

# Community Impact Report



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# Building a Legacy of Good

## To Our Community,

When we founded the United Community Bank Foundation in 2020, our goal was to improve the financial health of the communities we are proud to serve.

Since then, our teams have volunteered with nearly 600 nonprofit organizations, and we have contributed more than \$2 million to their work. Still, we know this work is never done, and we are committed to making a difference every year.

In 2024, our teams increased our volunteer work with Junior Achievement across the Southeast, working alongside them to promote financial literacy.

Supporting youth development is a core pillar of our Foundation's mission alongside economic empowerment, housing strategies, and artistic expression.

We expanded our partnership with Habitat for Humanity, we worked with museums and foundations to support the arts, and we invested in small businesses to create opportunities to build our communities.

We saw the power of caring and connection in Western North Carolina after Hurricane Helene. After our teams and our neighbors were impacted, we gave organizations in that area our largest single donation to date. At United, we help build communities, and we will help re-build Western North Carolina.

Together, we can work to leave the world a little better than we found it. We continue to be grateful for the opportunities to help make a difference.



**Lynn Harton**

Chairman and Chief Executive Officer  
United Community Bank Foundation

# Foundation Overview

Serving our communities has always been at the heart of our company and, throughout our history, driven by people with unbelievable passion for others.

Our teammates have always been passionate about making a difference in the communities they live and work in. Through the United Community Bank Foundation, we empower our employees by supporting local organizations that align with their individual interests, contributions, and volunteer efforts.

To focus the Foundation's efforts, we established four pillars based on employee survey results, representing important issues to our team. These pillars help us deliver on our mission to improve the financial health of the areas we serve.

Through the Foundation, United can truly amplify the ongoing work of our team. By the submission of grant applications, employees can request funding to fuel initiatives they personally care about. This year alone, the Foundation's impact extended to 210 causes, awarding 117 grants totaling \$763,265 in donations.

In the following pages, we share stories of our bankers and the positive impact we've made together over the past year. We look forward to continuing to make a difference in the years to come.

## ECONOMIC EMPOWERMENT

Advancing small businesses and financial literacy in local communities

## ARTISTIC EXPRESSION

Inspiring communities through the arts

## HOUSING STRATEGIES

Putting people on a path to homeownership

## YOUTH DEVELOPMENT

Preparing future leaders for success

# \$2,195,220

## IN TOTAL DONATIONS

Since the foundation's inception in 2020

# \$763,265

IN TOTAL DONATIONS

throughout 2024

# 210

ORGANIZATIONS IMPACTED

# 117

GRANTS AWARDED

to organizations nominated by United team members, totaling \$640,750

# 5

GOOD DAYS

Grants totaling \$122,515 awarded to 97 organizations

# 6

STATES IMPACTED

Alabama, Florida, Georgia, North Carolina, South Carolina, and Tennessee

# Featured Grants

# Economic Empowerment

**We believe that investing in small businesses in our communities creates better opportunities for everyone to achieve their financial goals.**

We have been key supporters of Jasmine Road, a Greenville, South Carolina-based nonprofit organization that assists women survivors of trafficking, prostitution, and addiction – demonstrating our commitment to economic empowerment within our communities.

Jana Scroggins, Commercial Lending Division Manager, has been actively involved with Jasmine Road since 2023. As a member of the organization’s luncheon committee, Scroggins contributes significantly to fundraising efforts, helping to sustain Jasmine Road’s two-year residential program.

Our support extends beyond financial contributions. Our employees in the Greenville area regularly participate in practical assistance projects, such as attic clean-outs at Jasmine Road facilities. Additionally, employees conduct “Banking 101” presentations throughout the year, providing essential financial education to program residents.

Beth Wilson, Regional Banking Manager, emphasizes the importance of the work: “We’re excited to provide resources that support these women with job training, education, and financial skills. Our goal is to help establish routines and provide tools that set them up for long-term success.”



