



*United
Community
Bank*



WHERE BUSINESSES BANK

Trusted Advice | Expertise | Experience | Flexibility | Results



*United
Community
Bank*

INSIDE

| | |
|--|-----|
| WELCOME | 2 |
| MEET UCB'S COMMERCIAL LENDING TEAM | 3 |
| WHERE BUSINESSES BANK | 4 |
| UCB COMMITMENT TO COMMUNITIES | 5 |
| UCB CLIENT SATISFACTION | 6 |
| UCB BUSINESS BANKING SERVICES | 7-8 |
| LET'S GO TO WORK | 9 |
| UCB BANK LOCATIONS | 10 |



United Community Bank

Customer Courtesy Standards

Confidentiality

Trust and Honesty

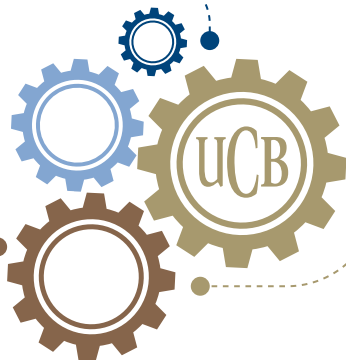
Professionalism

Courteous Service

Accuracy

Accountability

**GROUNDED IN
 EXPERIENCE**



**DRIVEN BY
 DEDICATION**

FOCUSED ON YOU

WELCOME

United Community Bank is a complete financial center dedicated to providing personal, business, agriculture and real estate financial services. We are committed to providing products and services that fit the changing needs of our customers, while delivering the highest level of customer service available.

We never lose sight of the importance of keeping our customer's financial assets, identity and financial information safe and secure. As a locally owned bank, we are committed to the customers and the communities we serve.

The longevity, experience and knowledge of our officers, staff and directors have been integral to our customer's financial success.

From all of us at United Community Bank, we look forward to being a part of your financial future.

WHERE BUSINESSES BANK

Trusted Advice | Expertise | Experience | Flexibility | Results



**EXPERTISE. PARTNERSHIP.
COMMITMENT.**



United Community Bank - Years of proven experience.

With more than 158 years of combined lending experience and building strong financial relationships, you can rely on United Community Bank for all of your business needs. Our banking professionals come from various backgrounds and experiences in commercial banking and finance. We have the commitment, resources and expertise to deliver competitive value for businesses who

wish to partner with us. We will work with you to analyze and determine the best solutions for your current and future financing needs. Our staff of seasoned, locally-based professional lenders will work closely with you and focus on serving the unique needs of your business, whether large or small. With a proven commitment to business, we'll be there to help you succeed.

Pictured from left to right: Tim Gunderson, Assistant Vice President; Matt McHugh, Senior Vice President; Mark C. Fisher, President; Steve Feld, Executive Vice President; Dick Packebush, Vice President; and Nate Johnson, Loan Officer.



158

**158 YEARS OF DEDICATION
TO BUSINESS BANKING**

WHERE BUSINESSES BANK

Trusted Advice | Expertise | Experience | Flexibility | Results

At United Community Bank, we work with businesses in many different industries of all sizes and have helped drive their success. Below, you will find a list of businesses we are working with currently. How can we help your business?

RECREATIONAL

Marinas
Movie Theatres
Golf Courses
Hoist Manufacturers
Dock Companies
Resorts
Hotels/Motels
Gun & Ammunition Dealers
Fishing Guides

HEALTH CARE/ MEDICAL

Nursing Homes
Assisted Living Homes
Chiropractors
Dentists
Pharmacies

CONSTRUCTION

Excavation/Dirt Mover
Underground Pipe
Underground Wire
Gravel Excavation
Street & Parking Lot Paving
Road/Highway Barricade
Manufacturing
Trash Containers
Stone Dealer
Warehouses

AUTOMOTIVE

Car Dealers
Car Washes
Gas/Convenience Stores
Auto Body Shops
Auto Repair Shops

RESIDENTIAL/HOME

Home Builders
Apartment Builders
Plumbers
Electricians
Masonry Companies
Heating & Cooling Companies
Carpet Stores
Lawn Care & Maintenance
Greenhouses
Kitchen Cabinet Manufacturers
Landscapers
Roofing Companies
Tree Service Companies
Storage Buildings
Fireplace Manufacturers

MUNICIPALS/ NON-PROFITS

Cities
Municipal Utilities
Schools
Hospitals
Churches and Camps

RETAIL

Grocery Stores
Hardware/Appliance Stores
Jewelry Stores
Clothing Stores
Beauty Shops
Meat and Lockers
Wine/Liquor Stores
Antique Stores
Restaurants & Bars
Malls/Strip Malls

SERVICES

Law Firms
Income Tax Professionals
Financial Service Professionals
Trucking Companies
Insurance Agencies
Appraisers
Printing/Marketing Companies
Newspaper Printing
Real Estate Firms

OTHER

Pizza Dough & Sandwich
Manufacturing
Farm Implement Dealers
Food Distribution Companies
Funeral Homes
Grain Elevators

Financing Your Business

Keeping your business on track sometimes requires access to capital on a short or long-term basis. United Community Bank offers financing for growth and expansion in many forms — all with the customized terms and personal service we're known for.



