



2024 Impact Report



AMERIS BANK



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Letter from CEO Palmer Proctor

To Our Stakeholders,

At Ameris Bank, we believe banking is about more than managing money — it's about building trust, strengthening communities, and creating a future where everyone can thrive. As we reflect on the progress outlined in our 2024 Community Impact Report, I want to express my sincere gratitude to each of you who make this important work possible.

Community is at the heart of everything we do. This year, we deepened our investment in the places we call home through expanded financial education programs, increased small business lending, affordable housing initiatives, and strategic charitable partnerships. Whether it's helping a family buy their first home through down payment assistance or funding a local nonprofit's mission, we are proud to be a partner in progress.

Our teammates are the backbone of Ameris Bank. That's why we continue to invest in a workplace where every individual can grow, contribute, and feel valued. Through training programs, mentorship opportunities, and a culture rooted in inclusion, we're committed to helping our people thrive. Their dedication to our customers fuels our success, and we remain focused on their well-being and development.

We are also taking steps to reduce our environmental impact and promote a more sustainable future. From implementing energy-efficient building practices to supporting customers in renewable and sustainable industries, our commitment to stewardship remains strong.

As we look ahead, we do so with a clear sense of purpose: to make a lasting, positive difference in the communities we serve. Together, we will continue to build stronger, more vibrant communities for years to come.

Thank you for your continued partnership and support.



H. Palmer Proctor Jr.
CEO, Ameris Bancorp and Ameris Bank



Defining Our Culture

Our Purpose, Mission, Vision and Values outline how we interact, serve our customers, and support communities and each other.



Our Purpose

The Purpose of Ameris Bank is to bring financial peace of mind to our communities, one person at a time.



Our Mission

The Mission of Ameris Bank is to be a major financial services provider through empowered employees creating a positive community impact and delivering a competitive shareholder return.



Our Vision

The Vision of Ameris Bank is to be a high-performing community bank providing an exceptional customer experience with well-trained, empowered employees.

Our Values



Integrity



Equal
Dignity



Teamwork



Honesty



High
Standards



Fiercely Committed to Our Communities

Ameris Bank is fiercely committed to improving the communities we serve. This starts in our branches and offices by offering solutions and guidance that help build financial peace of mind, and it extends beyond our walls through the many important organizations we are proud to partner with.

Community involvement is a part of our culture, as thriving communities benefit everyone. By investing in social and economic initiatives, we create lasting, positive impacts. Supporting local education and healthcare, encouraging teammates to volunteer, and building trust with customers strengthens our relationships and drives long-term value for teammates and shareholders.

Giving with HEART

In 2024, Ameris Bank donated \$2.23 million to 40 rural hospitals in Georgia, as part of the Georgia HEART Hospital Program.



Ameris has been participating in the Georgia HEART program since 2018, contributing more than \$12 million.

“Ameris is proud to support our rural hospitals and the communities they serve,” said Ameris Bank CEO Palmer Proctor. “The Georgia HEART Hospital Program is important because it not only provides much needed funding to these crucial hospitals, but also allows them to choose how the money is best spent to care for their patients.”

Of the 40 hospitals receiving funding, the majority serve communities where Ameris does not have a physical presence, highlighting the bank’s commitment to improving healthcare throughout the state. Both 2023 and 2024 have been record-setting years for Georgia HEART donations from Ameris, totaling more than \$4 million.

The Georgia Rural Hospital Tax Credit enables Georgia businesses and taxpayers to redirect their Georgia income tax liability to support qualified hospitals. Participation in the Georgia HEART Hospital Program is limited to Georgia rural hospitals that meet qualification criteria established by law.



FIERCELY COMMITTED TO OUR COMMUNITIES

Building Homeownership

Launched in January 2024, the Ameris Choice Down Payment Assistance Program was created to help qualified applicants purchase or refinance a home.

Ameris Choice provided \$6 million in assistance to help more than 400 people purchase a home.

Ameris Choice allows qualified borrowers to choose how their assistance funds are applied, as a combination of down payment assistance, closing cost assistance or permanent rate buydown — ensuring their mortgage best suits their financial needs.

“Ameris has done meaningful work to help make the dream of homeownership a reality. We are committed to our continued work with area nonprofits, government agencies and community partners to provide financial education and assist potential homebuyers. We are thrilled with the early success of Ameris Choice and the financial peace of mind we are creating for new generations of homeowners.”

– Clyde Anderson,
SVP, Director of Community Lending



Ameris Donates Land to the City of Moultrie

Ameris Bank has donated a significant plot of land to the Downtown Development Authority of the city of Moultrie, Georgia. This contribution represents a major advancement in enhancing the quality of life for Moultrie's residents and attracting more people to the downtown area by transforming the greenspace into a vibrant community park and potentially redeveloping three existing buildings into hospitality, residential or retail spaces.

