exempt organization <input type="checkbox"/> Private foundation	
4 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address.	
City or town, state or province. Include postal code where appropriate.	Country (do not abbreviate)
5 Mailing address (if different from above)	
City or town, state or province. Include postal code where appropriate.	Country (do not abbreviate)
6 U.S. taxpayer identification number, if required (see instructions) <input type="checkbox"/> SSN or ITIN <input type="checkbox"/> EIN	7 Foreign tax identifying number, if any (optional)
8 Reference number(s) (see instructions)	

Part II Claim of Tax Treaty Benefits (if applicable)

9 I certify that (check all that apply):

a The beneficial owner is a resident of _____ within the meaning of the income tax treaty between the United States and that country.

b If required, the U.S. taxpayer identification number is stated on line 6 (see instructions).

c The beneficial owner is not an individual, derives the item (or items) of income for which the treaty benefits are claimed, and, if applicable, meets the requirements of the treaty provision dealing with limitation on benefits (see instructions).

d The beneficial owner is not an individual, is claiming treaty benefits for dividends received from a foreign corporation or interest from a U.S. trade or business of a foreign corporation, and meets qualified resident status (see instructions).

e The beneficial owner is related to the person obligated to pay the income within the meaning of section 267(b) or 707(b), and will file Form 8833 if the amount subject to withholding received during a calendar year exceeds, in the aggregate, \$500,000.

10 Special rates and conditions (if applicable—see instructions): The beneficial owner is claiming the provisions of Article _____ of the treaty identified on line 9a above to claim a _____% rate of withholding on (specify type of income): _____
 Explain the reasons the beneficial owner meets the terms of the treaty article: _____

Part III Notional Principal Contracts

11 I have provided or will provide a statement that identifies those notional principal contracts from which the income is **not** effectively connected with the conduct of a trade or business in the United States. I agree to update this statement as required.

Part IV Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- 1 I am the beneficial owner (or am authorized to sign for the beneficial owner) of all the income to which this form relates,
 - 2 The beneficial owner is not a U.S. person,
 - 3 The income to which this form relates is (a) not effectively connected with the conduct of a trade or business in the United States, (b) effectively connected but is not subject to tax under an income tax treaty, or (c) the partner's share of a partnership's effectively connected income, **and**
 - 4 For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.
- Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner.

Sign Here

Signature of beneficial owner (or individual authorized to sign for beneficial owner) _____ Date (MM-DD-YYYY) _____ Capacity in which acting _____

