



Questions: Claiming My Deposits

Q: Why did I receive more than one notification letter?

A: Ameris Bank is required by the FDIC to send a notification letter to the address indicated on each differently titled or named account. You received more than one letter because the names on your accounts did not match exactly. When the names on various accounts are an exact match, only one notification letter is mailed.

Q: I received a letter from Ameris Bank stating that because United Security Bank was acquired, I have 18 months to claim my deposits or they will be sent to the FDIC. What are the various ways I can claim my deposits?

A: You can claim your deposits by:

- (a)** Making a deposit to or withdrawal from your account(s). This includes writing a check on any account or having an automated direct deposit credited to or an automated withdrawal debited from any account;
- (b)** Executing a new signature card on your account(s), entering into a new deposit agreement with the New Institution, changing the ownership on your account(s), or renegotiating the terms of a certificate of deposit account;
- (c)** Providing Ameris Bank with a completed change of address form;
- (d)** Writing to Ameris Bank with notification that you wish to keep your account(s) active. You can complete the Deposit Claim Form found on the left side of this screen and return it to Ameris Bank as written notification.

Note: If you have more than one deposit account, your action in claiming your deposit for one account will automatically claim your deposits for all of your other accounts.

Q: Have I claimed my deposits if I have used my ATM/Debit Card or written a check?

A: Yes, by using your ATM/Debit Card or by writing a check on or after November 9, 2009, you have claimed your deposits.

Q: Have I claimed my deposits if I utilized Online Bill Pay?

A: Yes, by using Online Bill Pay to pay a bill on or after November 9, 2009, you claimed your deposits because withdrew money from your account. If you transfer money between two accounts, you would have claimed your deposits.

Q: Have I claimed my deposits if I checked my balances by accessing Internet Banking?

A: No, because you did not do anything or perform a transfer; therefore, you have not claimed your deposits.

Q: Have I claimed my CD deposit if I let the CD automatically roll-over at maturity?

A: No, because the CD was automatically renewed by the bank; therefore, no action was taken on your part.

Q: Will Ameris Bank provide confirmation that accounts have been claimed?

A: No, Ameris bank will not send communication confirming that accounts have been claimed. However, you can fill out the Deposit Claim Form found on the left side of this screen and return it to Ameris Bank as written notification. Prior to mailing this form to Ameris Bank, please make a copy for your records. You can also keep a Bank Statement mailed after November 9, 2009 indicating that a withdrawal or deposit has been made from each account.

Please note: To positively ensure that your deposits have been claimed, fill out the Deposit Claim Form and return it to Ameris Bank as written notification.

Please mail all written communication to:

Ameris Bank
Attn: Deposit Claims
9031 E. Broad Street
Sparta, GA 31087