



AMERIS BANK



**CORPORATE SOCIAL  
RESPONSIBILITY REPORT  
2020**

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# LETTER FROM THE CEO

## DEAR CUSTOMERS, TEAMMATES, SHAREHOLDERS AND COMMUNITY PARTNERS,

Since our founding in 1971, we have always stood for strength and courage, pride and fierce determination. Our founders envisioned a bank for the future – one that doesn't rely on tired banking norms or one-size-fits-all solutions. Rather, they set the foundation for a bank that looks beyond tradition. One that creates solid, innovative solutions, with a focus on building relationships, supporting our neighbors and communities, and building a better tomorrow.



I am proud to share with you our inaugural Corporate Social Responsibility report. Ameris Bank focuses on investing in our strongest asset – our teammates. We continue to be committed to the advancement of our communities, being good stewards of the environment and governing our bank with integrity. I take great pride in this report because it showcases the amazing programs, services and activities we are investing in to support our stakeholders. Throughout this report, you will see examples of our stewardship, accomplishments and partnerships – examples of how we are championing diversity and inclusion; providing wellness and mindfulness resources; advocating for educational equality, health and community growth; and going beyond banking to provide much needed support during the COVID-19 pandemic.

Our teammates are the cornerstone of our success, and our culture is the driver. Creating a diverse team, where everyone feels empowered, supported and included, is imperative. It is the collaboration and sharing of ideas that feeds our industrious spirit and allows us to think creatively, solve problems, find solutions and provide the tools and resources for success. Our teammates freely give their time and talents to support causes and organizations that truly make a lasting impact and create a ripple effect for generations to come. I am proud of our team's volunteerism, leadership with civic organizations and desire to help the underserved and populations in need. It is their passion that has enabled us to collect and donate over 9 million food items and over \$900,000 to food banks within our footprint since our Helping Fight Hunger campaign started in 2010.

Helping to support a more sustainable future is a commitment we take very seriously. We are focusing efforts on financing and supporting more businesses and community partners in their sustainability initiatives. Internally, we are working to identify additional ways Ameris Bank can minimize our energy consumption and reduce paper usage.

This report showcases our forward-thinking actions, philanthropic heart, relationship-driven approach to banking and commitment to developing our teammates. We are building a stronger, more vibrant and sustainable future, together. It is an honor to lead our team, and I thank you for joining us on this journey and for your continued trust in our bank.

Sincerely,

A handwritten signature in black ink, reading "H. Palmer Proctor Jr." The signature is fluid and cursive, with a large initial "H" and "P".

H. Palmer Proctor Jr.

Ameris Bank Chief Executive Officer



# THE AMERIS APPROACH

Everything we do begins with our strength and commitment. We're here to make a difference.

At Ameris Bank ("Ameris"), we reach outside tradition and do what it takes to create solid solutions and meaningful experiences. We are go-getters. We empower. We deliver on promises. We turn dreams into reality. At the end of the day, relationships mean everything to us, and we do what it takes to take care of others.

We're a bank that's here for the long haul, and one that prioritizes our commitment to our customers, communities and colleagues.

## OUR GUIDING PRINCIPLES

### OUR MISSION

Ameris Bank will be a major financial service provider through empowered employees creating a positive community impact and delivering a competitive shareholder return.

### OUR VISION

Ameris Bank will be a high-performing community bank providing an exceptional customer experience with well-trained, empowered employees.

### OUR PURPOSE

To bring financial peace of mind to our communities, one person at a time.

### OUR EXPERIENCE EXPECTATIONS

Attention, Understanding, Personal

### OUR VALUES

Integrity, Equal Dignity, Teamwork, Honesty, High Standards





## OUR PRIORITIES

**A Team of Talent.** Our strength is found in our culture and in our teammates. Our company is made up of energetic, dynamic team players and problem-solvers who are committed to going the extra mile. Helping our teammates achieve their personal and professional goals is a top priority. We are disciplined, yet flexible, entrepreneurial and innovative, and have a true dedication to customer and team member experiences.

**Diversity & Inclusion.** We are committed to empowering our people, diversifying our team, creating equal opportunities and building inclusion throughout our organization. We listen, share ideas, respect differences and work toward common goals, together.

**Giving and Volunteering.** We are not just a bank; we're neighbors and community advocates. Our teammates have passion and show up in both good and challenging times. We proudly support efforts to improve educational equality and the health and wellbeing of those in our communities. Giving our time, talents and resources is a privilege and an honor.

**Technological and Sustainable Advancements.** The world is constantly changing and so are banking preferences. We are committed to continuously improving our technology so that our customers can bank when and where they prefer. Providing electronic banking services and advancing our digital environment enhances our customers' experiences and helps to advance a more sustainable future.

**High Performance.** We ensure everything we do is of the highest quality. Our high performance is fueled by our expert, energized board of directors, executive team and teammates. We know that banking isn't one size fits all. This is why we are driven to understand our customers' objectives so that we can provide meaningful and appropriate solutions. We will scrap convention to get things done, and we will never cut corners.

# AMERIS: 2020 AT A GLANCE



**\$1.5 Million** Donated to Philanthropic and Civic Organizations  
And more than \$5.5 million since 2010



**\$88,762** Donated through Ameris Bank School Spirit Program  
And more than \$498,000 donated since program started in 2014



**\$2 Million** Donated to 19 Rural Hospitals  
Since 2018, more than \$6 million to rural Georgia hospitals



AMERIS BANK  
**HELPING FIGHT  
HUNGER**

**198,361** Items Donated to Local Food Pantries

**More than 9 million** food items have  
been collected and **\$900,000** donated since 2010.



**1,110+**  
Volunteer Hours



**84**  
CRA Qualified  
Volunteer Initiatives



## **VOLUNTEER OF THE YEAR**

### **Kim McMichael**

Branch Manager | Monticello, GA

Since 2017, Kim has served with the Jasper County Community Food Bank as both a board member and treasurer, and she has worked with Mercy, Love & Joy (ML&J) organizing sponsors for shopping for children in need.

"It is my honor and privilege to serve and give back. I am humbled by this recognition, but truly in awe of the life-changing impact our Food Bank and ML&J have on families and children in our community. I am grateful to play a part."



