



On the following pages, you will see some of the actions we have taken during 2022 as part of our commitment to corporate social responsibility (CSR). Our engagement in the community is critical and serves to benefit all our stakeholders through meaningful, tangible programs and activities that make a difference in the lives of our Teammates, customers and neighbors.

Atlantic Union is dedicated to the achievement of better — better banking, better communities, better environment and better lives for everyone.

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Atlantic Union Bankshares Corporation is a financial holding company and bank holding company for Atlantic Union Bank. In this report, references to “Atlantic Union,” “we,” “us” and “our” refer to Atlantic Union Bankshares Corporation and its direct and indirect subsidiaries, including Atlantic Union Bank.

## WHO WE ARE

Atlantic Union Bankshares is the holding company for Atlantic Union Bank, the largest regional bank by deposits headquartered in Virginia. Atlantic Union Bank offers a wide range of financial services to commercial and retail clients through its branches and ATMs located throughout Virginia and portions of Maryland and North Carolina.

### Diversity, Equity & Inclusion Vision Statement

Atlantic Union embraces diversity of thought and identity to better serve our stakeholders and achieve our purpose. We commit to cultivating a welcoming workplace where Teammate and customer perspectives are valued and respected.

Our vision is to enrich the lives of the people and communities we serve.

Our core values establish the foundation of how we behave. They represent promises to our clients, our communities and each other as Teammates.

### Caring

Working together toward common goals, acting with kindness, respect and a genuine concern for others.

### Courageous

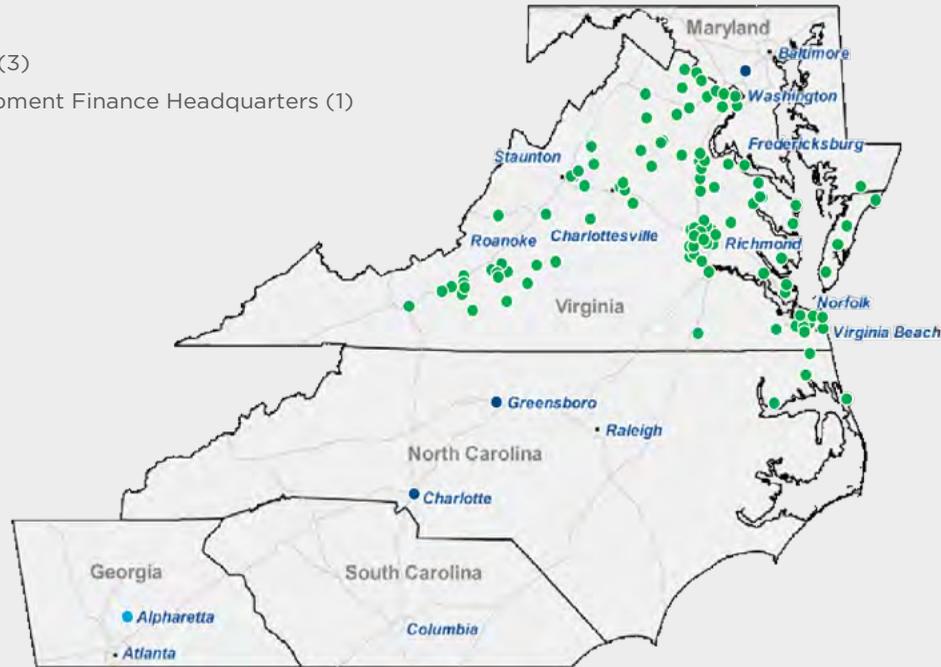
Speaking openly, honestly and accepting our challenges and mistakes as opportunities to learn and grow.

### Committed

Driven to help our clients, Teammates and company succeed, doing what is right and accountable for our actions.

This is our culture — how we come together and interact as a team to accomplish our business and societal goals.

- AUB (114)
- AUB LPO (3)
- AUB Equipment Finance Headquarters (1)



**2022 Highlights (\$bn)** as of December 31, 2022

\$20.5	\$14.4	\$15.9	\$2.7
ASSETS	LOANS	DEPOSITS	MARKET CAP

Headquartered in Richmond, Virginia, Atlantic Union Bank is the wholly owned subsidiary of Atlantic Union Bankshares Corporation (NYSE: AUB). Atlantic Union Bank offers a wide range of financial services to commercial and retail clients and, as of December 31, 2022, operated 114 branches and approximately 130 ATMs located throughout Virginia, and in portions of Maryland and North Carolina. Certain non-bank financial services affiliates of Atlantic Union Bank include: Atlantic Union Equipment Finance, Inc., which provides equipment financing; Atlantic Union Financial Consultants, LLC, which provides brokerage services; and Union Insurance Group, LLC, which offers various lines of insurance products.

