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United Bank Supports Military Veterans

Atmore, Ala. (OTCQX:UBAB) – United Bank has a long history of supporting the men and women who serve our country and is proud to employ a number of veterans and those who serve with the Guard and Reserve. In March 2020, United Bank honored three such employees with our 2019 Spirit Award. Wes Young, Commander, Navy Reserve JAG Corps; Cody Hitchcock, Lieutenant Commander, Navy Reserve; and Alex Jones, Commander, Navy Reserve, were recognized as showing a deep commitment not only to our company, but our country.

Veterans greatly improve the organization and bottom line. They add essential technical and interpersonal skills, discipline, leadership, loyalty and many other attributes to a company's workforce. Because of their experiences in the service, veterans are usually aware of international and technical trends pertinent to business and industry. They understand how genuine teamwork grows out of a responsibility to one's colleagues. And they lead by example.

Alex Jones, EVP, Commercial/Ag Lender and President UBCD, is currently assigned to Unit CTF (Combined Task Force) 69 Orlando, FL. He returned from deployment a year ago after 13 months served overseas. While Jones was on active duty, colleagues collected items for care packages to send to him which were greatly appreciated. Jones was also included on weekly video calls which helped him stay connected to his bank colleagues.

Wes Young, SVP, General Counsel, is currently a member of the Navy Reserve as JAG (Judge Advocate General Corps) Navy Reserve Legal Services Offices, NAS Jacksonville, FL. As a JAG officer, he provides legal advice to naval officers and sailors in a variety of roles. He worked extensively on the high-profile USS FITZGERALD collision case in 2017 and 2018. Additionally, he has worked as a Navy attorney on a variety of complex environmental issues, as well as appeals to the Secretary of the Navy.

Cody Hitchcock, AVP, Branch Manager, currently assigned to the Navy Reserve Hubert Field Maritime Command at NAS Pensacola, has recently been deployed for active duty. While he is serving, United Bank will assist Cody and his family with lawn care maintenance.

United Bank is deeply aware of the sacrifices those in the military make. While on active duty, employees are required to be away from work and family but are still able to keep in touch through company email. They are able to feel like an integral part of United Bank. And when they return, because of the skills they have acquired in real-world situations, they can enhance the company's productivity. Our managers and supervisors have the tools they need to effectively manage those employees who serve in the Guard and Reserve.

United Bank is pleased to recognize veteran service members on our team: Bob Jones, President and CEO, served as lieutenant, Navy; Al Fonto Holley, Jr., VP, Community Bank Business Lender, served as Hospital Corpsman Chief Petty Officer, Navy; Frank Anzalone, Maintenance Technician, served as Airman 1st Class, Air Force; Jerry Burden, SVP, Community Bank Business Lender, served as Air Ops Specialist, Air Force; Bruce Trammell, Special Project Manager, served as Private First Class, National Guard; Chris Walker, AVP, Community Bank Business Lender, served as E-5, Navy; Ed Brown, VP, Florida Mortgage Department Manager, served as E-3, Air Force; Scott Hehman, VP, Community Bank Business Lender and Branch Manager, served as Specialist in Communications, Army Reserves; Russell Barnes, VP, Community Bank Business Lender and Branch Manager, served as A03, Navy.

United Bank's Human Resources personnel participate each year in the Alabama Career Center System Veterans Job Expo for Baldwin County where they have the opportunity to engage with area veterans who are entering the

workforce. Through this participation, we are creating a stronger, more diverse workforce, identifying and filling talent needs, and generating goodwill in the community.

United Bank appreciates the values, leadership and unique skills service members bring to the workforce and will encourage opportunities to hire Guardsmen, Reservists, and Veterans. We will continually recognize and support our country's service members and their families in peace, in crisis, and in war.

For more information on United Bank, please contact Tonya Lambert, SVP, Chief Marketing and Public Relations Officer, at 251-446-6004 or email tonya.lambert@unitedbank.com.

About United Bank: Our Company is a \$742,977,301 financial institution that has enjoyed 116 years of service. United Bank has offices in Atmore, Brewton, East Brewton, Flomaton, Monroeville, Frisco City, Bay Minette, Daphne, Foley, Lillian, Loxley, Magnolia Springs, Semmes, Silverhill, Spanish Fort and Summerdale in Alabama. United Bank serves Santa Rosa County, Florida in Jay, Milton and Pace. For more information about United Bank please visit our website at www.unitedbank.com. Member FDIC.

About UB Community Development

UB Community Development's strong history and experience in New Markets Tax Credit transactions, coupled with our passion for improving the communities around us, make UBCD Alabama's premier financial partner for economic and community development. Through our NMTC projects, Community Facilities Lending Program and Community Housing Capital Fund, UBCD is working with community development partners in the fields of healthcare, education, manufacturing, public works, affordable housing and more. For more information about UB Community Development, visit our website at www.UBCommunityDevelopment.com.

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