## **VOLUNTEER OF THE YEAR RUNNER UP**

### **Alicia Rhodes**

**Assistant Branch Manager  
Blountstown, FL**

An on-call volunteer firefighter and first responder, Alicia has also served on the Mossy Pond Volunteer Fire Fighter Board since 2018 and at two various times served as the temporary, acting Secretary.



## **VOLUNTEER OF THE YEAR RUNNER UP**

### **Sarah Lippert**

**Branch Manager  
Richmond Hill, GA**

A founding member and board member of the Kiwanis Club of Richmond Hill, Sarah is also active in the Rotary Club, Chamber of Commerce and United Way serving in various leadership and Board capacities. She is also a certified parent volunteer with Bryan County Schools.



Estimated  
**985\***  
trees saved annually due to more than  
**148,000**  
customers on e-statements

More than  
**708,000**  
pounds of paper shredded  
and recycled



Financed Homeownership for  
**30,033**  
borrowers

Funded  
**\$1.5 billion**  
for low-to-moderate income  
buyers in 2020

Funded  
**8,002**  
loans for first-time homebuyers

Funded  
**6,385 loans**  
totaling more than  
**\$1.7 billion**  
through VA, FHA or USDA  
Programs

Funded  
**1,390 loans**  
totaling more than  
**\$250 million**  
with Down Payment Assistance  
Programs

Funded  
**30 loans**  
totaling more than  
**\$4.9 million**  
with the Ameris Dream Down  
Payment Assistance Program

## AMERIS WORKFORCE:



**69%** Women

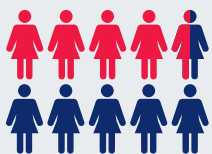


**31%** Men

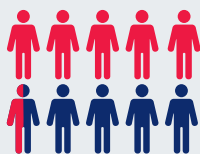


**30%** Minorities

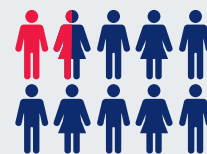
## AMERIS LEADERSHIP:



**45%** Women



**55%** Men



**15%** Minorities

\*Ameris Bank estimates there to be 8,211,017 pages associated with the 148,007 e-statements. According to conserveatree.org, one tree makes 16.67 reams of copy paper or 8,333.33 sheets.

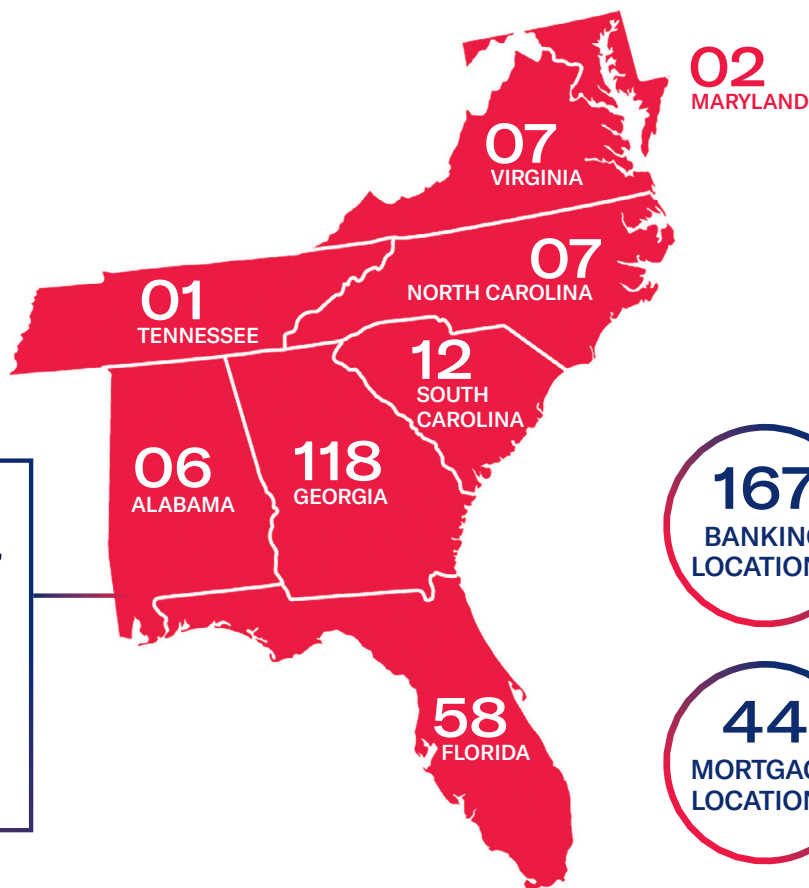


# AMERIS'S SIZE AND SCOPE



Ameris's mortgage division conducts retail mortgage lending in all U.S. states except NV, NY and OK. Ameris's wholesale mortgage lending occurs in all U.S. states except AK, MA, NJ and NY. Our government guaranteed lending and premium finance divisions conduct business in all states across the continental United States.

As of December 31, 2020



## AWARDS OF EXCELLENCE



# INVESTING IN OUR TEAMMATES

## PEOPLE FIRST

Our teammates are our greatest strength. We take pride in listening to our teammates, welcoming unique perspectives, supporting personal and professional growth and developing natural strengths.

### Employee Engagement Surveys


Annually, Ameris administers an employee engagement survey to gather meaningful insights and data. We use this information to build on our strong culture and to continue to improve employee satisfaction. The input obtained from our 2019 employee survey helped us to execute on initiatives such as the Ameris Bank Foundation, leadership training, and diversity and inclusion initiatives. 2020 survey insights supported the redesign of our intranet, the formation of Employee Resource Groups and the launch of additional leadership development programs.


Insights from the 2020 Ameris employee engagement survey include:

 **68%** Response Rate

 **92%** of teammates feel they can make a difference in the success of our company.

 **96%** have a clear understanding of what is expected of them in their position.

 **91%** feel respected and included by their manager.

 **91%** felt supported by their manager during the pandemic.

 **91%** feel as though their supervisor demonstrates a commitment to and supports diversity.

## Employee Communication

Effective and frequent communication is critical to advancing our culture and addressing teammate needs.