- Statewide Virginia footprint of 109 branches in all major markets
- #1 regional bank deposit market share in Virginia
- Strong balance sheet and capital levels
- Committed to top-tier financial performance with a highly experienced management team able to execute our business strategy



## LETTER TO OUR STAKEHOLDERS

### It's All About the People

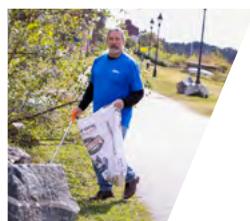
*A Message from CEO John Asbury & President and COO Maria Tedesco*

Our Teammates are passionate about supporting local initiatives, regularly volunteering in schools and participating in charitable walk fundraisers. This report shines a light on some of the ways Atlantic Union ensures our commitment to social responsibility is a reality.

We live our values of being caring, courageous and committed on a daily basis. At Atlantic Union, we aim to foster an environment where our Teammates can be their authentic selves and embody these values with each other, with our customers and with our communities.

As leaders, we couldn't be prouder of the work we have done. We're excited to share some of our 2022 highlights, and we're encouraged for the years ahead as we continue to strengthen and embrace a culture of excellence for all.





## THE ENVIRONMENT

Atlantic Union recognizes the critical importance of helping to heal and protect the environment in order to improve the world around us for generations to come. We are dedicated to supporting our ecosystem and have initiated steps to actively make changes in 2023 and beyond.

### Breaking Free from Plastic

In 2022, we established the foundation of our single-use plastic reduction plan, initiating the Green Vibes Campaign focused on reducing the purchase and use of non-essential, single-use plastics. We partnered with our vendors to reduce nonessential plastics in our purchasing and looked for opportunities to invest in protecting green spaces. Additionally, we volunteered with the James River Association to help clean up our environment by picking up trash and disposing of it in a responsible way.

### The James River Rescue Squad

The James River Park System (JRPS) is Richmond's largest and arguably most valued park, a 600-acre urban oasis that literally hugs the city (and all its inhabitants) from east to west along both sides of the James River. And like most treasures, it is worth protecting.

In 2022, a team of Atlantic Union Teammates volunteered to remove an invasive species — the wintercreeper — from nearly five dozen trees whose healthy growth was being threatened. Under the direction and encouragement of the JRPS Plant Task Force, our Product Management and First Line Risk Teammates used grit, determination and 12" handsaws to remove invasive vines from certain native plant species of trees and protect the ecology of the park in the process.

### Reducing Our Impact

We made a concentrated effort in 2022 to increase our paper recycling and shredding amounts.

**Total Paper Shredded = 169.19 U.S. short tons of paper shredded and recycled**

The environmental impact of our shredding program includes the following equivalencies:

#### *Greenhouse Gases*

179 gas-powered cars off the road/yr  
793.88 MTCO2 avoided

#### *Solid Waste*

1,062 trash bags avoided  
13,535.20 lbs. solid waste avoided

#### *Wood*

4,061 trees preserved  
676.76 fresh green tons preserved

#### *Water*

6,429 bathtubs of water preserved  
321,461.00 gallons of water preserved

#### *Energy*

2,034 home refrigerators operated/yr  
500,805.29 kWh/1,709,233,082.42 BTUs energy saved



