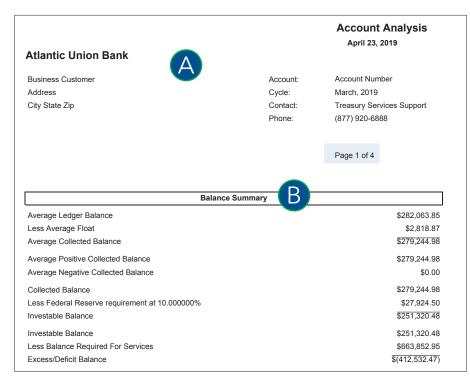
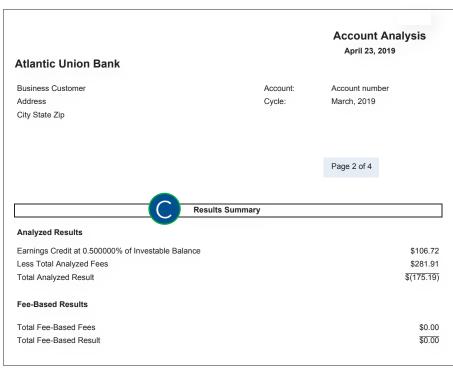


How to read your Account Analysis statement

- A Header Information general information about the statement and account, such as account name and address, account number, statement cycle, and primary officer information.
- Balance Summary refer to the Balance Definitions.

Results Summary - calculates the total analyzed result by subtracting the total analyzed fees from the earnings credit. The action taken on the results is also shown. In this example the total analyzed result was charged to a separate billing account assigned to a group of accounts. Any Fee-Based items would be shown and directly debited from the group billing account. Detail of total Analyzed Fees are below - Service Details.







Service Details - lists volume, price, total fee and required balance to offset services.

Total fee = (volume x price).

Total analyzed charges are summarized.

| | | | | | Account Analysis April 23, 2019 | |
|--|---|------------------------------------|--|---|--|--|
| Atlantic Union Bank | | | | | | |
| Business Customer | | | Account: | Account | unt number | |
| Address | | Cycle: | March, 2019 | | | |
| City State Zip | | | | | | |
| | | | | | Page 3 of 4 | |
| | | | | Page 3 | | |
| | Se | ervice Details | | | | |
| | | | | | | |
| Orander Description | B E | V-1 | D.J. | T-4-1 F | Described Delever | |
| · | Base Fee | Volume | Price | Total Fee | Required Balance | |
| General Account Services | | | | | · | |
| General Account Services Account Maintenance | Base Fee | Volume 1 | Price 17.0000 | Total Fee | · | |
| General Account Services Account Maintenance Depository Services | 0 | 1 | 17.0000 | 17.00 | 40,032.2 | |
| General Account Services Account Maintenance Depository Services Foreign Items Deposited | 0 | 1 | 17.0000 | 17.00 | 40,032.2 2,755.1 | |
| Depository Services Foreign Items Deposited Deposits | 0 0 0 | 1 9 3 | 17.0000 0.1300 0.6500 | 17.00 1.17 1.95 | 40,032.2 2,755.1 4,591.9 | |
| General Account Services Account Maintenance Depository Services Foreign Items Deposited Deposits Remote Deposit | 0 | 1 | 17.0000 | 17.00 | 40,032.2 2,755.1 4,591.9 | |
| General Account Services Account Maintenance Depository Services Foreign Items Deposited Deposits Remote Deposit | 0 0 0 | 1 9 3 | 17.0000 0.1300 0.6500 | 17.00 1.17 1.95 | 40,032.2 2,755.1 4,591.9 94,193.6 | |
| General Account Services Account Maintenance Depository Services Foreign Items Deposited Deposits Remote Deposit Paper Disbursement Services Checks Paid | 0 0 0 0 | 1 9 3 1 | 17.0000 0.1300 0.6500 40.0000 | 17.00 1.17 1.95 40.00 | 40,032.2 2,755.1 4,591.9 94,193.6 | |
| General Account Services Account Maintenance Depository Services Foreign Items Deposited Deposits Remote Deposit Paper Disbursement Services Checks Paid Positive Pay Services | 0 0 0 0 | 1 9 3 1 | 17.0000 0.1300 0.6500 40.0000 | 17.00 1.17 1.95 40.00 | 40,032.2 2,755.1 4,591.9 94,193.6 78,745.8 | |
| General Account Services Account Maintenance Depository Services Foreign Items Deposited Deposits Remote Deposit Paper Disbursement Services Checks Paid Positive Pay Services Positive Pay Issue Item Fee | 0 0 0 0 | 1 9 3 1 | 17.0000 0.1300 0.6500 40.0000 | 17.00 1.17 1.95 40.00 33.44 | 40,032.2 2,755.1 4,591.9 94,193.6 78,745.8 | |
| General Account Services Account Maintenance Depository Services Foreign Items Deposited Deposits Remote Deposit Paper Disbursement Services Checks Paid Positive Pay Services Positive Pay Issue Item Fee | 0 0 0 0 | 1 9 3 1 | 17.0000 0.1300 0.6500 40.0000 | 17.00 1.17 1.95 40.00 33.44 | 40,032.2 2,755.1 4,591.9 94,193.6 78,745.8 | |
| General Account Services Account Maintenance Depository Services Foreign Items Deposited Deposits Remote Deposit Paper Disbursement Services Checks Paid Positive Pay Services Positive Pay Issue Item Fee General ACH Services | 0 0 0 0 | 1 9 3 1 176 | 17.0000 0.1300 0.6500 40.0000 0.1900 0.0400 | 17.00 1.17 1.95 40.00 33.44 0.08 | 40,032.2 2,755.1 4,591.9 94,193.6 78,745.8 188.3 | |
| General Account Services Account Maintenance Depository Services Foreign Items Deposited Deposits Remote Deposit Paper Disbursement Services Checks Paid Positive Pay Services Positive Pay Issue Item Fee General ACH Services ACH Credits | 0 0 0 0 0 0 | 1 9 3 1 176 2 | 17.0000 0.1300 0.6500 40.0000 0.1900 0.0400 0.1700 | 17.00 1.17 1.95 40.00 33.44 0.08 | 40,032.2 2,755.1 4,591.9 94,193.6 78,745.8 188.3 10,808.7 7,606.1 | |
| General Account Services Account Maintenance Depository Services Foreign Items Deposited Deposits Remote Deposit Paper Disbursement Services Checks Paid Positive Pay Services Positive Pay Issue Item Fee General ACH Services ACH Credits ACH Debits Originated ACH Debits And Credits | 0 | 1 9 3 1 176 2 27 | 17.0000 0.1300 0.6500 40.0000 0.1900 0.0400 0.1700 0.1700 | 17.00 1.17 1.95 40.00 33.44 0.08 4.59 3.23 | Required Balance 40,032.2 2,755.1 4,591.9 94,193.6 78,745.8 188.3 10,808.7 7,606.1 12,951.6 | |
| General Account Services Account Maintenance Depository Services Foreign Items Deposited Deposits Remote Deposit Paper Disbursement Services Checks Paid Positive Pay Services Positive Pay Issue Item Fee General ACH Services ACH Credits ACH Debits | 0 | 1 9 3 1 176 2 27 | 17.0000 0.1300 0.6500 40.0000 0.1900 0.0400 0.1700 0.1700 | 17.00 1.17 1.95 40.00 33.44 0.08 4.59 3.23 | 40,032.2 2,755.1 4,591.9 94,193.6 78,745.8 188.3 10,808.7 7,606.1 | |