- **Ameris Now**, a weekly e-newsletter, is sent to all teammates providing access to company news, alerts, updates and education.
- **In the Know**, a monthly learning and development e-newsletter, is sent to all teammates with insight into educational opportunities, programs and thought leadership.
- **Executive Announcements** are frequent email communications that share recorded messages and written announcements communicating strategy, leadership and significant company news.
- **Pandemic Bulletins**, sent weekly during the spring and summer of 2020 and then as needed, sharing compassion, information on workplace changes and requirements and the Paycheck Protection Program (PPP).

Strategic plans for a complete redesign of our company's intranet were confirmed in 2020, with the new intranet planned to launch in the summer of 2021. The new intranet will create greater transparency, elevate company pride, strengthen our company's culture and drive productivity. It will better inform and connect teammates from across our company, as it will be the central hub for all communication and the go-to channel for company news, highlights, updates, directories and general information.



## SUPPORT AND WELLNESS

At Ameris, providing our teammates with meaningful, competitive and supportive benefits to care for their life and family is a top priority. We're proud to offer a comprehensive benefits package that includes medical, dental, vision and life insurance, paid time off, 401(k) profit sharing plan and an employee stock purchase plan.

Ameris offers a variety of health insurance options, including an HRA plan that is paired with a Health Reimbursement Arrangement (HRA) that is funded by Ameris and an HSA plan that is paired with a Health Savings Account (HSA) that is partially funded by Ameris. Additionally, all team members are eligible to enroll in a Dependent Care FSA to help pay for the care of children or disabled family members.

Our 401(k) plan matches 50% of each employee's elective deferral amount, up to the first 6% of the contribution. All teammates over the age of 18 are eligible to participate and benefit from our employer match. Teammates can begin contributing to their 401(k) with no waiting period.

### Healthy Lifestyles

**Ameris Bank's Premium Incentive Program** encourages teammates to live healthier lifestyles and participate in proactive healthcare. Those who meet the program's requirements are eligible to receive a \$600 annual premium reduction.

**Simply Engaged** is an innovative incentive program that supports teammates and their covered spouse in meeting their personal health and wellness goals. Participants learn how to make more informed health care decisions, create a personalized action plan and complete specific health actions - all while being rewarded along the way. Enrolled teammates and spouses can earn up to \$200 per year for healthy behaviors.

**Real Appeal** is a digital weight loss program focused on making small changes to help teammates live a healthier life. The program is available at no additional cost to eligible members as part of their health plan through Ameris and includes personalized transformation coaching, 24/7 online support, a mobile app and a success kit featuring program guides, exercise videos, a digital food scale and more.

**Quit for Life** is a tobacco cessation program that tailors a quitting plan based on the employee's needs. Teammates have access to a Quit Coach for the duration of the program, a Quit Guide, access to the Text2Quit text messaging program, nicotine replacement therapy and more - all designed to help improve confidence and motivation to quit.

**The Maternity Support Program** provides expectant mothers with support before, during and after pregnancy. Those enrolled work with a maternity nurse who's available to answer questions and provide educational information.





## Emotional and Mental Wellbeing

Ameris's benefits provide access to a network of nearby providers with options for either in-person care or virtual visits at any time, any day. Our behavioral health benefit offers support for:

- Alcohol and drug use recovery
- Depression, anxiety and stress
- Coping with grief and loss
- Relationship difficulties
- Compulsive habits and disorders
- Medication management

## Short-Term Care

In addition to providing teammates with vacation, sick and personal time-off benefits, Ameris offers a short-term leave. This benefit provides income assistance to teammates who are new parents and to those who have planned and unplanned major medical emergencies for their spouse, child or self.

## PERSONAL AND PROFESSIONAL GROWTH

At Ameris, teammates are encouraged to share their goals and dreams. Our leaders develop action plans and provide mentorship to help teammates reach their aspirations. We take pride in offering professional growth opportunities through our robust learning and development initiatives.

### Mentor Ameris

Mentorship at all levels is encouraged throughout our organization, demonstrating our culture of learning and commitment to our teammate development. Mentor Ameris is our bank's formal mentorship program, whereby annually, high potential colleagues are identified as mentees and paired with a selected mentor at Ameris. The program is a nine-month commitment but is designed to encourage a lifelong mentee-mentor relationship.



Since Mentor Ameris began in 2017 and including the 2021 program, **43** formal mentor-mentee relationships have been formed.

## Leadership Development Program

Ameris believes that effective and meaningful leadership development will further elevate our company and support us in continuing to attract and retain top talent. Launched at the end of 2020, our Leadership Development Program is a self-paced three-tiered program available to all teammates. Three tracks of course work are available, specific to leading self, leading others and leading leaders. With a commitment from their supervisor, enrolled teammates embark on a leadership development journey facilitated through a mixture of online learning, webinars, book clubs and in-person development.



In the first three months of 2021, the Leadership Development Program was available, nearly **200** teammates enrolled to participate.

## Career Pathing

The importance of having career development discussions and guidance with teammates is shared and reinforced during manager training sessions. Ameris recognizes these discussions are critical to establishing pathways for career growth. In addition to ongoing development discussions, managers provide documented developmental feedback during annual performance reviews. In 2021, in collaboration with the bank's diversity and inclusion officer, our human resources team is planning to launch a career pathways program to identify and prepare top talent for internal advancement. Ameris is also enhancing its tools to help managers identify top talent and complete succession planning.





## KARLENE GORDON

### SVP, Diversity and Inclusion Officer

A proud immigrant that hails from Jamaica, West Indies, Karlene Gordon is a champion and change agent for diversity initiatives throughout Ameris and the communities we serve. With more than 20 years of human resource experience, Karlene is passionate about developing programs to enhance understanding of diversity and inclusion, and creating a strategy to engage, retain and advance a diverse team of talent. Prior to serving in this role, Karlene was a senior human resources business partner since joining Ameris in 2018. Before joining Ameris, Karlene was a human resources business partner for Live Person and held a variety of human resources roles at the Rockefeller Brothers Fund and HR Dynamics among other businesses. A graduate of Queens College of New York, Karlene holds a bachelor's degree in psychology with a concentration in industrial/organizational psychology.