The donation aligns with Ameris Bank's longstanding commitment to the Moultrie community. By providing this land and its office buildings, Ameris Bank is making an investment in Moultrie's future and demonstrating its dedication to the well-being and prosperity of its residents.

The new park will feature walking paths, playgrounds, and areas designed for both relaxation and recreation. It will be a gathering place for families, a playground for children, and a haven for individuals seeking to enjoy nature's beauty right in the heart of Moultrie.

"Ameris has been a proud member of the Moultrie community for many years, and we are honored to provide this greenspace for generations of residents to enjoy," said Palmer Proctor, CEO of Ameris Bank. "We believe in giving back to the communities we serve, and the donated park and building space will be a lasting legacy that enhances the downtown area and the Moultrie community."



Supporting the Arts

In 2022, Ameris became the first sponsor of the Callanwolde Fine Arts Center's Art Scholars program, a partnership we continued in 2024. This program provides a day of enriching activities for students in Title I schools on multiple school holidays when families would otherwise need to arrange childcare. Children enjoy a day of painting, drawing, creative movement and meals at no cost. In addition to funds, Ameris supplies tote bags, coloring books and art supplies for the students, and the bank's lion mascot, "Courageous," often makes an appearance to spend time with the students.



Fostering Financial Empowerment

Ameris remains dedicated to promoting financial opportunities through strategic partnerships and inclusive banking solutions. By supporting programs like EverFi's financial education for high school students and Wealth Watchers' support for homebuyers, we promote empowerment for individuals and communities.

Additionally, our Opportunity Checking solution provides banking services and financial education for customers who may not qualify for traditional accounts. In 2024, customers enjoyed the benefits of the Opportunity Checking account, helping them to more easily manage their finances and build a stronger financial future.

In 2024, customers enjoyed the benefits of the Opportunity Checking account.



Supporting Healthy Neighbors

Healthy communities are stronger communities — which is why, in 2024, Ameris sponsored two of the largest road races in the Southeast: the Ameris Bank Jacksonville Marathon and Atlanta's Peachtree Road Race. With **more than 60,000 runners**, we were proud to support these marquis events.

Additionally, the bank's commitment extends beyond physical health to addressing hunger through support of our Helping Fight Hunger food drive. By partnering with local food banks to share donations from customers and teammates for 15 years, Ameris has provided more than 10 million pounds of food to those in need.



Jacksonville Marathon



Cultivating a Culture of Service

Ameris strives to create a workplace where teammates feel valued, inspired and motivated. Investing in the well-being and development of our team directly contributes to exceptional customer service and overall organizational success. Through professional development, competitive benefits and a supportive work environment, Ameris equips its teammates with the necessary tools and opportunities to excel. When our workforce is fulfilled, we can ensure that our customers receive the exceptional care they deserve.

Who We Are

We are proud of the exceptional workplace we've built and the high-profile recognition we've received celebrating our culture.



Forbes – America's Best
Midsize Employers



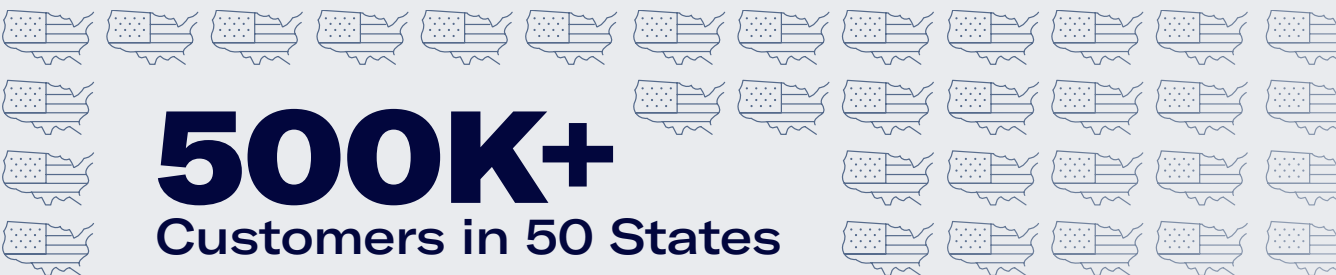
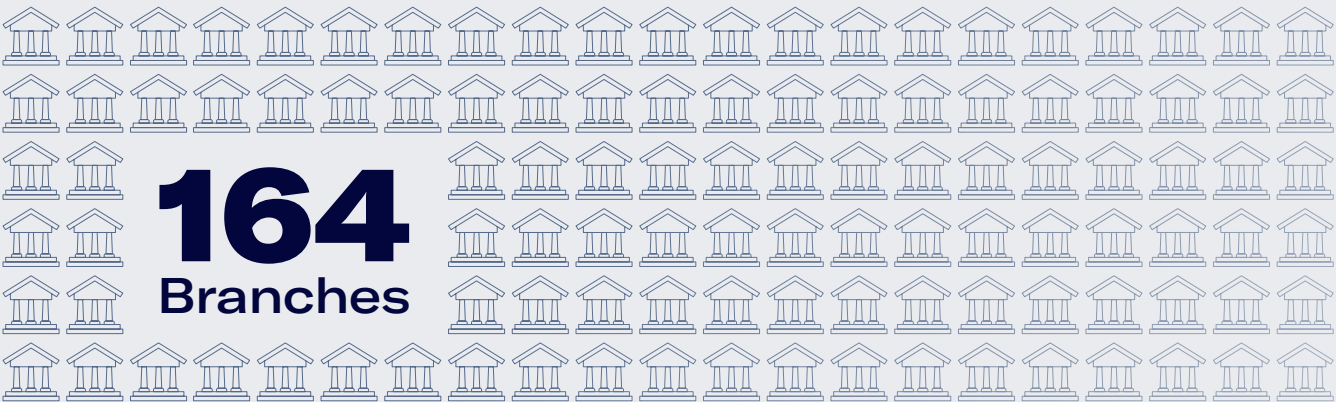
Greenwich Excellence
Awards Small Business
Banking



