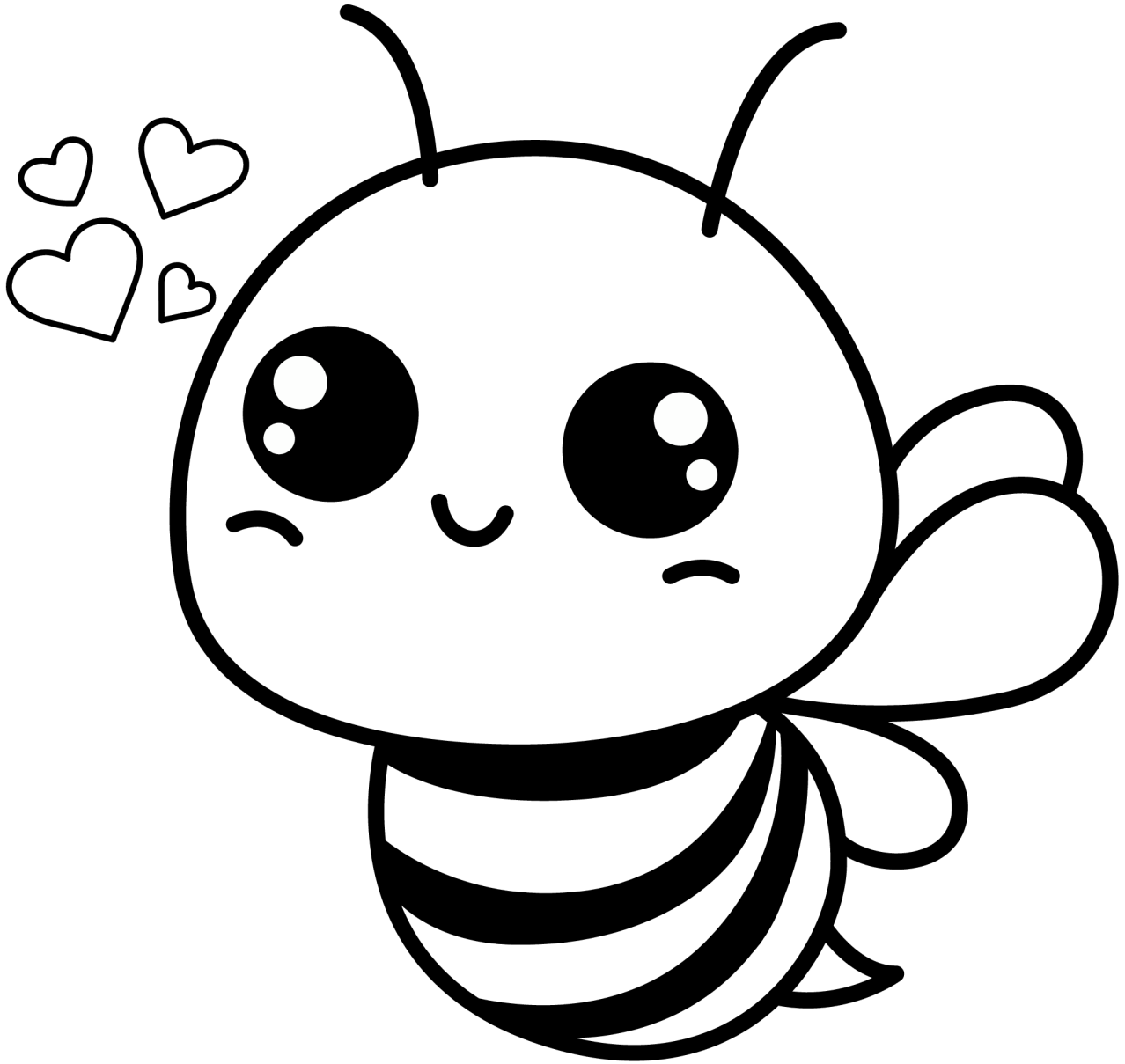


Bee Our Valentine!



United Community Bank
www.unitedcommunitybank.com
Milford | Okoboji | Hartley | Ocheyan | Lake Park

Hours:
M-F Lobby: 9am-4pm
M-F Drive-Up: 8:30am-5pm

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

You're as sweet as honey, Valentine!

