



NEWS RELEASE

Ameris Bank Expands Down Payment Assistance Program

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Ameris Choice Program Offers up to \$10,000 for Qualified Homebuyers in Atlanta

ATLANTA--(BUSINESS WIRE)-- Ameris Bank is supporting first-time homebuyers with the expansion of its Ameris Choice homebuyer assistance program. Now, qualified homebuyers purchasing in eligible markets in Atlanta can receive up to \$10,000 in down payment assistance through the program.

Ameris Choice brings tailored assistance to more communities while continuing to promote equitable access to homeownership. The program is available to qualified first-time homebuyers purchasing a primary residence in eligible areas, including metropolitan Deltona/Daytona, Jacksonville, Ocala and Tallahassee, Florida; Atlanta and Gainesville, Georgia; Greenville, South Carolina; and certain designated affordable housing community development areas in Charleston, South Carolina.

"Atlanta continues to see strong demand for affordable homeownership options, and we recognize that down payment costs can be one of the biggest barriers for first-time buyers," said Clyde Anderson, director of community lending for Ameris Bank. "Increasing assistance in this market allows us to better meet local needs and help more individuals and families take meaningful steps toward owning a home and building generational wealth."

To learn more, potential borrowers should visit www.amerisbank.com/amerischoice.

About Ameris Bank

Ameris Bank, a subsidiary of Ameris Bancorp (NYSE: ABCB), is a state-chartered bank headquartered in Atlanta, Georgia. Ameris operates financial centers in five southeastern states and serves consumer and business

customers nationwide through select lending channels. Ameris manages \$28.5 billion in assets as of June 30, 2026, and provides a full range of traditional banking and lending products, treasury and cash management, insurance premium financing, and mortgage and refinancing services. Learn more about Ameris at **amerisbank.com**.

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Source: Ameris Bank