

**UNITED BANCORPORATION OF ALABAMA, INC.**  
**200 East Nashville Avenue**  
**Atmore, Alabama**

**NOTICE OF ANNUAL MEETING OF STOCKHOLDERS**  
**To Be Held on**  
**May 6, 2026**

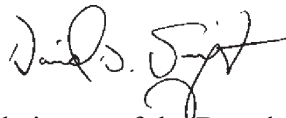
NOTICE IS HEREBY GIVEN, that pursuant to call of its Board of Directors, the Annual Meeting of Stockholders (the "Meeting") of United Bancorporation of Alabama, Inc. (the "Corporation"), Atmore, Alabama, will be held at the corporate offices of United Bank, 200 East Nashville Avenue, Atmore, Alabama, on Wednesday, May 6, 2026, at 3:00 p.m., central time, for the purpose of considering and voting upon the following matters:

1. Election of three (3) persons as directors, each of whom is nominated to serve until the 2029 Annual Meeting of Stockholders and until his successor is elected and qualified.
2. Transaction of such business as may come properly before the Meeting or any adjournments thereof.

**WHETHER OR NOT YOU PLAN TO JOIN, TO ENSURE YOUR REPRESENTATION AT THE 2026 ANNUAL MEETING, WE URGE YOU TO VOTE VIA THE INTERNET OR BY TELEPHONE BY FOLLOWING THE INSTRUCTIONS ON THE PROXY CARD OR VOTER INSTRUCTION FORM YOU RECEIVED IN YOUR MAILED MATERIALS, OR BY RETURNING YOUR SIGNED PROXY CARD, VIA THE POSTAGE PAID RETURN ENVELOPE INCLUDED IN THE MAILED MATERIALS. VOTING DURING THE MEETING WILL ALSO BE AVAILABLE.**

Stockholders of record on March 25, 2026 are entitled to receive notice of and to vote at the Meeting.

**BY ORDER OF THE BOARD OF DIRECTORS**



Chairman of the Board

**Atmore, Alabama**  
**March 25, 2026**

# **UNITED BANCORPORATION OF ALABAMA, INC.**

## **PROXY STATEMENT for the 2026 ANNUAL MEETING OF STOCKHOLDERS to be held on May 6, 2026**

### **INTRODUCTION**

This Proxy Statement is furnished to the stockholders of United Bancorporation of Alabama, Inc. (the “Corporation”) in connection with the solicitation of proxies by the Corporation’s Board of Directors for use at the Annual Meeting of Stockholders of the Corporation to be held on May 6, 2026, at 3:00 p.m., central time, and at any adjournments thereof (the “Meeting”).

The matters to be considered at the Meeting include:

1. election of three (3) directors, each of whom is nominated to serve until the 2029 Annual Meeting of Stockholders, each to serve until his successor is elected and qualified; and
2. the transaction of such other business as may come properly before the Meeting.

### **VOTING SECURITIES**

As of March 25, 2026, the Corporation’s only outstanding voting security was its Class A Stock, of which 3,054,880 shares were issued, outstanding, and entitled to vote. Those shares were held by approximately 607 stockholders of record. Stockholders of record on March 25, 2026, are entitled to receive notice of and to vote at the Meeting.

Notwithstanding that date, the Corporation’s stock transfer books will not be closed, and stock may be transferred after the record date, although only stockholders of record as of the record date may vote at the Meeting.

The directors, nominees for election as directors, and executive officers of the Corporation as a group number ten persons and, as of March 25, 2026, beneficially owned 172,155 shares of Class A Stock, 5.64% of the total shares of such stock outstanding

## VOTES REQUIRED

The representation in person or by proxy of at least a majority of the outstanding Class A Stock entitled to vote at the Meeting is necessary to constitute a quorum for the transaction of business. Votes withheld from any nominee, abstentions and broker “non-votes” are counted as present or represented for purposes of determining the presence or absence of a quorum for the Meeting. A “non-vote” occurs when a nominee holding shares for a beneficial owner does not vote on a proposal because the nominee does not have discretionary voting power with respect to the proposal and has not received instructions from the beneficial owner.

The election of directors requires an affirmative vote of a plurality of the shares voted. The nominees receiving the highest number of affirmative votes of such shares will be elected as directors. Accordingly, abstentions and broker non-votes will have no effect on the outcome of the vote for directors. Although the Corporation is presently not aware of any other matters to be acted upon at the Meeting, any other matters that may be considered and acted upon by the stockholders at the Meeting would require approval by the affirmative vote of at least a majority of the shares entitled to vote and represented at the Meeting. Abstentions would be treated as votes cast with respect to any such matter and therefore will have the same effect as a vote against such matter. Broker non-votes will not be counted as votes cast with respect to such matter and therefore would have no effect on the outcome of the votes.

## PROXIES

If the enclosed Proxy is executed and returned, it may be revoked at any time before it has been exercised; if it is not revoked, the shares represented thereby will be voted on by the persons designated in such Proxy in accordance with the instructions therein. **In the absence of instructions, the Proxy will be voted FOR the election of each of the director nominees described in this Proxy Statement and with discretionary authority on all other matters that may come properly before the Meeting.**

## ELECTION OF DIRECTORS

The following table sets forth the name of each nominee and each director of the Corporation continuing in office after the Meeting, a description of his or her position and offices, if any, with the Corporation and its subsidiaries, a brief description of his or her principal occupation during at least the last five years, and certain other information, including his or her age. Each such director and each nominee is a director of the Corporation’s wholly owned subsidiary, United Bank (“United Bank”).

