



Business Deposit Fee Schedule

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| Business Checking Accounts <i>\$25.00 minimum opening deposit</i> | Essential Business Checking | <ul style="list-style-type: none"> • First 100 transaction items free per statement cycle (\$0.50 per item over 100)¹ • No monthly maintenance fee • No minimum balance requirement • Free online statements (check images included)² • Paper statement options include: \$2.00 per month without check images or \$4.00 per month with check images |
| | Enterprise Business Checking | <ul style="list-style-type: none"> • First 250 transaction items free per statement cycle (\$0.50 per item over 250)¹ • Maintain average monthly balance of \$2,500 to avoid a \$12.00 monthly maintenance fee • Free online statements (check images included)² • Paper statement options include: Free without check images or \$4.00 per month with check images |
| | Elite Business Checking | <ul style="list-style-type: none"> • First 500 transaction items free per statement cycle (\$0.50 per item over 500)¹ • Maintain average monthly balance of \$25,000 or \$40,000 in combined deposit balances³ to avoid a \$25.00 monthly maintenance fee • Interest-bearing • Free online statements (check images included)² • Free paper statements (check images available upon request) <p>Select ONE FREE Add-On Feature:</p> <ul style="list-style-type: none"> • Additional 250 monthly transaction items¹ • Up to 20 Returned Deposit Items per month • Unlimited incoming wire transfers <p>\$10.00 for each additional feature, or all three for \$20.00 per month</p> |
| | Nonprofit Interest Checking | <ul style="list-style-type: none"> • Monthly maintenance fee: \$17.00 <ul style="list-style-type: none"> ○ \$0.19 per check/debit paid ○ \$0.65 per credit/deposit ○ \$0.13 per deposited item ○ \$0.17 per automatic credit/debit (ACH) • Interest-bearing |
| | Analyzed Business Checking | <ul style="list-style-type: none"> • Monthly account analysis maintenance fee: \$17.00 <ul style="list-style-type: none"> ○ \$0.19 per check/debit paid ○ \$0.65 per credit/deposit ○ \$0.13 per deposited item ○ \$0.17 per automatic credit/debit (ACH) • Negative Collected Balance: Prime + 3% or minimum 10% • Overdraft Balance: Prime + 3% or minimum 10% • Earnings credit may offset fees |
| | MSB Commercial Checking Account | <ul style="list-style-type: none"> • Monthly account analysis maintenance fee: \$17.00 <ul style="list-style-type: none"> ○ \$0.19 per check/debit paid ○ \$0.65 per credit/deposit ○ \$0.13 per deposited item ○ \$0.17 per automatic credit/debit (ACH) • Negative Collected Balance: Prime + 3% or minimum 10% • Overdraft Balance: Prime + 3% or minimum 10% • Earnings credit may offset fees • \$250 monthly MSB fee (cannot be offset by earnings credit) |

¹ Transaction items include checks paid, other debits, credits, deposits and deposited items.

² Requires enrollment in Business eBanking.

³ Combined balances: other checking, money market, savings and certificate of deposit accounts maintaining the same ownership, account titling and employment identification number (EIN).

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| Business Money Market Accounts | Business Money Market | <ul style="list-style-type: none"> \$500 minimum opening deposit Maintain \$2,500.00 minimum daily balance to avoid a \$12.00 monthly maintenance fee |
| | HOA Money Market⁴ | <ul style="list-style-type: none"> \$500 minimum opening deposit Maintain \$1,000.00 minimum daily balance to avoid a \$15.00 monthly maintenance fee |
| | