

Notice of Merger Application

An application has been filed with the North Carolina Commissioner of Banks for authority of United Community Banks, Inc. (“UCBI”), Greenville, South Carolina, holding company of United Community Bank (“United”), Greenville, South Carolina, to merge with Aquesta Financial Holdings, Inc., Cornelius, North Carolina, holding company of Aquesta Bank (“Aquesta”), Cornelius, North Carolina, with UCBI as the surviving entity. Immediately following this transaction, United will merge with Aquesta, with United as the surviving entity. This notice is published pursuant to § 53-211 of the North Carolina General Statutes.