<b><u>Name and Age On Meeting Date</u></b>	<b><u>Director Since</u></b>	<b><u>Date Term As Director Expires</u></b>	<b><u>Principal Occupation During Past Five Years</u></b>
Michael R. Andreoli (64)	2004	May 2028	Stockholder and President, Robertson, Andreoli & Covington, P.C., Certified Public Accountants; General Partner, Alcon Properties; Vice-Chairman of the Board of United Bank.
Dale M. Ash (66)	2002	May 2029 *	Partner, Vice-President of Pepsi- Cola Bottling Company of Atmore, Inc.; Partner, Vice-President South Alabama Vending Company; Partner, Weeks Bay Mitigation Bank; Past President of Alabama Beverage Association.
Ida Ross Hicks (47)	2021	May 2027	President of Swift Supply, Inc.
Richard K. Maxwell (74)	2008	May 2027	Maxwell Construction Company, LLC; Retired Owner, West Side Storage Company
Ricky W. Smith (71)	2012	May 2028	President and Chief Executive Officer of Smith Tractor Co., Inc.
Richard K. Stanley (61)	2025	May 2028	President and Chief Executive Officer of T.R. Miller Mill Company, Inc.
Lori Stinson (48)	2024	May 2027	Attorney General/Chief Legal Officer for the Poarch Bank of Creek Indians
David D. Swift, Sr. (75)	1995	May 2028	Chairman of the Board of the Corporation; Chairman of the Board of United Bank; Chairman, Swift Supply, Inc.; Partner, Swift Brothers, LLC.
Michael R. Vincent (59)	2022	May 2029 *	President and CEO of the Corporation since July 2022; President and CEO of United Bank since September 2021, Director of United Bank Community Development.
E. Douglas Ziebach (56)	2021	May 2029 *	COO, Secretary, and Treasurer, Ziebach & Webb Timber Co., Inc.

\* Nominee for election for a term expiring at the 2029 Annual Meeting of Stockholder

Each director of the Corporation continuing in office after the Meeting attended at least 75% of the meetings of the Corporation's Board of Directors and its committees held during 2025 while he or she served as a director. The Corporation's Board of Directors held twelve meetings in 2025.

It is intended that, unless "Withhold Authority" is noted, proxies in the accompanying form will be voted at the Meeting for the election to the Board of Directors of Dale M. Ash, Michael R. Vincent, and E. Douglas Ziebach to serve until the 2029 Annual Meeting of Stockholders and until their respective successors are elected and qualified. Each of the nominees is currently a member of the Board of Directors of the Corporation or its wholly-owned subsidiary, United Bank. If any nominee is not a candidate when the election occurs (which is not anticipated to be the case), it is intended that the proxies may be voted, unless authorization is withheld, for any substitute nominee or nominees recommended by the Board of Directors. The Board of Directors has no reason to believe that any nominee will be unable to serve as a director if elected.

**THE BOARD OF DIRECTORS OF THE CORPORATION RECOMMENDS  
A VOTE "FOR" ELECTION OF THE NOMINEES LISTED ABOVE.**

**AUDITORS**

Mauldin & Jenkins, L.L.C., Certified Public Accountants ("Mauldin & Jenkins"), was selected as the Corporation's auditing firm on July 2, 2004, and has served as such through the fiscal year ended December 31, 2025. Mauldin & Jenkins has been selected by the Audit Committee to continue to serve in such capacity for the current fiscal year.

*Audit Fees.* Mauldin & Jenkins has billed the Corporation aggregate fees totaling \$160,445 in fiscal year 2025 and \$169,901 in fiscal year 2024, for professional services rendered for the audit of the Corporation's annual financial statements and for services that are normally provided by Mauldin & Jenkins in connection with statutory and regulatory filings.

*Audit-Related Fees.* Mauldin & Jenkins billed the Corporation aggregate fees totaling \$13,474 in fiscal year 2025 and \$14,988 in fiscal year 2024, for assurance and related services that were reasonably related to the performance of the audit or review of the Corporation's financial statements, including audit of employee benefit plan financial statements.

*Tax Fees.* Forvis Mazars, LLP billed the Corporation aggregate fees totaling \$71,498 in fiscal year 2025 and \$87,224 in fiscal year 2024 for professional services rendered for tax compliance, tax advice and tax planning, including preparation of federal and state income tax returns and quarterly estimates.

*Audit Committee Preapproval Policies.* The Audit Committee of the Board of Directors has adopted pre-approval policies and procedures with respect to engagements of Mauldin & Jenkins in accordance with the Audit Committee charter.

*Independence.* The Audit Committee of the Board of Directors has considered whether Mauldin & Jenkins'

provision of services covered by the fees other than the audit fees is compatible with maintaining Mauldin & Jenkins' independence and believes that it is compatible.

### **OTHER BUSINESS**

Management currently knows of no other business to be brought before the Meeting. If other business is brought properly before the Meeting, the accompanying Proxy will be voted in the discretion of the persons designated in such Proxy, unless the "Authority Withheld" box has been checked.