LOANS

- Business Loans
- Commercial Loans
- Agricultural Loans
- Real Estate Loans
- Operating / Line of Credit
- Fixed or Variable Rates

We welcome the opportunity to discuss all your business banking needs. Visit or call any **United Community Bank** location. Let us help you get started today!



COMMITMENT TO OUR COMMUNITIES



1



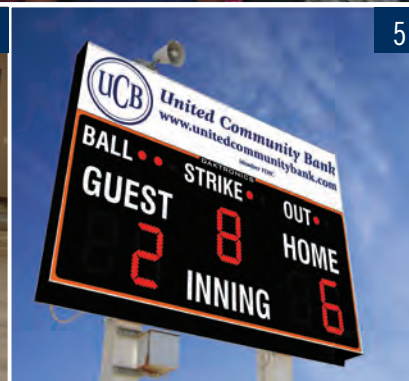
2



3



4



5



6

Supporting our communities is our responsibility and it's an important part of who we are. Our involvement in the communities we serve takes many shapes and forms – from staff volunteering to teaching First Graders about smart money decisions to donating funds for downtown renovation projects.

Investing in our communities by updating and remodeling our offices is an ongoing process at United Community Bank. Exceeding expectations by providing convenience and updated facilities is a priority. The customer experience is always first at United Community Bank.

1 United Community Bank provided \$260,000 to the downtown Milford revitalization project that helped provide significant building improvements in the form of no-interest forgivable loans, to help facilitate and encourage businesses in the downtown area to renovate their storefronts. As a result, 13 Milford storefronts have been renovated with the final two to be completed in 2016.

2 HMS (Hartley, Melvin, Sanborn) Third Graders touring the United Community Bank Hartley Office, 2015.

3 United Community Bank presenting the Freedom Rock/Veterans Memorial Committee with funds to sponsor the United States Flag Pole, located at the entry of the newly constructed Dickinson County Freedom Rock/Lake Park Veterans Memorial in Lake Park, 2014.

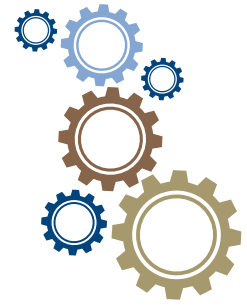
4 In 2014, the UCB Milford Office went under a major remodeling of the inside along with the addition of a drive-up window on the east side of the building. UCB Lake Park Office extensive inside and outside remodeling took place in 2015.

5 United Community Bank sponsored the new scoreboard at the Sibley-Ocheyedan Softball Field, located in Ocheyedan, 2016.

6 In 2016, United Community Bank donated \$15,000.00 to the Bedell Family YMCA for the 12,000 square foot new addition of the "Character Center".

UNITED COMMUNITY BANK

Client satisfaction is our top priority.



At United Community Bank, our commitment to serving clients' multiple needs is based on their feedback. We have recently surveyed our clients and used that feedback to gain a deep understanding of what drives their satisfaction. We have achieved exceptional client satisfaction and will continue working to enhance satisfaction now and beyond.

United Community Bank 2016 Client Satisfaction Survey

Clients are asked to rate UCB on a scale of 1 to 5 with 5 indicating "Strongly Agree."





BUSINESS BANKING SERVICES

UCB BUSINESS CHECKING ACCOUNTS

So many ways to help you save time and simplify your banking

UCB Business Checking

- No Monthly Service Charge

UCB Business Plus Checking

- Interest Tiers:
 - \$5,000.00 to \$24,999.99
 - \$25,000.00 to \$49,999.99
 - \$50,000.00 to \$99,999.99
 - \$100,000.00 to \$299,999.99
 - \$300,000.00 and Over
- Monthly Fee of \$10 is Waived if Minimum Daily Balance is \$5,000 and Above

UCB Business Now Checking

- No Monthly Service Charge
- Interest Tiers:
 - \$1,000.00 to \$2,499.99
 - \$2,500.00 and Over

Federal regulations restrict the types of businesses eligible for NOW accounts. Check with us for eligibility.

Variable Rate - rates may change at any time. Some restrictions may apply.

UCB BUSINESS SAVINGS ACCOUNTS

UCB Business Cash Management

- No Monthly Service Charge
- Interest Tiers:
 - \$0.00 to \$9,999.99
 - \$10,000.00 to \$49,999.99
 - \$50,000.00 to \$99,999.99
 - \$100,000.00 and Over
- Transaction Limitations

Transfers or withdrawals from a Business Cash Management Account to another account or to third parties by preauthorized, automatic, online or telephone transfer or by check, draft, or similar order are limited to six per statement cycle. Transfers and withdrawals signed personally are unlimited.

Variable Rate - rates may change at any time.

BUSINESS SWITCH KIT

Moving your business accounts to United Community Bank has never been easier! For assistance, please contact a Customer Service Representative at any UCB location. Or, get started online today at www.unitedcommunitybank.com.



SWITCH TODAY!