## DIVERSITY AND INCLUSION

Diversity, equity and inclusion are an integral part of our strategic vision at Ameris. We are committed to creating a fair and inclusive environment for our teammates, customers and communities.

To guide us in our efforts, in 2020, our diversity and inclusion mission was confirmed:

Ameris is committed to fostering an equitable work environment that seeks to ensure fair treatment, equality of opportunity, and fairness in access to information and resources for all teammates. We believe this is only possible in an environment built on respect and equal dignity. Inclusion builds a culture of belonging by actively inviting the contribution and participation of all people.

### Diversity Task Force

Ameris's Diversity Task Force was established in 2020, and is composed of a diverse group of 16 teammates from across our organization who are dedicated to cultivating an environment that supports our bank's strategy to engage, recruit, develop, retain and advance a diverse team of talent, inclusively and equitably. The Diversity Task Force is supported by nine advisory board members, which includes four members of Ameris's executive leadership team.

### Employee Resource Groups (ERG)

Developed in 2020 and launched in early 2021, these voluntary, employee-led groups bring teammates together from across our organization. They offer strong networking opportunities and a forum to discuss, listen and sponsor programs, activities and empowering resources that foster diversity and inclusion. Resource groups include women in banking, LGBTQIA+, veterans, BIPOC (Black, Indigenous and People of Color), multigenerational, caregivers and mindfulness-mental health.

“

Having a diverse team that feels empowered with a true sense of belonging is imperative to our long-term success. This is foundational and allows us to be impactful within our bank and in the communities we serve.

—**Karlene Gordon**  
SVP, Diversity and  
Inclusion Officer

# BUILDING A BETTER COMMUNITY

## HOMEOWNERSHIP

Ameris is honored to make homeownership dreams a reality for 30,033 buyers in 2020. More so, we are proud of our partnerships and proprietary efforts that make homeownership possible for first-time homebuyers, community servants and individuals with low-to-moderate income.



Funded  
**\$1.5 billion**  
for low-to-moderate income  
buyers in 2020



Funded  
**8,002**  
loans for first-time  
homebuyers



Funded  
**6,385 loans**  
totaling more than  
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through VA, FHA or  
USDA Programs



Funded  
**1,390 loans**  
totaling more than  
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Assistance Programs



Funded  
**30 loans**  
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Payment Assistance Program



**Mortgage Banker Jayson Duff** is passionate about making homeownership a reality. In 2020, he originated 108 loans for home financing. One of Jayson's customers, Cameron M., shared, "Absolutely the best team! I was blessed to work with this magnificent team two times and I would definitely [work with them] a third time without hesitation!"



## First-Time Homebuyer and Down Payment Assistance Programs

Ameris partners with many local, state and national entities to offer programs designed for first-time homebuyer assistance. Additionally, Ameris partners with more than 130 local, state and nationwide entities to provide down payment assistance programs for homeownership. For example:

- **The Ameris Dream Loan** is a program created by Ameris for first-time homebuyers who have limited funds for a down payment, which makes financing available for up to 100% of the appraised home value.
- **North Carolina:** Ameris offers the North Carolina First Home Advantage Down Payment program providing eligible first-time homebuyers and veterans up to \$8,000 in down payment assistance.
- **Virginia:** In partnership with the Virginia Housing Development Authority and Federal Home Loan Bank (FHLB), first-time homebuyers who are eligible community heroes such as law enforcement officers, public school educators, firefighters and other first responders, can receive up to \$8,000 in down payment assistance.
- **Certain States:** In partnership with the FHLB, veterans and active-duty military, or their surviving spouse, COVID-related essential workers, and current or retired law enforcement officers, educators, health care workers, firefighters and other first responders, in certain states, may receive up to \$10,000 for a primary residence home purchase.



**North Carolina Mortgage Production Manager Jill Burgess** understands firsthand the positive community impact created by homeownership, which is made possible through first-time homebuyer programs, down-payment assistance and workforce development assistance. Providing home financing for 251 borrowers, 196 of them first-time homebuyers, one of Jill's customers, Lonnie P., said it best, "Although we never met in person, [Jill and her team] were very engaged and personable. I had an awesome experience as a first-time home buyer, now homeowner. Everything was communicated effectively even when I asked the same question worded differently. An absolute pleasure to work with."



"Thank you so very much for all your help with my loan... thank you very much for your patience... and for treating me as a person rather than just a loan. You stand above the rest. Infinitas gracias a Jesse and Elly Esqueda por hacer mi sueo realidad, gracias por su profesionalismo y paciencia. [Infinite thanks to Jesse and Elly Esqueda for making my dream come true, thanks for your professionalism and patience.] My hat's off to you," shares customer Rosa Yenny L., who worked with **Mortgage Banker Jesse Esqueda**. Jesse and team provide education, resources, support and financing to Hispanic-Latino borrowers. In 2020, Jesse originated 158 loans for more than \$32.5 million with 121 of those loans for first-time homebuyers.

## Workforce Development

Ameris helps businesses in their efforts to support their employees' dreams of homeownership. Ameris's partnerships provide down payment assistance for workforce development. For example:

- **Dekalb County, Georgia:** Ameris partners with Dekalb County, Georgia to offer the Workforce Enhancement (WE) DeKalb program. This housing initiative provides an economic incentive for Dekalb County businesses to offer homeownership opportunities to their employees who are current residents of or interested in relocating to Dekalb County. Eligible borrowers may receive a non-repayable grant for down payment and closing costs, equal to 3%-5% of the initial principal balance of the mortgage.
- **Baltimore, Maryland:** Ameris offers the Baltimore Settlement Expense Loan Program, which provides first-time homebuyers with low to moderate income up to \$10,000 to help pay for closing costs.
- **Cobb County, Georgia:** Ameris partners with Cobb County to offer the Housing Authority of Cobb County Down Payment Assistance Program. Through this program, borrowers can receive down payment or closing cost assistance in the form of a non-repayable grant equal to 2%-4% of the initial principal balance on the mortgage. Eligible full-time Cobb County Government employees can receive an additional \$6,000 in down payment assistance grants.