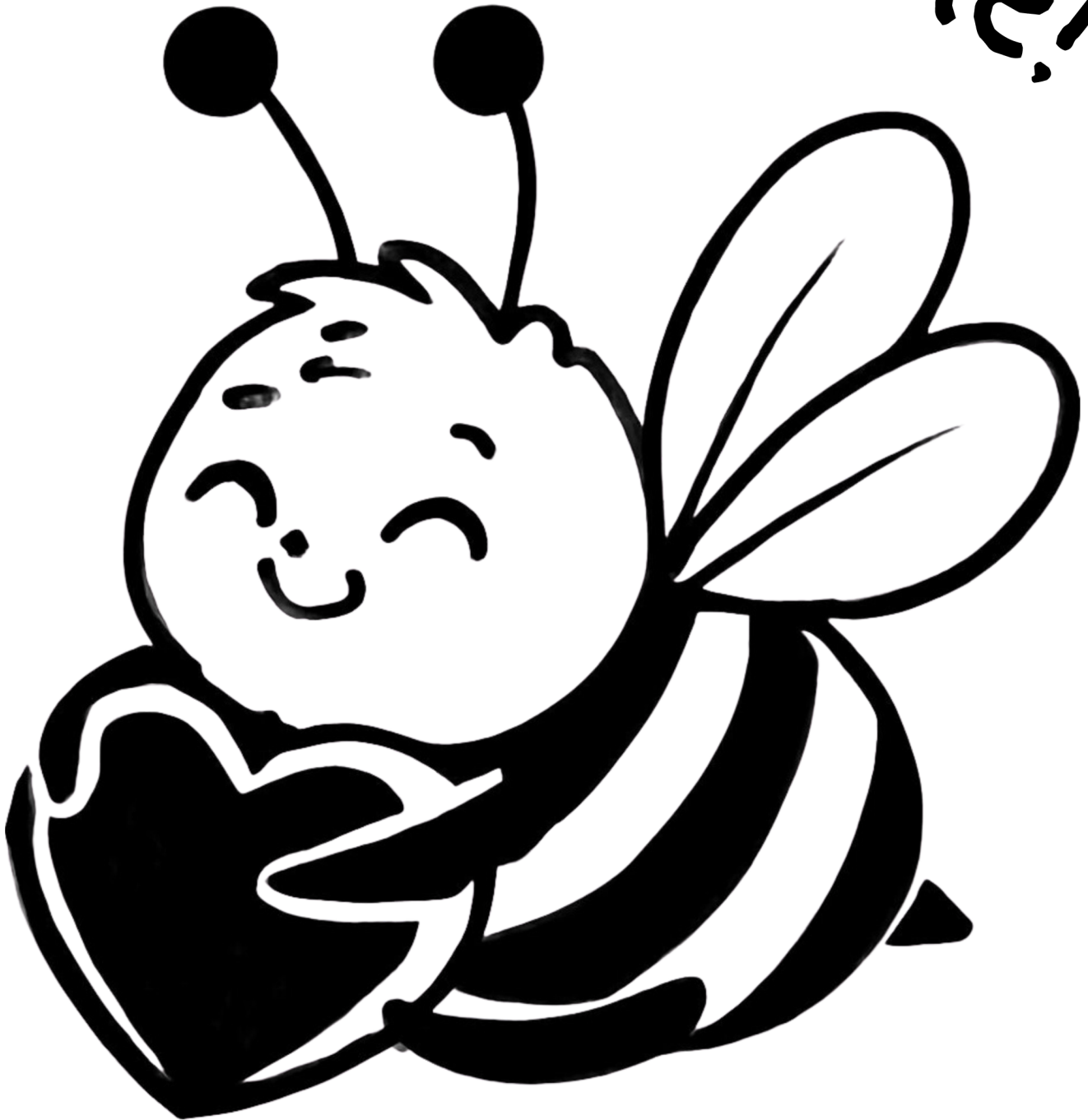


United Community Bank
www.unitedcommunitybank.com
Milford | Okoboji | Hartley | Ocheyan | Lake Park

Hours:
M-F Lobby: 9am-4pm
M-F Drive-Up: 8:30am-5pm

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Bee Mine!



United Community Bank
www.unitedcommunitybank.com
Milford | Okoboji | Hartley | Ocheyedun | Lake Park

Hours:
M-F Lobby: 9am-4pm
M-F Drive-Up: 8:30am-5pm

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government