LENDING PRODUCTS

Expand your operations.
Take advantage of
new opportunities.

LOANS

- Business Loans
- Commercial Loans
- Agricultural Loans
- Real Estate Loans
- Operating / Line of Credit
- Fixed or Variable Rates

Mobile Banking

Anytime. Anywhere.

Access Online Banking from your mobile device. Convenience on the go! Message and data rates may apply.

- UCB Mobile Deposit
- UCB Mobile Banking App
- UCB Mobile Banking Tablet App

ONLINE BANKING

Control your cash flow and
manage your accounts online.
Simple. Convenient.

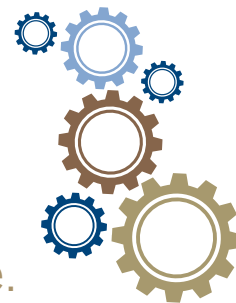
FEATURES

- Access and view account balances and history
- Transfer funds
- Make loan payments
- eStatements
- Bill Payment
- eAlerts
- Export to Quickbooks, Quicken & other software
- Reorder checks

ENROLL TODAY!

Visit www.unitedcommunitybank.com.

Click on **ENROLLMENT** under **ONLINE SERVICES**.



ONLINE MONEY MANAGER

- Includes Online Banking features
- Manage accounts across different portfolios
- Assign specific access rights to employees

REMOTE DEPOSIT SERVICE

- Deposit checks from your place of business



Download Free UCB Mobile Banking Apps!

Services that free up your time and save you money.

- ☑ Merchant Card Services
Accept debit or credit card payments
- ☑ ACH Origination
Direct deposit payroll
Pre-authorized payments
- ☑ Business Credit Card
- ☑ SHAZAM® *Chek* Debit Card
- ☑ Wire Transfers
- ☑ Cash Accounting Services
- ☑ Notary Service
- ☑ Night Depository
- ☑ Coin Orders
- ☑ Safe Deposit Boxes
- ☑ Business or Home Office Checks and Deposit Tickets
- ☑ Computer Checks
- ☑ Endorsement Stamps

We welcome the opportunity to discuss all your business banking needs.
Visit or call any **United Community Bank** location. Let us help you get started today!



*United
Community
Bank*

LET'S GO TO WORK

Some things are best accomplished with an experienced partner at your side.

Our loan officers are readily available to serve you and help you reach your business goals. In today's complex marketplace, we're the strong financial partner that will be there for you today, tomorrow and in the years to come. Let us go to work for you, supporting your goals and helping your business succeed. We look forward to seeing you soon.

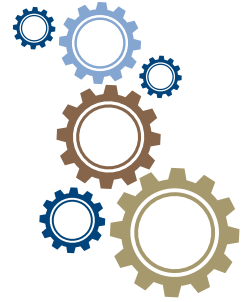


WHERE BUSINESSES BANK

Trusted Advice | Expertise | Experience | Flexibility | Results

UNITED COMMUNITY BANK

Office Locations



MILFORD

1000 Okoboji Ave, PO Box 167
Milford, IA 51351
712-338-2781 | 888-338-2781

Lobby Hours: M-F: 8:30 am - 4 pm
Drive-Up Hours: M-F: 8:30 am - 5 pm &
Sat: 8:30 am - 12:00 noon
ATM: Front entry of main lobby
Drive-Up ATM: East side of building



OKOBOJI

Highway 71 N, PO Box 556
Okoboji, IA 51355
712-332-7717 | 888-332-7717

Lobby Hours: M-F: 8:30 am - 4 pm
Drive-Up Hours: M-F: 8:30 am - 5 pm &
Sat: 8:30 am - 12:00 noon
Drive-Up ATM: South side of building



HARTLEY

117 S Central Ave, PO Box 166
Hartley, IA 51346
712-928-2101 | 888-928-2101

Lobby Hours: M-F: 8:30 am - 4 pm
Drive-Up Hours: M-F: 8:30 am - 5 pm &
Sat: 8:30 am - 12:00 noon
Drive-Up ATM: West side of building

OCHEYEDAN

850 Main St, PO Box 9
Ocheyedan, IA 51354
712-758-3141 | 800-291-6019

Lobby Hours: M-F: 8:30 am - 4 pm
Drive-Up Hours: M-F: 8:30 am - 5 pm &
Sat: 8:30 am - 12:00 noon
Drive-Up ATM: South side of building

LAKE PARK

113 Market St, PO Box 157
Lake Park, IA 51347
712-832-3296 | 800-846-6002

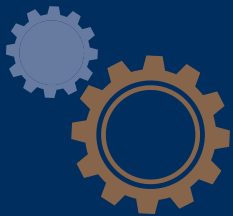
Lobby Hours: M-F: 8:30 am - 4 pm
Drive-Up Hours: M-F: 8:30 am - 5 pm &
Sat: 8:30 am - 12:00 noon
Drive-Up ATM: North side of building

Serving Northwest Iowa and Beyond



Member FDIC





United Community Bank
WHERE BUSINESSES BANK

Trusted Advice | Expertise | Experience | Flexibility | Results