Inspiring Workplaces
North America



Newsweek – Most
Trustworthy Companies in
America 2024



Volunteerism

At Ameris, Volunteerism is so important to our culture that we provide eight hours of paid volunteer time to our teammates each year. In 2024, Ameris teammates dedicated more than 7,500 hours to volunteering for a broad range of organizations that positively impact our communities — from volunteering in schools, working in animal shelters and distributing food to volunteer firefighting and much more.

To celebrate this spirit of selfless commitment to others, in 2024, we began honoring Ameris teammates who demonstrate exceptional dedication to volunteering with our Ameris Volunteer of the Year Award. The Ameris Foundation provides a grant to the charitable organizations chosen by the top volunteer award winners.

2024 Volunteer of the Year Recipients



Jen Pollock
Commercial Banker

Jen has held several roles with the Joe R. Lee Boys & Girls Club of Eatonville, from general volunteer to various positions on the board, since 2018.

“I’ve been involved in the Joe R. Lee Boys & Girls Club of Eatonville, located in the oldest African American township in the United States since 2018 as a giving society member and volunteer. I joined the board as a general member in 2020, became treasurer in 2021, vice chair in 2022 and board chair in 2023.”



Anderea Williams
Branch Manager

Anderea has dedicated 25 years to the Boys & Girls Club of Bartow County.

“I truly believe we are on this earth to serve each other; and service can look a lot of different ways. Whether serving our country, our community or our passions, each has an element of sacrifice but a tremendous amount of satisfaction. When my children were adolescents and high schoolers; I felt if they had a servant heart, they could do anything in life they wanted to do. I have a firefighter son, a daughter who supports her daughter’s school and another son who’s a high school baseball coach, and all make me very proud of their service to others.”

Supporting Our Talented Teammates

Ameris sponsors seven Employee Resource Groups (ERGs) to build awareness of and benefit a wide range of diverse populations. In addition to promoting culture and belonging within the company, ERG team members put their purpose into practice by volunteering across our market areas.

The Place (BIPOC) ERG

Supporting the development of pathways into leadership roles for BIPOC (Black, Indigenous and People of Color) teammates.



The Indispensables (Caregivers) ERG

Supporting the needs and challenges of caregivers with necessary accommodations to help them succeed at work as they support loved ones.



Pride & Allies (LGBTQIA+) ERG

Ensuring all teammates feel welcomed and fully accepted by championing inclusiveness.



Minds Matter (Mindfulness) ERG

Creating a safe environment to share and normalize mental health needs in the workplace.



GenUnited (Multigenerational) ERG

Appreciating unique generational perspectives and fostering collaboration across generations through opportunities like mentoring.



Veterans ERG

Promoting the personal and professional growth of our military veteran teammates and their families.



Women in Banking ERG

Channeling the experiences and talents of women in banking and championing equity and professional growth.



Voice of a Lion Toastmaster's Club

An encouraging environment for teammates who want to improve public speaking, sales, listening or overall leadership skills.



Caring for Our Culture

In 2024, we continued our investment in Learning and Development programs, including leadership development, emotional intelligence, situational leadership and many other topics.

The Mentor Ameris Program fosters professional development. Mentors are matched with high potential teammates to share their guidance and experiences in this key program to develop talent across all functions of the company.