# OUR TEAMMATES

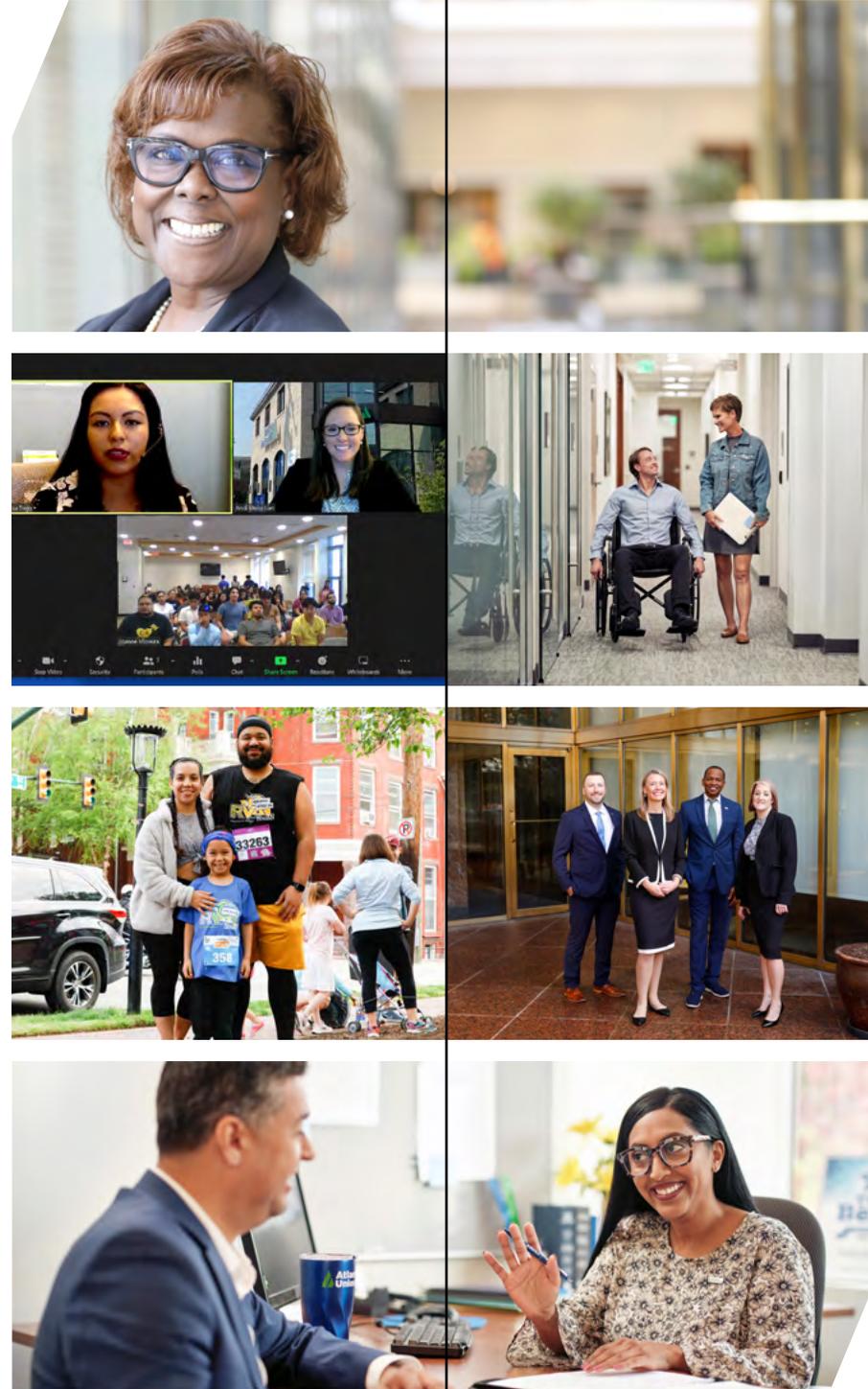
## Employee Resource Groups

Employee Resource Groups (ERGs) are voluntary, employee-led groups that foster a diverse, inclusive workplace. As specified in our DEI vision statement, Atlantic Union is committed to cultivating a welcoming workplace where Teammate and customer perspectives are valued and respected. In 2022, three new groups — Allies of Individuals Differently Abled (AIDA), Black Teammates United In Leadership Development (BUILD) and Atlantic Union Bank GETS VETS — joined our established Women’s Inclusion Network (WIN) to offer even more opportunities for Teammates to connect with others sharing common interests and goals. Following are highlights of our DEI Council and Teammate Experience Advocates ERGs.

### DEI Council

We established a DEI Council, led by our CEO, John Asbury. The council includes a cross-functional group of Teammates from diverse backgrounds to help manage our efforts to create a more diverse, equitable and inclusive workplace and to make a difference for our customers and our communities. The Council guides and holds the institution accountable in the integration of diversity, equity, and inclusion into all aspects of the workplace at Atlantic Union. As part of their commitment to advancing our DEI journey, council members:

- Act as DEI ambassadors of the organization.
- Champion inclusion.
- Model our core values.
- Command respect among their peers with a significant sphere of influence.
- Make a visible commitment to DEI.
- Create collaborative opportunities and recognize different perspectives.
- Leverage talents, skills and knowledge for the council to foster change.
- Have great knowledge of the organization and understand how work gets done.
- Are open to new ideas and ways of thinking.
- Create an environment where others can safely voice different opinions.