## **OTHER GRANTS INSPIRING SMALL BUSINESS ADVANCEMENT AND FINANCIAL LITERACY**

### **United Way of Forsyth & Dawsonville County**

*Dawsonville, GA*

NOMINATED BY: **Angelia Holloway**

### **Genesis Block Foundation**

*Wilmington, NC*

NOMINATED BY: **Jennifer Merrit**



# Artistic Expression

We believe in supporting programs that make a difference in our world. The arts are vital to our lives. They unite communities, improve well-being, and strengthen our economy.

Michael Rodriguez, Portfolio Manager, was first drawn to The Mint Museum seven years ago by his passion for the arts and their cultural significance. Established in 1936 as North Carolina's first art museum, The Mint has grown into a leading cultural institution.

"The arts in general are so important, from Broadway to local stages," said Rodriguez. "Cultural education is hard to come by in schools, and that's where institutions like The Mint Museum play a crucial role for our communities."

Since 2019, he has served on the Mint Museum Craft and Design Collections Board, where he helps identify diverse, up-and-coming artists and organizes fundraising events.

"One of the coolest things they do is bus in students from low-income families throughout the year," said Rodriguez. "It's about creating equal opportunities for cultural experiences. Many of these children might never have the chance to visit a museum otherwise. The way we bridge gaps in the community is truly awesome."

Our support has enabled The Mint Museum to receive several grants, further enhancing its community programs.



## OTHER GRANTS INSPIRING ARTISTIC EXPRESSION

**Art League of  
Cheatham County**  
*Ashland City, NC*

NOMINATED BY: Shawn Rider

**The Musical Dramatic  
Arts Foundation Inc.**  
*Atlanta, GA*

NOMINATED BY: Bryan Rafie

# Housing Strategies

**We believe every person who dreams of homeownership should reach that goal. We want to use our skills, resources, and financial expertise to help people not just buy a house but make a home.**

Veronica Flores, President of the Miami, Florida market, has been a dedicated supporter of Habitat for Humanity of Greater Miami for more than three decades. The organization's mission: an ecumenical ministry that transforms lives and communities by providing low-income families with affordable home ownership opportunities – aligns perfectly with our passion for community development and financial empowerment.

“For more than 30 years, I have had the opportunity to participate in various build projects. It is a day of fulfillment and joy knowing that we are contributing to the construction of the dream of a forever home for a deserving family. Providing security and stability in their living accommodations is the foundation to achieving more success in school and work,” said Flores.

In April 2024, Flores led a team of ten of our bankers in a remarkable day of service, completing priming and two coats of paint for the entire interior of a three-bedroom, two-bathroom home in just one day working alongside the future homeowner.

In addition to the Foundation, we have been a long-time supporter of Habitat for Humanity. Along with organizing build days, we have contributed to events like “Hard Hats and High Heels,” which benefits the organization.



## **OTHER GRANTS PUTTING PEOPLE ON THE PATH TO HOMEOWNERSHIP**

### **Habitat for Humanity of Morgan County**

*Decatur, AL*

NOMINATED BY: **Claudia Compton**

### **Habitat for Humanity of Horry County**

*Myrtle Beach, SC*

NOMINATED BY: **Mark Smaizys**



# Youth Development

We believe every child deserves the best support they can get, as early as they can get it. We support programs that help our children, because when we strengthen young lives, we strengthen our future.

Stephanie Light, Regional Banking Manager, embodies the company's mission of strengthening young lives through her dedicated involvement with Junior Achievement of Middle Tennessee.

Junior Achievement (JA) of Middle Tennessee, a nonprofit organization, aims to inspire and prepare young people for success through proven lessons in financial literacy, work readiness, and entrepreneurship. Research shows that JA alumni are more likely to achieve higher education, manage money confidently, and start businesses as adults.

Light's journey with JA began in 2016 when her two sons participated in JA BizTown, a program simulating real-world business operations for children. Inspired by this experience, she started volunteering to teach 5th graders essential money management skills and the importance of local economies.