## PHILANTHROPIC ACTIVITY

The needs of our communities are great. Whether it's supporting efforts to improve educational equality, the health and wellbeing of our neighbors or housing affordability, our bank and teammates passionately give our time, talents and resources to improve our communities.



In 2020, more than  
**\$1.5 million**  
donated to philanthropic  
and civic organizations,  
and more than  
**\$5.5 million**  
since 2010.



**1,110+**  
Volunteer Hours



**84**  
CRA Qualified  
Volunteer Initiatives

### Educational Equality

Everyone deserves a quality education, financial literacy and pathways to career success. We are committed to sponsoring life changing educational transformations in our communities, with a focus on our underserved communities. Our goal is to invest in educational development programs that support early learning, mentorship, career and leadership development and financial education.

We partner with likeminded organizations and initiatives such as Boys and Girls Club, Junior Achievement, career exploration nights, mock interviews, financial literacy classes for adults and children, Reader Leaders and class tours.

Additional examples include:

- **Seminole County, Georgia School Lunch Delivery Program.** When children have access to nourishing meals and healthy eating habits, they are more likely to have better grades, test scores, reduced absences and improved memory. Our Donalsonville, Georgia team partnered with this program when it started in March 2020 in response to COVID-19. The team packed school lunches and distributed them to children throughout the community who would normally have access to school breakfast and lunch. Each bag contained seven breakfasts, seven lunches and an assortment of fruits and vegetables.



- **Reading is Succeeding.** Studies show reading strengthens the brain, builds vocabulary, increases empathy and alleviates depression, amongst many other benefits. In partnership with Richmond Hill Elementary School and their Read Across America program, bankers from our Richmond Hill, Georgia office read to several classes throughout the school day. In Conyers, Georgia, Personal Banker Ivar Lazo Baltazar read to children as part of the Conyers Reading Club.
- **Salem Mock Interview Fair, Conyers, Georgia.** When students feel prepared and knowledgeable, they are confident and ready for success. Universal Banker Faisal Mohammed, from our Conyers, Georgia banking team, worked with students to prepare resumes, apply for jobs and practice mock interviews.



Through the **Ameris Bank School Spirit Program**, Ameris encourages checking account holders to name a school where they prefer Ameris donate money. Quarterly, Ameris donates funds to these schools. In 2020, Ameris donated \$88,762 to various schools through our School Spirit Program and more than \$498,000 has been donated since the program started in 2014.

## Health and Wellbeing

We believe that all individuals should have food security and access to quality healthcare. This leads to opportunities for healthy, safe and productive lives. We are focused on health and wellbeing initiatives that address current needs and create a positive effect for generations. Our focus areas include food security initiatives such as our Helping Fight Hunger annual campaign; rural and underfunded hospitals; and disease research and eradication.



**Helping Fight Hunger** is Ameris's companywide initiative, whereby every branch, support center and department comes together during the month of October to collect and donate non-perishable food items. All items collected are donated to local food banks. Due to COVID-19, in 2020, this project was more important than ever before. According to Feeding America, food insecurity was up by 60% in 2020, and 1 in 4 children (more than 18 million total) didn't know where they would get their next meal. In 2020, despite the challenges of the COVID-19 pandemic, we collected and donated nearly 200,000 items to local food pantries across our banking markets. Since this initiative started in 2010, more than 9 million food items have been collected and \$900,000 donated.





To further support the health and wellbeing of those in our communities, Ameris also partners with organizations and initiatives such as mobile food bank distributions, lunch programs, Meals on Wheels, Georgia HEART Hospital Program, Warpath on Cancer, Great Strides for Cystic Fibrosis and American Cancer Society's Relay for Life.

Additional examples include:

- **Mobile Food Distribution.** Every month during the year, Branch Manager Kim McMichael volunteered to prepare boxes for distribution throughout Jasper County, Georgia.
- **A Place to Dream.** In November 2019, the YMCA, in partnership with the Housing Authority of Savannah, Georgia launched A Place to Dream. In 2020, Branch Manager Dana Noto contributed to this effort by building beds for children who were sleeping on floors. Along with other volunteers, Dana helped deliver and assemble the beds and provide the mattresses, bedding and goodie bags for the children.



In 2020, Ameris donated \$2 million to 19 rural Georgia hospitals, and since 2018, has donated more than \$4 million to rural Georgia hospitals. In 2021, Ameris donated an additional \$2 million to rural Georgia hospitals. Demographic, economic and industry challenges have caused rural hospitals in Georgia to face financial crises for years. The Georgia HEART Hospital Program increases funding to rural and critical access hospitals in the state of Georgia. The financial contributions through this program furthers the hospitals' abilities to provide quality health care for the thousands of Georgians who call these communities home. The funds provided by Ameris are used by local hospitals in ways that best fit the hospitals' specific needs for providing quality healthcare to their patients.

## Flourishing Communities

Thriving, sustainable communities promote positive lifestyles generation after generation. When communities have access to needed resources, quality jobs and pathways for economic mobility, these communities become resilient, and everyone succeeds. Our goal is to invest in initiatives, organizations and projects designed to create a lasting, positive economic impact on the communities we serve. Our focus areas include housing affordability, community revitalization, economic development and societal investments.

We support organizations and initiatives such as Habitat for Humanity, down payment assistance programs, first-time homebuyer education, The Westside Fund, Breaking the Cycle, Carolina Children's Home, Foster Care Support Foundation and the American Red Cross.

Additional examples include:

- **Florida Disaster Bridge Loan Review.** Through the UNF Economic Development and Small Business Resource Center in Florida, Branch Manager Heidi Roberts volunteers time reviewing and approving disaster loan requests for small business grants due to recent hurricanes.
- **Carolina's Children's Home, Columbia, SC.** Market President Mze Wilkins serves as an executive board member and is a financial committee member for the Carolina's Children's Home. She works with this nonprofit organization as they meet the underserved mental and physical health needs of children, young adults and their families; provide financial support to many children coming from the South Carolina Department of Public Welfare; and advocate for children's initiatives throughout the state of South Carolina.