| | | | | Account Analysis April 23, 2019 | | |
|----------------------|----------|--------|----------|---------------------------------|------------------|--|
| Atlantic Union Bank | | | | | | |
| Business Customer | | | Account: | Account number | | |
| Address | | | Cycle: | March, 2019 | | |
| City State Zip | | | | | | |
| | | | | Page 4 of 4 | | |
| Service Description | Base Fee | Volume | Price | Total Fee | Required Balance | |
| Incoming Wires | 0 | 1 | 15.0000 | 15.00 | 35,322.60 | |
| Information Services | | | | | | |
| Biz Banking | 0 | 1 | 29.9500 | 29.95 | 70,527.46 | |
| Total Analyzed Fees | | | | \$281.91 | \$663,852.9 | |
| Total Fee-Based Fees | | | | \$0.00 | | |
| Total Waived Fees | | | | \$0.00 | | |
| Total Hard Charges | | | | \$0.00 | | |
| Total Direct Fees | | | | \$0.00 | | |
| Grand Total Fees | | | | \$281.91 | | |

Balance definitions:

Average Ledger Balance - The sum of all daily ending ledger balances during the cycle, divided by the number of days in the cycle.

Average Float Balance - The sum of all daily ending float balances during the cycle, divided by the number of days in the cycle.

Average Collected Balance - The sum of average ledger balance minus average float balance.

Average Positive Collected Balance - The sum of positive daily ending collected balances during the cycle, divided by the number of days in the cycle.

Average Negative Collected Balance - The sum of negative daily collected balances during the cycle, divided by the number of days in the cycle.

Collected Balance - The sum of average collected balance minus average negative collected balance.

Federal Reserve Requirement - The balances that Atlantic Union Bank keeps on reserve with the Federal Reserve Bank to comply with regulatory requirements.

Investable Balance - The sum of collected balance minus federal reserve requirement. This balance is used to determine the earnings credit used to offset service charges.

Required Balance - The total amount of balances required to offset the total amount of all analyzed service fees.

Excess/Deficit Balances - The amount of funds that exceeds (excess balance) or falls short (deficit balance) of the amount required in the account to offset the analyzed service fees.

^{*}The statements shown are for illustration purposes only.