



February 26, 2025

«Prmy_Cust_Name_Line»
«Prmy_Cust_Name_Line2»
«Prmy_Cust_Address_Line_1»
«Prmy_Cust_Address_Line_3», «Prmy_Cust_Address_Line_4» «Prmy_Cust_Address_Line_5»

Welcome to United's Business Edge

We are excited to welcome you to United Bankshares and are truly grateful for the opportunity to continue to serve you. **On March 22, 2025, The Piedmont Bank will fully transition to United Bank and will be known as and will do business as United Bankshares.**

The information within ensures you are informed of the changes that will take place as Piedmont Bank's Business Online Banking converts to United's ***Business Edge***. We believe you will find ***Business Edge*** to be an excellent tool for managing your company's finances, which includes the following features:

- Images of checks, deposit tickets and deposited items
- Numerous informational, transactional and anti-fraud alerts
- Integrated Positive Pay and ACH Positive Pay (Optional Service)
- Up to 84 months of account transaction history
- Electronic delivery of reports including EDI, ACH Returns and other notices (Optional Service)
- Business mobile banking, including mobile deposit (automatically enabled for the Administrator)

IMPORTANT DATES

- Monday, March 10** United's ***Business Edge*** will be available for login. We strongly recommend that you log in, validate account access, define user entitlements and become familiar with ***Business Edge*** before transitioning to United Bank. Please refer to the "Getting Started" section for more details.
- Beginning the week of March 10, United will host a series of informational webinars to demonstrate the features and functions of ***Business Edge***. Please refer to page 4 of this letter for more details.
- Thursday, March 20** The Preview Period for United's ***Business Edge*** will be available until 3:00 p.m.
- Friday, March 21** Piedmont Business Online Banking will be available until 5:00 p.m.
- Monday, March 24** Beginning at 9:00 a.m., you will be able to access your live account information through United's ***Business Edge***. Should you need any assistance, please contact United Bank Treasury Management Operations at 800.615.0112, Option 2, or TreasuryManagement@BankWithUnited.com.

GETTING STARTED

Your Piedmont Business Online Banking will automatically be converted to United's ***Business Edge***. The Administrator must complete a few critical tasks to enable user access to the new system.

PREVIEW PERIOD

Business Edge will be available for login beginning March 10, at which time you will be able to define user entitlements. The preview period will not contain account balances and transaction history but will enable you to preview the system and make changes to user entitlements and funds transfer templates, including ACH and wire templates.



During this time, it is critical to ensure the phone numbers (text/voice) of all users are accurate. **Upon each user's first log in, starting March 10, United will send a one-time security code** to the phone number on record. If that information is not provided, or is inaccurate, users will be unable to sign into **Business Edge**.

NEW URL

The link you use to log in will change. You will need to access online banking from our homepage at **BankWithUnited.com**. In the Secure Sign-In Box, select **Business**, enter your **Company ID Number**, enter your **User ID** and click **Sign-In**. You may add this link to the favorites in your internet browser.

USER ID AND TEMPORARY PASSWORD FOR FIRST LOGIN

Your current User ID will remain the same, however, the User ID for **Business Edge** is alphanumeric only and will exclude spaces and special characters such as commas, underscores, and periods. If your User ID currently contains spaces and/or special characters, they will be removed. **The temporary password for your first login will be "United1" plus the first three letters of your User ID, lower case.** For example, if the User ID is "JCUSTOMER", the temporary password will be **United1jcu**. **A seven-digit Company ID number, which is also required at login, will be mailed (and e-mailed) to you in March.**

SECURITY TOKENS

For Customers currently using security tokens, please note that **your existing tokens will no longer work**. United utilizes a one-time security code sent to you via phone call or text message to verify all ACH and wire transmissions. For customers wishing to continue using tokens, please contact United Bank Treasury Management Operations at 800.615.0112, Option 2, or TreasuryManagement@BankWithUnited.com.

USER SET UP

Administrators create, modify, and delete users. **While all current users will automatically move to Business Edge, the Administrator will be required to define each user's entitlements within the system prior to March 24.**

USER GUIDES

A Getting Started reference guide for **Business Edge** can be found at **BankWithUnited.com/BeB-ORG**. There, you will also have access to an Administration Reference Guide to assist you with adding, modifying, and deleting users and their access to your company's accounts along with several other helpful quick reference guides for commonly used features.

ADDITIONAL INFORMATION

TRANSACTION HISTORY

Transaction history from January 1, 2025 will be available on United **Business Edge**. Balances for loan and certificate of deposit accounts will be available March 25. **It is recommended to save account activity prior to March 24. Use Piedmont Business Online Banking to export or print your account transaction history.**

CHANGES AFTER FEBRUARY 20

Some changes that you make within Piedmont's Business Online Banking after February 20 will not be reflected in **Business Edge**, including modifications to user entitlements along with ACH and wire transfer templates. However, you will be able to make these changes in **Business Edge** beginning on March 10 during the Preview Period.

eSTATEMENTS

Customers currently enrolled in eStatements within Piedmont Bank Business Online Banking will need to re-enroll for eStatements within **Business Edge** and will have access to 24 months of previous eStatements.