## THE AMERIS BANK FOUNDATION

The Ameris Bank Foundation was formed in 2020 with the initial purpose of helping teammates and their families who suffered financial hardships as a result of COVID-19. Our bank provided grants to teammates who applied for assistance and met certain financial and non-financial criteria. In 2021, the Foundation's efforts will focus on education and wellness programs that will benefit our teammates and the communities we serve.



# GOING BEYOND BANKING

## RESPONSE TO COVID-19

2020 was a year unlike any other, as our bank, teammates, customers and communities reacted to the pressures, restrictions and mandates caused by the COVID-19 pandemic. Our bank and teammates were able to successfully pivot and remain agile to provide support to each other, our customers and communities during this unprecedented time.

### Shift from In-Person to Digital

For the safety of our teammates, their families and our customers, in March of 2020, 75% of our workforce transitioned to work-from-home. Within days, our information technology team deployed 300 additional laptops for remote work and the bank's video conferencing usage increased by 150%. Our bank's bandwidth made connectivity seamless and uneventful. Branch lobbies closed, shifting customers to conduct their banking at drive-thrus, by appointment or through our online and mobile banking applications. Bankers quickly adapted to providing an exceptional customer experience remotely or digitally.



**96%** of teammates surveyed in the 2020 Ameris employee survey indicated they had appropriate resources and support while working remotely.



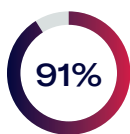
**97%** of teammates surveyed felt productive in their role throughout the pandemic.





## Preparedness

Protocols were put in place including mandatory mask requirements in all Ameris facilities, social distancing, travel bans and in-person meeting restrictions. All workplaces were provided sanitizer, cleaning supplies and gloves. Additional deep-cleaning of facilities was performed as needed. Teammates were encouraged to share with our human resources team whenever COVID-19 personal testing, exposure or international travel occurred, and our HR team followed newly developed protocols for tracking and monitoring.



**91% of teammates surveyed noted that they felt supported by their manager during the pandemic.**

## Communication

Communication to our team and customers is always a priority, especially during the pandemic. At the beginning of the pandemic, weekly communication was sent to teammates demonstrating compassion and outlying procedures and protocols. COVID-19 specific communications continued throughout the year, as needed.

Additionally, Ameris deployed monthly customer e-newsletters that included supportive, pandemic-related articles specific to cybersecurity awareness, financial support and personal care.

## Financial Support

Ameris did not reduce our workforce as a result of the pandemic; however, we realized many of our teammates and their families may have suffered hardships due to the pandemic. In response, the Ameris Bank Foundation established an employee assistance program to provide financial support to teammates meeting certain criteria and who suffered a financial hardship due to COVID-19. Ameris also issued more than \$1.5 million in thank you pay to 1,173 teammates who continued to work on our front lines, supporting our customers, throughout the pandemic.

Small businesses are the heartbeat of local economies. Providing hardship relief loans to businesses facing these difficult times was a priority. With the help of more than 300 teammates across the organization, in 2020 Ameris successfully deployed the Small Business Administration (SBA) Paycheck Protection Program (PPP), extending loans to 8,812 businesses totaling more than \$1.1 billion.

In 2021, for the second round of PPP, Ameris made outreach out to 417,000 minority and women-owned business within our five-state branch network to ensure they understood the availability and benefits of the PPP. We invited them to attend one of the webinars we hosted to learn more about the PPP and application process. Ameris also created video tutorials and resources to help explain the program and application.

### Bright Futures Atlanta, Georgia

As many educational institutions were required to go fully virtual due to COVID-19, the educational costs for Bright Futures became clear. They needed financial resources to make the changes necessary to best equip and support their staff to execute on their mission to teach, train and transform the youth on the Westside of Atlanta. For smaller nonprofits like Bright Futures, the risk of being lost in the endless sea of PPP applications would leave much at stake for the community. Bright Futures' primary bank at the time was unresponsive to their PPP needs. Bright Futures turned to Ameris. We provided Bright Futures with a lifeline to much-needed funds, giving their staff the ability to focus on the students and their families. They were able to safely bring their students back on campus, provide the most effective learning, and best support these young people, their families and the community. To watch the entire story, see a video posted at [amerisbank.com/BrightFutures](https://amerisbank.com/BrightFutures).





PRIVACY & CYBERSECURITY AWARENESS

Ameris takes the security of our customer and teammate information seriously. Regulated by federal and state banking agencies, Ameris is held to high security standards. Our team continually evaluates and enhances security policies, standards and testing to ensure teammate and customer information and accounts are protected. Moreover, as the threats to our environments continue to evolve, Ameris strives for continuous improvement to ensure our security posture remains effective.

Security, specifically cybersecurity, threats are more prevalent now than ever before. Ameris is committed to consistently educating our teammates and customers on threats and, most importantly, on preventive measures they can take and habits they can form to better protect themselves, their families and our workplace from cybersecurity attacks.

Employee Education

Weekly, Ameris shares a cybersecurity educational article with all teammates. Articles range in topics such as strong password requirements, data protection, phishing awareness and identity theft. Additionally, all team members are required to take annual security training.



52

cybersecurity  
articles shared  
with all team  
members



Every teammate  
is required to  
take, at minimum,  
**two** security  
related courses  
annually



6,429

courses taken  
related to branch  
security and  
emergency  
procedures,  
information security  
and red flags and  
security awareness



## Customer Education

Providing our customers with the tools and resources to bank and live safely is a commitment we take seriously. Ameris offers cybersecurity education and resources to our customers through a variety of channels.

- **Advice Site:** Found on [amerisbank.com](https://amerisbank.com), viewers can find informative articles such as how to establish strong passwords, how to stay protected while traveling, how to shop safely online and what to do if fraud or identity theft occurs.
- **The Lion's Share:** Ameris's blog, published weekly on [amerisbank.com](https://amerisbank.com), posts specific cybersecurity and fraud prevention articles. These timely blog posts share insights and tips on topics such as the coronavirus being the latest cybersecurity threat, how to prevent tax fraud and tips businesses can use to protect against phishing scams amid COVID-19.
- **The Connection:** Ameris's monthly customer e-newsletter sent to more than 186,900 subscribers shares financial and lifestyle insights, information and tips. Included in each distribution is an article focused on security awareness.
- **Social Media:** Ameris connects with individuals on Facebook, Instagram, LinkedIn and Twitter. Frequently, cybersecurity tips, tools or links to our Advice Site and blog are shared.



