

Name
Address 1
Address 2
City, State, Zip

January 17, 2019

IMPORTANT INFORMATION FOR ONLINE AND MOBILE BANKING CUSTOMERS

As part of the United Bank transition to WesBanco, we are pleased to provide you with information and details regarding the conversion of Online and Mobile Banking services.

Online Banking

On Friday, February 08, 2019, at 5:00 PM, you will no longer be able to access your current United Bank Online Banking profile. **There will be an interruption in Online Banking services beginning on February 08, 2019, at 5:00 PM until February 11, 2019, at 8:00 AM as we work to finalize our system conversion.**

Beginning at 8:00 AM on Monday, February 11, 2019, you may access your account information at **wesbanco.com**. For your initial login, please use the information below to access the system for the first time.

Access ID: Your current United Bank Login ID *in all lowercase*

Temporary Passcode: Your current United Bank Login ID *in all lowercase* + the last 4 digits of your Social Security number (or the last 4 digits of your company's Tax ID number)

Following this initial login, you will be prompted to establish a new Passcode and create new security questions.

Bill Pay

WesBanco will make every effort to convert your existing Bill Pay payee information from United Bank Bill Pay to our Bill Pay service. However, some payees will not convert and you may need to reestablish them manually before making a payment through WesBanco Bill Pay. After logging in, please take a moment to review your payee list and confirm that your payee information converted appropriately.

Any changes that you make through the United Bank Bill Pay service after February 04, 2019, will not convert and will require you to reestablish these changes in WesBanco Bill Pay. Any payment established in the United Bank system prior to February 04, 2019, and scheduled for no later than February 08, 2019 will be processed. Any payments scheduled for after February 08, 2019, will need to be rescheduled in WesBanco Bill Pay. We recommend saving or printing your United Bank Bill Pay payees, history and/or recurring payments prior to February 08, 2019, so that you can validate that all payees and payments are properly set up through WesBanco Bill Pay.

(Over)

Online Account Transfers

WesBanco **will not** be able to convert your currently scheduled United Bank online transfers. Prior to February 08, 2019, we recommend that you print or save any already established recurring transfers through United Bank Online Banking. You can then reestablish these transfers through WesBanco's Online Banking.

Person-to-Person Payments

WesBanco offers an easy to use person-to-person payment service called Pay Someone. Your existing United Bank Pay-a-Person and/or Person-to-Person profile will be unavailable starting **at 5:00 PM, February 08, 2019. Payments scheduled for anytime after February 08, 2019, will not be sent to the payee.**

eStatements and Online Account History

If you receive eStatements today through United Bank Online Banking, you will continue to receive eStatements through WesBanco's Online Banking.

All history of account activity, transfers, check images, and eStatements **will not** be converted from United Bank Online Banking to WesBanco Online Banking. If you should need any of this history for your records, **please save or print all desired history before 5:00 PM on February 08, 2019.**

If you currently export history into a financial program such as Quicken, QuickBooks, or Microsoft Money, we recommend you export all desired history prior to 5:00 PM on February 08, 2019. For detailed instructions on how to prepare for the Quicken and Quickbooks conversion please visit wesbanco.com/United-WesBanco

Mobile Banking

Beginning at 5:00 PM February 08, 2019, United Bank Mobile Banking will become unavailable. WesBanco offers a full service Mobile Banking App that will be available for you to download and use as of 8:00 AM Monday, February 11, 2019. To begin, you must initially sign into WesBanco Online Banking and establish your new Passcode. After you have created a new Passcode, you can download the WesBanco App and log in by using the Access ID and Passcode also used for Online Banking.

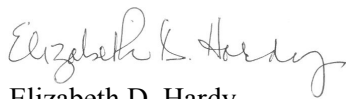
WesBanco offers an App for iPhone, iPad, Android phone and tablet with features to help you manage your account, pay bills, deposit checks, find a location and more!

Account Alerts

If you have established any balance alerts or security notifications as part of your United Bank Online Banking or Bill Pay service, they **will not** convert to WesBanco Online Banking and Bill Pay and will need to be re-established after February 11, 2019.

It is our priority to make this conversion as easy as possible for you. Should you experience any problems with any WesBanco Electronic Banking product or service, simply call our Electronic Banking Department, at 800-905-9043 (M - F, 8:00 AM to midnight, holidays excluded; Sat - Sun, 8:00 AM to 5:00 PM).

Sincerely,



Elizabeth D. Hardy
Senior Vice President
Retail Delivery and Remote Banking