



NEWS RELEASE

Ameris Bank Launches Ameris Choice Home Mortgage Lending Program

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Qualified applicants in Jacksonville, FL area eligible for up to \$20,000 toward home purchase or refinance

ATLANTA, Jan. 18, 2024 /PRNewswire/ -- Ameris Bank announced the launch of the Ameris Choice program, providing qualified applicants in the Jacksonville, Florida area up to \$20,000 in assistance to purchase or refinance a home. Ameris Choice is the newest addition to the bank's suite of programs designed to support opportunities for homeownership in the communities it serves. Ameris previously launched the Ameris Down Payment Grant Program in August 2022.

Ameris Choice allows qualified borrowers to choose how their assistance funds are applied, ensuring their mortgage best suits their financial needs, and up to \$20,000 may be used with a conventional, FHA or VA first mortgage. The funds can be applied as a combination of down payment assistance, closing cost assistance or permanent rate buydown. The program is available for individuals purchasing or refinancing a primary residence in a majority Black and Hispanic census tract in Jacksonville. The program is also available to individuals currently residing in a majority Black and Hispanic census tract in Jacksonville for purchase of a primary residence in Baker, Clay, Duval, or St. Johns counties in Florida.

"Ameris Choice underscores our commitment to providing equitable opportunities to home buyers in the Jacksonville area," said Palmer Proctor, CEO of Ameris. "This new program will help more people realize the dream of homeownership, and we are proud of the work we're doing to build stronger communities."

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

About Ameris Bank

Ameris Bank, a subsidiary of Ameris Bancorp (Nasdaq: ABCB), is a state-chartered bank headquartered in Atlanta, Georgia. Ameris operates 164 financial centers across the Southeast and serves consumer and business customers nationwide through select lending channels. Ameris manages \$25.70 billion in assets as of September 30, 2023, 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 www.amerisbank.com.

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