**32**

Identity and cybersecurity articles available on the Advice Site on [amerisbank.com](https://amerisbank.com)



**13**

Blog articles published in 2020



**12**

Customer e-newsletters including cybersecurity awareness articles



**105**

Cybersecurity awareness posts were published to over 82,800 followers across Facebook, Twitter, Instagram and LinkedIn.

# ADVANCING A SUSTAINABLE FUTURE

## SUSTAINABLE ENVIRONMENT

Ameris Bank is currently evaluating the Taskforce on Climate-related Financial Disclosures and other sustainability frameworks. Key to that evaluation is identifying industry specific metrics to assess climate-related risks and opportunities that align with our existing strategy and risk management frameworks. We are using this information to establish climate-related risk and opportunity targets, which we will then use to measure our performance against those goals going forward.

In partnership with a third-party energy consultant, Ameris Bank is working to better understand our company's energy and utility consumption. Our goal is to create baseline metrics, which will be used to prioritize energy efficiency projects and measure their success. This information will also allow us to review energy consumption data across our organization's footprint that will help us identify and investigate facilities where energy efficiency projects might be needed.

## MINIMIZING ENERGY CONSUMPTION

As part of Ameris Bank's energy efficiency and reduction initiatives, we consolidated several locations in 2020 and began reimagining Ameris Bank's ideal, post-COVID work environment. We reduced our occupied square footage thereby eliminating energy, water and waste at these locations. We exited older locations and moved into a newer, more energy efficient workspaces.

By the end of 2020, Ameris Bank had nearly completed the renovation of its headquarters in Atlanta, Georgia. As part of that renovation, we made a large investment in LED lighting. These lights use approximately 38,000 watts (38 kW) less lighting energy per hour. This initiative drove several other benefits, including the reduction of the energy used by the HVAC system by approximately 13.5 kW per hour. On an annual basis, we estimate our LED lighting investment will save 157,000 kWh or electricity. 1kWh is equivalent to almost 1 pound of greenhouse gas emissions; therefore, we project our new energy efficient lights will save more than 71 thousand metric tons of greenhouse gas emissions per year.



More than **708,000 pounds** of paper shredded and recycled in 2020

## ELECTRONIC BANKING

Ameris's online and mobile applications, platforms and workflows allow customers to bank anytime and anywhere electronically, without the need for paper. We've converted thousands of customers to e-statements, online banking, mobile banking and other digital offerings.

At the end of 2020:

- **E-Statements:** 148,007 customers receive a digital alternative to standard paper statements, saving an estimated 985 trees per year.<sup>1</sup>
- **Online Banking:** 244,255 customers utilize online banking. In addition, Since launching in March of 2020, 5,363 customers are utilizing our Personal Financial Management tool.
- **Mobile Banking:** 207,544 customers utilize our mobile app. Since launching in April of 2020, Zelle® is now used by 31,114 customers for electronic person-to-person transfers.
- **Electronic Bill Pay:** 69,904 customers utilize electronic bill pay, with more than 1.1 million electronic payments administered annually, saving an estimated 264 trees per year.<sup>2</sup>

## MORTGAGE ROBOTICS & AUTOMATION

Mortgage volume hit record levels at Ameris in 2019 and continued to break records in 2020. Ameris was determined not to allow this increase in volume to negatively impact customer experience or quality of service. As a result, in 2020, the ingenuity of our mortgage and technology teams created scalable, automated, electronic and robotic solutions. This inventiveness enhanced customer experiences and added quality and assistance without increasing expense.

- **Automated Processing of Interim Checks.** What once was a tedious process, technology now automatically scans the check, obtains the necessary data and enters the data into our software of record. This new automated process significantly decreases customer servicing issues, expedites turnaround and allows our teammates to focus on more complex customer needs.
- **Automated Insurance Transfer Letters.** Teammates were previously processing and mailing the extensive amount of letters needed when a loan closes and transfers to our third-party servicing provider. To increase efficiency, software was created that now programmatically streamlines this correspondence. This automatic trigger-based process pulls all necessary information from the closed loan, feeds the data into our loan software, creates the necessary letters and sends them to a third-party print and mail fulfillment site.



<sup>1</sup>Ameris Bank estimates there to be 8,211,017 pages associated with the 148,007 e-statements. According to [conserveatree.org](https://www.conserveatree.org), one tree makes 16.67 reams of copy paper or 8,333.33 sheets.

<sup>2</sup>Ameris Bank estimates two sheets of paper are used to produce a mailing envelope and check. According to [conserveatree.org](https://www.conserveatree.org), one tree makes 16.67 reams of copy paper or 8,333.33 sheets.



- **Automated Transfer of Documents, Data and File Retention in our System of Record.** A combination of robotics and automated programming transfers closed loans to our third-party servicing provider. Required data is automatically lifted from our loan system and loan documents are compiled as necessary and automatically transferred from interim Ameris servicing to our third-party servicing agent.
- **Moving of Closing Packages Now Automated.** A secure file transfer protocol (SFTP) was created, and along with robotics and other tools, mortgage files are now securely, quickly and efficiently transferred from the closing agent to our loan software system. Triggered email communication is sent to the closer, processor and loan officer noting when the package is received by the system.

In 2021, our mortgage and technology teams are looking to deploy further automation for scalability and efficiency. Future deployments included automatically capturing required data from appraisals, red flags, signed or corrected documents, reporting missing documentation and data, and automating portions of the loan setup to eliminate redundant data entry – all to make the user experience stronger, less cumbersome and more timely.

## SUSTAINABLE LENDING

Ameris is proud to lend to businesses and schools supporting and practicing sustainable efforts. At the end of 2020, Ameris was actively financing over \$33 million to environmental consulting services, solar electric power businesses and other organizations helping to advance solar practices, stream mitigation or energy efficiencies.