BILL PAY

Business Bill Pay on Piedmont Bank Business Online Banking will be discontinued on March 21. Customers currently using the bill pay feature will automatically be set up for **Business Edge** bill pay. Your payees, scheduled and recurring payments, and 12 months of bill pay history will be transferred. However, United does not support person-to-person (P2P) or email payments, so those will not convert. Additionally, eBills must be re-established after March 24. Please cancel any eBills through Piedmont Online Banking by March 17. Please note: You may notice a change in the method bill payments are funded. United will verify that your account contains sufficient funds before processing your payment. **For electronic payments, the funds will be debited from your account the day the payment is sent. Bills paid by check (non-electronic payments) are made with a substitute check from your account. The funds will be debited from your account when the check is scheduled to be sent.**

QUICKBOOKS

Piedmont customers will have to disconnect from the Piedmont Bank at QuickBooks and connect to United Bank effective March 24. We recommend that you save any QuickBooks data you may need. Information for QuickBooks users can be found on United Bank's website at www.BankWithUnited/Piedmont.

FUNDS TRANSFERS

Scheduled internal funds transfers will not be converted. This includes future-dated and scheduled internal transfers that you have initiated with Piedmont Business Online Banking. Please print your scheduled and future-dated internal transfers so that you can re-enter these in **Business Edge** during the Preview Period.

ACH

Customers currently using the ACH feature will retain the ability to originate ACH transfers on **Business Edge** and 12 months of your existing ACH file templates will carry over. **The last day Piedmont Bank customers will be able to originate an ACH file in Online Banking is March 20. Please do not submit ACH batches with an effective date later than March 21.** Future-dated and recurring ACH files effective after March 21 will not be converted **and must be re-scheduled beginning March 24 using Business Edge.** **United Bank conducts all ACH and wire transactions under Dual Control within Business Edge.** This means one User initiates the transaction and a second User approves and transmits it. United Bank does not perform callbacks on transactions initiated via Business Edge but will authenticate all ACH and wire transfer submissions using a one-time security code sent to you via phone or text message.

WIRE TRANSFER

Customers currently using the wire transfer feature will retain the ability to originate wire transfers within **Business Edge** and your existing wire templates will carry over. All wire requests submitted via **Business Edge** prior to 5:00pm will be processed that day. Please note: United requires a full beneficiary address for all wires initiated through **Business Edge**. Please update your wire templates to include this information. **Business Edge** will verify all wire transfer submissions using a one-time security code sent to you via phone or text message. Please be aware that United does not support LeapFile.

In addition to initiating wires through **Business Edge**, United also offers other convenient ways to initiate your wire transfers via phone or fax wire services. This option requires you to complete the Treasury Management Master Services Agreement and a Wire Transfer Authorization Form. Each initiator/approver will receive a PIN upon enrollment. The user will be required to provide the PIN each time a phone or faxed wire is initiated and/or approved. United strongly recommends that customers sign up for phone and fax wire services in addition to wire origination via **Business Edge**.

ELECTRONIC DATA INTERCHANGE (EDI)

Clients that currently receive EDI Reports must contact United Bank's Treasury Management Department during the Preview Period if you wish to continue receiving them. United can deliver EDI Reports via **Business Edge** under the Reports tab or via secure e-mail. Please contact United Bank Treasury Management Operations at 800.615.0112, Option 2, or TreasuryManagement@BankWithUnited.com if you wish to continue receiving EDI Reports.

OTHER BUSINESS SERVICES

REMOTE DEPOSIT CAPTURE

On March 24, Piedmont Bank Remote Deposit will become United Remote Deposit Capture. You may continue to use the same scanning equipment with the same login information you currently use.

United will be converting Piedmont Bank Remote Deposit customers to an improved Remote Deposit Platform. A separate mailing will be sent in the coming days containing detailed information. If you have any questions, please contact United Bank Treasury Management Operations at 800.615.0112, Option 2, or treasurymanagement@bankwithunited.com.

BUSINESS EDGE WEBINARS

To ensure a smooth transition, United will be hosting several webinars to introduce *Business Edge* and highlight the various features and functionality available. These informative sessions will include demonstrations and a walk-through of all key areas of the system, including company administration, reporting and funds transfers.

You do not need to register for the webinars. Simply Choose the session that best fits your schedule and join via the access information found on page 4. Each session will be the same and last about one hour with additional time available for questions. If you have multiple users at your company, we request that you share a line so that we may ensure access to as many clients as possible.

To join your preferred webinar session, visit BankWithUnited.com/Piedmont-business. Specific date and times are as follows:

Date	Time
Monday, March 10	10:00 a.m.
Tuesday, March 18	3:00 p.m.
Tuesday, March 25	10:00 a.m.

NEXT STEPS

You will receive additional information, including your new Company ID, in a few weeks. Watch for important dates on the Piedmont Bank Business Online Banking login page. You can access user guides for *Business Edge* at BankWithUnited.com/BeB-ORG.

For your convenience, United offers a business mobile app, *Bank With United Business*. The app is available for download on the App Store and Google Play and is free with your United business checking or savings account.

Thank you for the opportunity to assist with transitioning your account to United. We value your relationship and look forward to continuing to assist you with your financial needs.

Sincerely,



Scot A. Harlow
Senior Vice President