Atlantic Union embraces diversity of thought and identity to better serve our stakeholders and achieve our vision. We are committed to cultivating a welcoming workplace where Teammates’ and customers’ perspectives are valued and respected. As part of this vision, we strive to foster a culture and workplace that:

- Is inclusive and welcoming.
- Ensures all Teammates feel respected, embrace differences, value diversity and care about each other.
- Promotes diversity of thoughts, ideas, perspectives and values.
- Is equitable, so all Teammates are treated fairly and have access to opportunity and advancement.
- Is committed to hiring diverse talent and promoting people on their merits.
- Provides all Teammates with the resources and training to further an inclusive work environment.
- Provides fair and equal employment opportunity and career development practices and policies.

Through our DEI Council activities, we:

- Establish new celebratory observances for the organization.
- Curate and author enterprise-wide communications and discussions related to monthly DEI volunteer opportunities.
- Host and facilitate DEI meetings and webinars to address emerging DEI topics.
- Support ERGs to maturity of growth and act as a liaison for internal and external stakeholders for DEI commentary.
- Introduce new programs, such as the *In My Shoes* series — a new and ongoing opportunity for Teammates to share their unique experiences and distinctive stories with other Teammates in order to enrich a sense of belonging, inclusivity and authenticity, and to promote connections.

### Teammate Experience Advocates (TEA)

Since 2020, Atlantic Union Teammate Experience Advocates (TEA) — chaired by our CEO — have been working to improve workplace culture. TEA consists of a cross-functional group of 30 Teammates from all levels across the organization and representing each of our 18 lines of business.

They serve as advisors on the Teammate experience and conduct culture sessions that are instrumental in shaping our culture. This team meets monthly and provides valuable feedback on the creation of new enterprise-wide programs. Through this team, Teammate feedback is captured and reviewed before new programs are launched.



## Giving More through myGiving

In addition to matching up to \$500 per calendar year through our myGiving program, Atlantic Union added \$25 to each Teammate matching gift account on Giving Tuesday (November 29, 2022). Teammates had the option to give to a recommended community-based organization or donate to any charitable organization of their choice (located in our myGiving platform).

In 2022, a total of 663 Teammate donors used the myGiving platform to support more than 380 causes.

## Volunteer Ambassadors Program

Every year, our Community Impact Volunteer Ambassadors engage with Teammates to support local community-based organizations through volunteerism. They not only identify opportunities, but coordinate and promote them so Teammates can engage within their local communities.

In 2022, a total of 11 Teammates served as Ambassadors and managed 14 events. Atlantic Union provided up to 16 hours of paid time off for full-time Teammates to volunteer. 383 Teammates volunteered.

## The EMergence of Teammate Talent Development

In 2022, Atlantic Union introduced its first enterprise-wide program focusing on self-development and career exploration. Through the new EMerge program, line of business leaders selected Teammates based on their ability to demonstrate initiative and an interest in professional growth.

Selected Teammates participated in sessions designed to:

- Improve their public speaking skills.
- Interact with senior leaders in the bank.
- Create a compelling personal brand.
- Gain insights through assessments.
- Broaden their exposure to other lines of business.

## Tuition Reimbursement

Atlantic Union encourages and supports all Teammates in the development of their professional skills and reimburses eligible tuition expenses up to \$5,000 annually.

## Bank School to Celebrate 10th Anniversary

Established in 2013 to help accelerate professional growth of our Teammates, Bank School continues to grow and make an impact on our business. Three of our more recently added programs include:

- **Consumer Bankers Association (CBA) Executive Banking School**

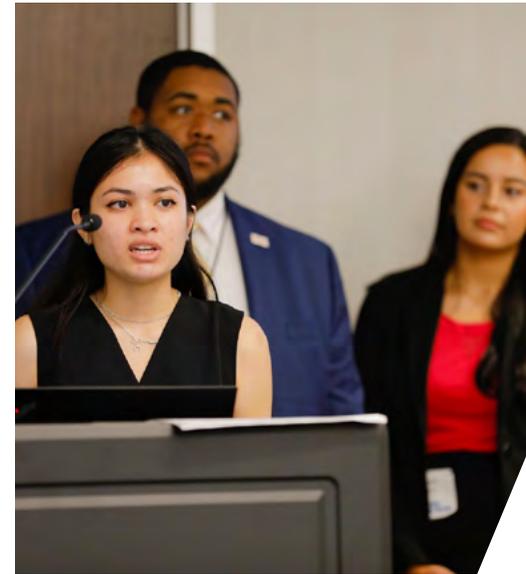
Program Goal: To accelerate the professional growth of the next generation of retail bankers through an immersive learning experience focusing on finance, risk and strategic leadership.

- **Virginia Bankers Association (VBA) School of Bank Management**

Program Goal: To help students develop a range of skills to both enhance current performance and qualify them as candidates for advancement.