Caring for our teammates is part of the Ameris culture, which is why we offer competitive benefits, including medical, dental, vision, disability, life insurance, paid time off, 401(k) matching and an employee stock purchase plan. For example, with our competitive 401(k) program, the bank matches 50% of each teammate's elective deferral amount up to the first 8% of their contribution, providing valuable support for retirement.

In addition to our traditional benefits, teammates have options for additional support, including legal assistance and pet insurance. Further, our Employee Assistance Program is offered to teammates and their eligible dependents to help them navigate emotional well-being, legal and financial matters, healthy lifestyles, and work/life transitions.



Partnerships in Action

Stuff the Bus

In 2024, Ameris proudly partnered with the United Way for its “Stuff the Bus” campaign to provide back-to-school supplies to students at Title I schools across our footprint.

This critical campaign ensures the students, teachers, and families within each school have the resources they need to thrive throughout the entire school year.



426

School Supply
Items Donated



123

Ameris Locations
Contributed



85

Students
Impacted

Learning Spaces Book Drive

Ameris teammates helped children build their personal libraries by donating books to Learning Spaces. Teammates wrote personal messages in books to inspire a love of reading in the children.



Partnerships in Action



Annual Virtual Walk

The Ameris Bank Minds Matter ERG raised \$10,000 for the American Foundation for Suicide Prevention through their 2024 Annual Virtual Walk for the organization, with additional support from a donation provided by the Ameris Foundation. **Over the past three years, we have collectively raised more than \$50,000.**

\$10K

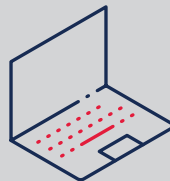
Digital Equity Investment

Ameris provided \$10,000 of grant funding to Inspiredu and donated 80 laptops for community distribution, with a market value of \$20,000.



\$10K

Provided to Inspiredu
through Grant Funding



80

Laptops Donated to Inspiredu
for Community Distribution



“In today’s world, digital access is no longer a luxury, it’s a necessity. By supporting Inspiredu, we’re helping bridge the gap for underserved communities ensuring people have the tools they need to succeed in a digital world.”

- Ross Creasy
Chief Information Officer



Partnerships in Action

HomeAid Atlanta Essentials Drive

The Ameris Mortgage Division supported the 2024 HomeAid Atlanta Essentials Drive that collected more than 241,000 essential items, helping 20 nonprofit organizations serving families with young children! Ameris was the lunch sponsor for this event, and teammates helped sort and prepare the diapers, wipes, and other essentials to be given to families in need.





Foundation for Success

The Ameris Foundation was founded in 2020 to benefit individuals across the markets we serve. Through four core pillars, the foundation provides educational opportunities, promotes financial wellness, supports mental wellness, and strives to improve financial outcomes for underserved communities.

Ameris Bank Foundation

In 2024, the Foundation dispersed a total of more than \$100,000 to nonprofits, including the United Way, American Foundation for Suicide Prevention, Boys & Girls Club, City of Refuge, Inspiredu, and many other worthwhile organizations.

The Ameris Foundation also committed \$50,000 to the American Red Cross to be used for relief efforts from hurricanes that impacted communities across the Southeast.

“Both Hurricane Helene and Hurricane Milton severely impacted many of the communities we serve, and we joined with others in helping the American Red Cross to provide immediate relief and recovery assistance,” said Michael Pierson, Ameris Bank chief governance officer and executive director of the Ameris Foundation.

Ameris Foundation supported
teammates by distributing
80+ Grants



Totaling more than

\$70K



The Courageous Fund

In 2022, Ameris extended its commitment to our internal team by establishing the Courageous Fund. This initiative provides crucial grants to Ameris Bank teammates facing financial hardships, such as dealing with immediate effects from a hurricane or needing a short-term financial boost for other challenging circumstances. In 2024, the Ameris Foundation supported teammates by distributing more than 80 grants.

“Hurricane Helene devastated our community in Soperton, Ga., leaving many without power for 18 days. My family and I had to leave our home due to a fallen tree. The Courageous Fund provided essential financial support, allowing us to stay in a hotel after the storm. I’m grateful for the assistance from the Courageous Fund and proud to work for a company that offers such support.”

- Ameris Teammate

most...
your knowledge, a good education
is no longer just a pathway to
opportunity – it is a pre-requisite."

RESIDENT
BARACK OBAMA

Fortifying Our Futures

Ameris Bank is energized to make a meaningful difference in the lives of people through its business lines, philanthropic donations, teammate volunteerism and community partnerships. We are proud of the positive impact we made in 2024 and remain optimistic about our future contributions to all who count on us. Our purpose and mission combine with our personal commitment to create a brighter future for all those we serve.

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Member
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