



Frequently Asked Questions

United Security Bank is now Ameris Bank, and we are excited and proud to welcome you to our banking family. Ameris Bank takes pride in serving customers who are both our neighbors and our friends, and we look forward to continuing our banking relationship with you.

On November 7, 2009, the former United Security Bank in Sparta, Georgia opened as Ameris Bank. During this time of transition, we would like to assure you that your United Security Bank accounts remain safe and secure, and we are committed to ensuring that this transition is easy and hassle free for you.

BELOW ARE THE ANSWERS TO SOME QUESTIONS YOU MIGHT HAVE:

Q: Is my money safe?

A: Yes, your money is safe and secure. Ameris Bank assumed all United Security Bank deposits; therefore, no customers of United Security Bank will lose their deposits. Additionally, your deposits that are now with Ameris Bank are insured by the FDIC, and each depositor is insured up to \$250,000 established by law.

A: Can I access my money and are my accounts affected?

Q: Yes, you can access your money and continue banking as you normally do at the Ameris Bank – Sparta Location. You can access your money by writing a check, using your ATM or debit card, or utilizing online banking. Checks drawn on United Security Bank will continue to be processed and loan customers should continue to make payments as scheduled.

Q: Will I be able to bank in Sparta at the 9031 E. Broad Street location?

A: Yes, please continue to bank as normal. As of November 7, 2009, the Sparta office is a branch of Ameris Bank and will be open and serving customers during the bank's normal business hours.

Q: Can I continue to use my United Security Bank checks and Debit/ATM card?

A: Yes, please continue to use your United Security Bank checks and Debit/ATM card. Once the transition to Ameris Bank is complete, you will receive a new Ameris Bank Debit Card and checks.

Q: Can I use Online Banking?

A: Yes, you can use Online Banking by visiting unitedsecuritybank.org.

Q: What will happen to my direct deposits?

A: Your direct deposits will still process as usual. If you should have any questions about your direct deposits, or if you would like to make any changes, please contact a Personal Banker at the Ameris Bank – Sparta Location.

Q: Where do I make my loan payments?

A: Please continue to make your payments as you have previously agreed, and utilize the same payment address information. You can also continue to make payments at the Ameris Bank – Sparta Location. All checks should be made payable to Ameris Bank.

Q: As a former United Security Bank customer and now an Ameris Bank customer, can I use other Ameris Bank locations?

A: Unfortunately, you can not use other Ameris Bank locations at this time. You will be notified once the transition of records from United Security Bank to Ameris Bank is complete, and you will then be able to bank at other Ameris Bank locations. Until this time, please continue to conduct business as you have done in the past at the former United Security Bank in Sparta.

Q: I still have a lot of questions – who should I contact?

A: Please contact one of our bankers at the Ameris Bank – Sparta Location by calling 706.444.6572 or by visiting the branch at 9031 E. Broad Street.

Q: How do I learn more about Ameris Bank?

A: You can learn more about Ameris Bank by visiting amerisbank.com.