- **American Bankers Association (ABA) Stonier Graduate School of Banking**

Program Goal: To emphasize strategic planning, financial management and leadership, through a wide range of more than 40 elective courses to enable participants to meet their developmental goals in a highly personalized fashion.



## Preparing the Best & Brightest to Tackle the Future

Every summer, Atlantic Union hosts a group of interns to work in various parts of our organization. They are exceptionally talented and eager students quick to learn and provide value. The class of 2022 was no exception.

- 14 students were enrolled in Virginia colleges.
- 8 different schools were represented.
- 3 students were Virginia State University (a historically black college) scholars and another student was from Washington University in St. Louis.

While many of last year's 15 interns were interested in financial services, six worked in areas not specific to banking. While some worked with our consumer banking and wholesale teams, others spent their time in marketing, human resources and corporate security to gain a fuller picture of all the opportunities available within a bank organization.

## Teammate Training

Atlantic Union is committed to investing in the growth and development of every Teammate because we are all about the people.

We provide training opportunities to foster Teammate growth and development, enhance Teammate skillsets and prepare Teammates to be successful in their roles. For example, we offer specific, targeted training to all new hires. In addition to professional development, role-based and regulatory/compliance training, we also offer training resources on the following subjects: leadership; diversity, equity and inclusion; policies/procedures; information security; anti-bribery; ethics; product training; anti-money-laundering; technical/systems; and compensation/benefits.

All Teammates have access to training opportunities through a learning management system and/or learning experience platform. We offer training through multiple modalities, including e-learning, job aids, videos, instructor-led and on-the-job practice supported by trained mentors. Most of our training materials are regulation-based and managed through a regulatory and compliance program.

In addition to job-specific training, all Teammates complete mandatory compliance courses on a wide range of company policies and procedures, such as our anti-discrimination policies and ethical standards and in response to regulatory requirements and changes.

In 2022, Teammates completed almost 70,000 hours of required and elective training activities.

- Teammates completed 28,261 hours of required training.
- Teammates completed 41,550 hours of all other training.



# OUR COMMUNITIES

## Volunteer Hours in 2022

Last year, Atlantic Union Teammates contributed a total of 6,767 volunteer service hours across the many communities we serve. This total reflects the engagement of 383 Teammates supporting 370 organizations within our footprint and beyond.

## Grants, Donations & Local Event Sponsorships in 2022

In addition to volunteer hours contributed by Teammates, Atlantic Union invested \$1,793,403 — through grants, donations and sponsorships — in support of our communities.

## Banzai Financial Education Program Gets High Marks

Learning about money is both an eye-opener and a door-opener to future success. And thanks to Banzai, a financial education program that Atlantic Union shares with educators and students for free, learning about money is easy and fun. Banzai teaches students how to navigate adult financial dilemmas with real-life scenarios, such as working at a job, paying rent and dealing with taxes. Lessons on borrowing, budgeting, setting goals and spending are all part of the curriculum for elementary, middle and high school students.