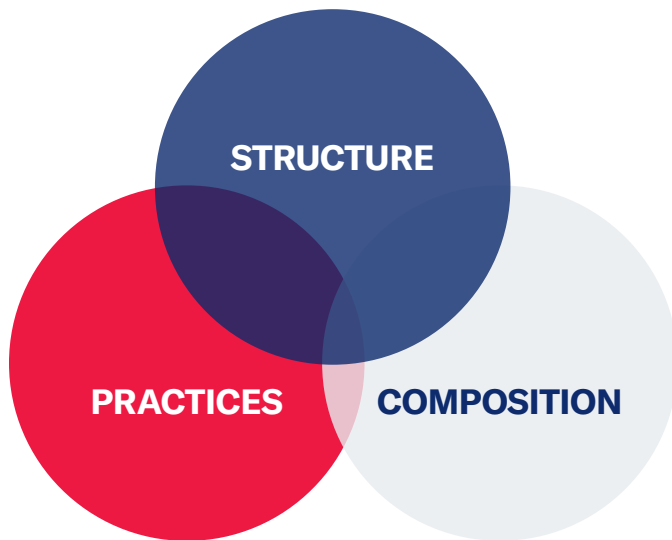
### The Dwellings in Tallahassee, Florida

Ameris continues to finance The Dwellings in Tallahassee, Florida, a nonprofit that creates affordable, sustainable housing in a 100% sustainable community. The 130-unit tiny house community and community center addresses the needs of people with challenges and allows them to live safe, healthy and independent lives.

# GOVERNANCE: ACTING WITH INTEGRITY

## BOARD OF DIRECTORS

The Ameris Bancorp Board of Directors sets the high-performance standards for Ameris. Our diverse leadership team is experienced, committed and forward-thinking. This group of accomplished professionals holds years of experience, which is vital in guiding Ameris into the future. Their long-term vision ensures our bank lives up to its promises and delivers high performance.



### STRUCTURE:

- Independent Lead Director
- Chairman
- Seven Standing Committees

### COMPOSITION:

- Expansive Professional Backgrounds
- Variety of Industry Experiences
- Diversity: 15% women, 23% minority
- Independence

### PRACTICES:

- Oversight of CEO and Performance Management
- Open Access to Management
- Succession Planning
- Audit, Risk, Compensation and Governance Oversight
- Board Evaluations

Community Boards of Directors are an extension of our bank. Our 16 community boards are comprised of influential, local leaders, who provide guidance, business development and community involvement. They are vital to our mission of growing relationships, and we are honored to have their support, service and expertise.

## COMMUNITY BANKING MODEL

Ameris recognizes the balance that is necessary to support local decision making, speed to market and efficiency. Ameris's enterprise divisions are centralized to maximize collaboration, efficiency, effectiveness and consistency. Our banking group leadership model decentralizes leadership to regions and markets, whereby regional and market presidents oversee the local business development, budget and production for the respective areas. This balanced structure maximizes Ameris's outreach and success with local relationship building and local-decision making, and centralized specialists, risk awareness and enterprise support.

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) MATTERS

The Board of Directors has empowered the corporate governance and nominating committee to oversee the company's ESG initiatives, including climate-related risks and opportunities. The company established a management-level ESG committee to evaluate and consider initiatives and actions to support these efforts. This management-level committee meets at least quarterly, and provides updates to the corporate governance and nominating committee on a regular basis. One of the committee's first actions proposed the adoption of the Principles of Corporate Governance and three policies relating to human rights, the environment and vendor code of conduct. Each of these were recently adopted by the company.

## ENTERPRISE RISK MANAGEMENT

Ameris is committed to ensuring an effective, scalable and efficient corporate and risk governance framework. This is essential to maintaining safe and sound bank operations. Risk awareness and risk culture are two primary components of our enterprise risk management.

### Risk Awareness

Our risk management team is comprised of risk managers who work with various areas of the organization to monitor risks and establish risk profiles. This team's work transcends siloed or departmental risks to instead develop an enterprise-wide view of risks. Risk and control self-assessments are deployed as a bottom up approach to the development of a process mapping exercise to best understand our risks. This assessment highlights process improvement opportunities, potential risks and openings for gained efficiencies.

### Risk Culture

Strong leadership and ongoing training are required at Ameris. Both allow us to better understand how to make educated risk-related decisions and ensure consistent risk behavior. Ameris consistently educates our first line of defense – the front-line business units – as they play an important role in identifying, measuring, managing, monitoring and reporting risks. Additionally, development of a common risk language, as well as a shared methodology for identifying, assessing and measuring risk, is ongoing and critical in supporting our unified and transparent approach to risk management.

## COMPLAINT OVERSIGHT

High performance is the foundation for exceptional experiences. It is a key pillar of the Ameris Approach. It is vital in instilling confidence in our teammates; it is what we strive to achieve as individuals; and, it is critical to maintaining our customers' trust, confidence and security. Our experience expectations, leadership, coaching, policies and procedures support a culture of high performance. However, when issues arise or inappropriate behavior occurs, we have reporting and oversight tools in place to identify and address such instances.

**Employee Anonymous Reporting:** At Ameris, we intend to maintain and conduct business at the utmost level of professional standards and with best ethical practices. Every team member, regardless of position, helps us ensure we maintain these standards. If an employee becomes aware of or observes unethical, illegal or unsafe behavior, they are asked to report it anonymously through our 24/7 support line or web form to Ameris's third-party monitor.

**Customer Complaint Oversight:** When a customer escalates a concern to a banker, on social media, through email or otherwise, these complaints are recorded and routed to appropriate Ameris teammates who provide outreach, support or resolution. These complaints are monitored, shared with senior leadership and analyzed for trends and remediation, if needed.





## CONCLUSION: 2021 OUTLOOK

Our future, and that of the communities we serve, is bright. We are proud of the flourishing communities we are a part of and recognize the opportunities that lie ahead to help us further engage and support their efforts.

At Ameris, our commitment to investing in our teammates, building better communities, advancing a sustainable future and governing with integrity is ongoing. We understand the needs of today and our responsibility for anticipating and planning for the future. Our research, collaborations and evaluations, including the feedback received from our customers and teammates, keep us informed, aware, innovative and ready.