As a passionate advocate for early financial education, Light has expanded her efforts by encouraging fellow bankers to get involved in schools with the greatest need.

Light's favorite aspect of volunteering is witnessing the excitement on children's faces and hearing about their aspirations. She recalls a young girl who drew a bank, expressing her desire to work in finance like Light herself.



## OTHER GRANTS PREPARING FUTURE LEADERS FOR SUCCESS

**Appalachian  
Children's Center**  
*Ellijay, GA*

NOMINATED BY: Amber  
Davenport & Darren West

**YMCA of the Shoals**  
*Florence, AL*

NOMINATED BY: Andy Mann

# Community Impact - WNC

**In the wake of Hurricane Helene's devastating sweep through Western North Carolina, a story of resilience and community spirit emerged from our employees.**

Our response to Hurricane Helene in Western North Carolina came from multiple fronts including immediate financial support through the Foundation and the unwavering dedication of our employees on the ground.

The United Community Bank Foundation swiftly pledged \$350,000 in grants to nonprofits, including Samaritan's Purse, the American Red Cross, and the Community Foundation of Western North Carolina Emergency and Disaster Response Fund.

These funds targeted communities hit hardest by Hurricane Helene, including Brevard, Spruce Pine, Burnsville, Bakersville, Hendersonville, Newland, Blowing Rock, Cashiers, Etowah and Waynesville.

While the Foundation provided financial backing, our employees demonstrated extraordinary commitment to their communities. Many came to work despite facing personal losses, leaving behind flooded homes and damaged vehicles.

"Our employees are legendary – they put the legend in legendary," says John Goins, Western North Carolina Regional President. "They overcame life and death situations and still wanted to be at work to help their communities."

The employees' response shaped our swift action. "They led us down this path," Goins says. "They were saying 'we have to help our customers', and everyone put someone else before themselves."

For Goins, this shows a lesson about community service: "Someone has to find the need and fill it. We cannot do it alone, but when people come together, we can help those in need."





# Good Days



# 5 Good Days

Selected because of their importance to United employees, the Good Days are honored by the Foundation with donations made in each state of the United footprint.

The organizations that receive donations are typically tied to a particular cause related to the Good Day. United employees are also encouraged to volunteer on each Good Day through activities coordinated by the Together for Good Council.

**Martin Luther King Jr. Day (January 15)**

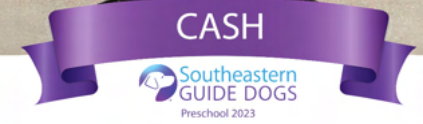
**Teach Children to Save Day (April 28)**

**National Day of Service (September 11)**

**World Animal Day (October 4)**

**Veterans Day (November 11)**





In honor of World Animal Day, the Foundation sponsored a therapy dog through Southeastern Guide Dogs and fondly named him "Cash." United employees got the chance to vote on the name.



"Good Days are important to me because I get to see us live up to our name – community! When we strengthen and give back to our local communities, we demonstrate what it means to go the extra mile for our neighbors."

**Kristy G Hunter**  
*Branch Manager, Together for Good Council Member Tuscaloosa, AL*



"United Community is more than just a bank, we are a community building organization at heart. Many employees at United, including myself at Navitas, are proud to work for a company that truly cares about our communities."

**Zak Gragg,**  
*Sr. Program Manager – UCBI Equipment Finance Division, Navitas Credit Corp.*



# Together For Good Council

The Together for Good Council is a volunteer group of employees who help advance United Community Bank's social impact programs.

Across the footprint, our teams consistently give of their time and heart to support their communities, and this council aims to amplify the good work being done and ensure that we stay true to serving our local communities as we grow.





# Our Mission



## Improve the financial health of the local communities we serve.



Scan here to learn more about the United Community Bank Foundation and its work in the community or visit [ucbi.com/united-in-our-communities](https://ucbi.com/united-in-our-communities)







United  
Community  
Bank  
Foundation

2024 Community Impact