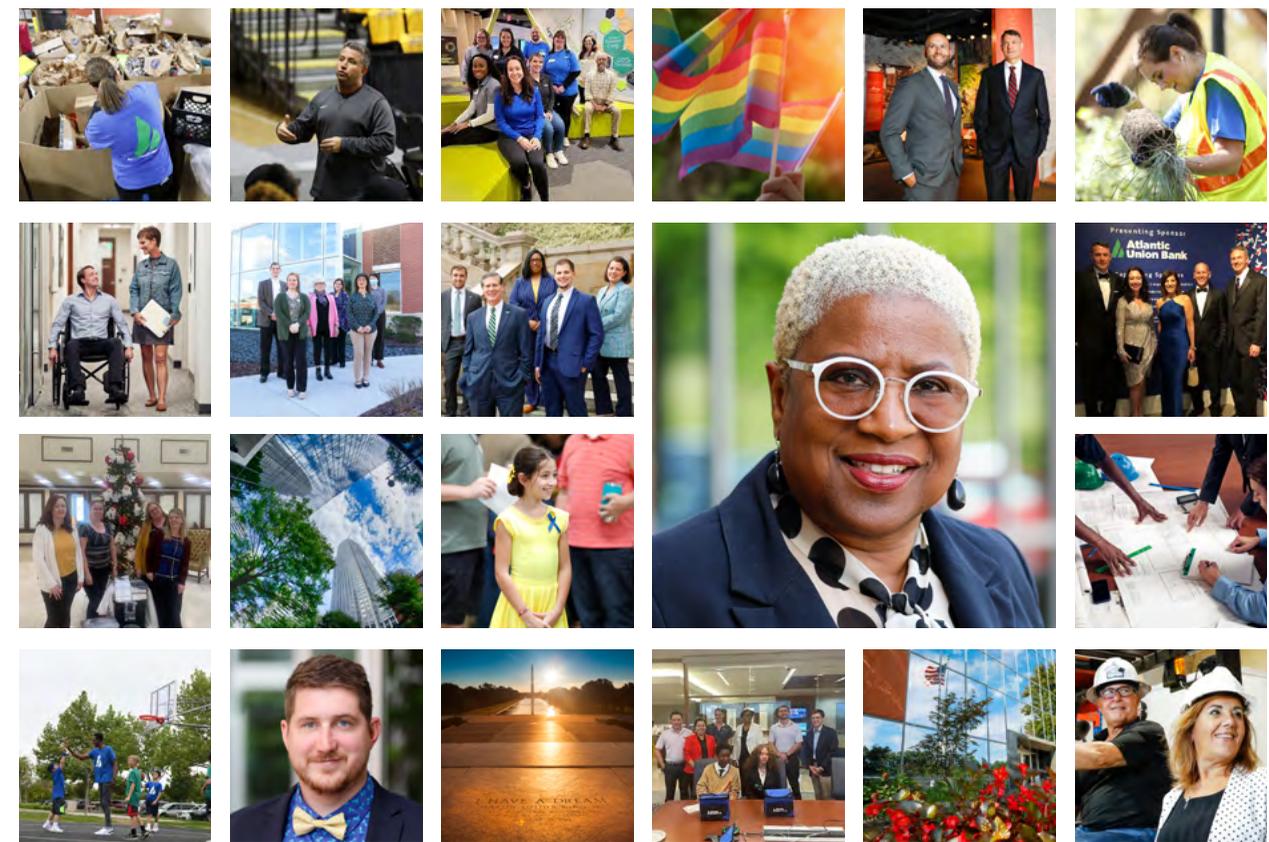
Thanks to the partnership with Banzai, Atlantic Union has been able to help more than 14,350 area students, 275 educators and 173 schools in our service areas to become better educated and prepared for a successful financial future.

As part of our ongoing commitment to the communities we serve, making an impact through financial education will remain a top priority. Our goal is to help the schools, teachers and students we partner with strive to live better lives.

## Committed to Supplier Diversity

Since 1902, Atlantic Union has served the banking needs of the communities where we work and live. More than a century later, we remain committed to building supplier relationships that are as diverse as our customers and Teammates.

Our strategic supplier management practices are designed to identify and partner with business enterprises that are majority owned, operated and controlled by minorities, women, lesbian, gay, bisexual, transgender, veterans, service-disabled veterans and people with disabilities, as well as small and disadvantaged business enterprises.



In 2022, our total diversity spend, which represents money we spent with small business, woman-owned, minority-owned, small disadvantaged and veteran-owned enterprises, was \$14.5 million, and represented 15.82% of our total spend. Altogether, we engaged with 151 diversity suppliers, which included an increase in the number of small disadvantaged businesses, from six in 2021 to 10 in 2022.



## OUR CUSTOMERS



### Making History in Virginia & Beyond

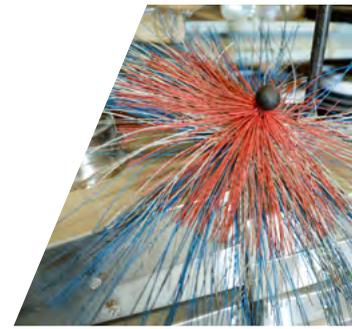
In 2022, the Virginia Museum of History and Culture (VMHC) in Richmond celebrated its grand re-opening, unveiling a \$30+ million renovation and expansion that transformed nearly two-thirds of the 250,000-square-foot building. Today, visitors can experience a grand two-story entrance atrium, an immersive orientation theater, nearly 50% more exhibition space, a new research library, new meeting and event spaces and a new café and retail store.

But just two years earlier, in 2020, the VMHC was facing a dilemma. Though they wanted to launch this expansive renovation plan, they also required the capital funding before donations fell into place.

While many museums are supported and funded by the state, VMHC is not. Instead, it is funded by generous individual supporters, corporate and foundation donors, members and guests.

“We set a bold vision to raise \$30 million in philanthropic support to transform the museum,” said David Kunnen of the Virginia Historical Society, which owns and operates VMHC. Thankfully, Atlantic Union Bank helped us secure \$21 million in tax-exempt bonds that provided the flexibility to start construction immediately.”

“At the onset of the pandemic,” Kunnen explained, “we were in search of Paycheck Protection Program (PPP) resources like so many other organizations. Our large national banking partner at the time was not able to serve us. Atlantic Union Bank was able to secure a PPP loan at a very uncertain time, which has led to a wonderful relationship and ultimately helped us achieve our renovation.”



### Helping Businesses Grow Through the Roof

Winston's Chimney Services — now in its 33rd year of business — is a leading provider of chimney inspection, sweeping and repair services in Northern Virginia, Maryland and Washington D.C. And thanks in great part to its relationship with Atlantic Union Bank, the company has experienced steady growth.

“Atlantic Union Bank is a really great partner for us to work with,” says Winston's president Chuck Hall. “We would not have the growth we've experienced without Atlantic Union Bank and Jenny Faddoul backing us on our team. This is the best relationship that we've ever had with a bank.”

Winston's Chimney Service has an unwavering commitment to excellence. In addition to being a recipient of the prestigious Angi's Super Service Award, the company is certified by the Chimney Safety Institute of America, as well as the National Fireplace Institute and the Fireplace Investigation Research and Education Service.

And when it comes to business, Winston's is also focused on relationships. “We needed a banking partner who could sit down with us and talk about where we were going,” said Hall. “Atlantic Union Bank and Jenny helped us acquire our building and then helped us double the size of our operation. We couldn't do that without the support of Atlantic Union Bank.”

Working together, we helped Winston's achieve the growth it needed, from securing a new building to new vehicles and new equipment, all accomplished using a working line of credit, as well as business checking and savings accounts from Atlantic Union Bank.

“We appreciate the relationship we have with Atlantic Union Bank, and we know that if we need anything, they will be there for us.”

## Small Business Loans Making a Big Impact

As a preferred Small Business Association (SBA) lender, Atlantic Union Bank's team of experienced relationship managers explain 504 and SBA loan benefits and help business owners select the best government loan program. We also guide businesses through the documentation and approval process.

We're a regional bank that offers financial strength, industry-specific expertise and a full suite of commercial banking, treasury and wealth management solutions to help businesses grow and succeed. Our business model is built on fostering long-term relationships with customized solutions and access to local decision makers.



## Privacy & Cybersecurity

Atlantic Union strives to protect the privacy and secure the sensitive information our customers entrust to our care. Specifically, we maintain privacy policies, management oversight, accountability structures and technology design processes to help protect private and personal data. In addition to providing strong oversight of our information security by:

- Relying on senior management and the risk committee of our Board of Directors to oversee our information security programs.
- Conducting ongoing mandatory Teammate training on information security and provide ongoing information security education and awareness (online training classes, mock phishing attacks and information security awareness materials).
- Using independent third parties to perform penetration testing of our infrastructure to help us better understand the effectiveness of our controls and improve defenses, and to conduct independent assessments of our program for compliance with regulatory requirements and industry guidelines.
- Following an established incident response program that is designed to mitigate the impact of, and recover from, any cyberattacks and facilitate communication to internal and external stakeholders as needed.

Atlantic Union had no material data breaches in 2022.



## Funding Initiatives that Grow Communities

### Cameo House, Richmond, VA

Atlantic Union Bank provided a \$10,550,000 24-month construction bridge loan to Better Housing Coalition to develop a 67-unit affordable housing community in the Jackson Ward neighborhood of Richmond. Eleven units will be income and rent-restricted at 40% of the Area Median Income (AMI), 23 units will be income and rent-restricted at 50% of AMI, and 33 units will be income and rent-restricted at 60% of AMI.

In addition to providing the construction bridge loan, Atlantic Union Bank has invested in the low-income housing tax credits equity fund facilitated by Virginia Community Development Corporation.

Founded in 1988, Better Housing Coalition is one of the largest and most productive nonprofit community development organizations in Virginia. Better Housing Coalition's mission is to change lives and transform communities through high-quality, affordable housing.



### Cool Lane Commons, Richmond, VA

Atlantic Union Bank provided a \$14,500,000 24-month construction bridge loan to Virginia Supportive Housing to redevelop a vacant former assisted living facility into 86 permanent supportive housing units near the intersection of Interstate 64 and Mechanicsville Turnpike in Richmond.

Cool Lane Commons will be a mixed-income community, with units available for people who have experienced homelessness, as well as those earning 50% or less of Area Median Income. The building was structured as a condominium with two units, one for residential and one for commercial. Upon completion, Virginia Supportive Housing plans to relocate its offices into the newly developed facility.

In addition to providing the construction bridge loan, Atlantic Union Bank has also invested in the low-income housing tax credits equity funds facilitated by Virginia Community Development Corporation.

Founded in 1988, Virginia Supportive Housing's mission is to end homelessness by providing permanent housing and supportive services. Virginia Supportive Housing has a proven track record of ending homelessness with more than 96% of Virginia Supportive Housing residents maintaining housing stability.

## DIVERSITY, EQUITY & INCLUSION

Atlantic Union embraces diversity of thought and identity to better serve our stakeholders and achieve our purpose. We commit to cultivating a welcoming workplace where Teammate and customer perspectives are valued and respected.

### Funding the Future of Banking through Scholarship

In 2020, Atlantic Union announced a new partnership with Virginia State University (VSU), a historically Black university, to create a five-year scholarship fund for VSU business/finance students in the Reginald F. Lewis College of Business. In addition to financial support, scholarship recipients are offered a paid summer internship at Atlantic Union. Our relationship with VSU is long-standing and includes participating in career fairs, recruiting interns and full-time employees and having our bank executives share their expertise with students in the classroom.

In 2022, VSU awarded four Atlantic Union Bank scholarships of \$5,000 each for the 2022-2023 academic year.

Our CEO John Asbury, served as a guest lecturer for a senior-level finance class at VSU in March and spoke with the scholars. We are proud of the long-standing relationship we have with VSU through career fairs, employee and intern recruitment and guest lecture opportunities like these.

The Atlantic Union Bank Scholars fund was established at the same time we expanded our commitment to Virginia Center for Inclusive Communities (VCIC). Through our donation, VCIC was able to create the Virtual Institute for Belonging and Equity (VIBE), a three-day program leading students through a series of activities designed to help them explore personal experiences with discrimination and develop conflict resolution skills.

K-12 school programs we supported: 196

Students who participated in those programs: 7,511

Combined, our financial contributions to the Atlantic Union Bank Scholars and VCIC represent the largest philanthropic investment in our history and supports our goal of creating stronger and more inclusive communities.



Caution Regarding Forward-Looking Statements: This report contains certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements, which are not historical facts and are subject to numerous assumptions, risks, and uncertainties. Statements that do not describe historical or current facts, including statements about beliefs and expectations, are forward-looking statements. Forward-looking statements may be identified by words such as “expect,” “seek to,” “strive to,” “anticipate,” “vision,” “committed,” “believe,” “intend,” “estimate,” “plan,” “target,” “goal,” or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations. The forward-looking statements are intended to be subject to the safe harbor provided by Section 27A of the Securities Act of 1933, Section 21E of the Securities Exchange Act of 1934, and the Private Securities Litigation Reform Act of 1995. While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: changes in general economic, political, or industry conditions particularly in the markets in which we operate and which our loans are concentrated, including the effects of declines in real estate values, an increase in unemployment levels and slowdowns in economic growth; changes in market interest rates and their related impact on macro-economic conditions, customer and client behavior, our funding costs, and our loan and securities portfolio; volatility and disruptions in capital and credit markets; inflation and its impact on economic growth and customer and client behavior; competitive pressures on product pricing and services; success, impact, and timing of our business strategies; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations; potential claims, damages, and fines related to litigation or government actions; cybersecurity risks and the vulnerability of our network and online banking portals, and the systems of parties with whom we contract, to unauthorized access, computer viruses, phishing schemes, spam attacks, human error, and other security breaches that could adversely affect or disrupt our business and financial performance or reputation; and the adverse effects of events beyond our control that may have a destabilizing effect on financial markets and the economy, such as epidemics and pandemics, war or terrorist activities, essential utility outages, deterioration in the global economy, instability in the credit markets, disruptions in our customers’ supply chains or disruption in transportation. Additional factors that could cause results to differ materially from those described above can be found in Part I, Item 1A. “Risk Factors” and Part II, Item 7, “Management’s Discussion and Analysis of Financial Condition and Results of Operations” of Atlantic Union Bankshares Corporation’s (the “Company’s”) Annual Report on Form 10-K for the year ended December 31, 2022, and in our subsequent Securities and Exchange Commission (“SEC”) filings, which are on file with the SEC and available on the SEC’s website at [www.sec.gov](http://www.sec.gov). All forward-looking statements speak only as of the date they are made and are based on information available at that time. The Company does not assume any obligation to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements were made or to reflect the occurrence of unanticipated events except as required by federal securities laws. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance on such statements.

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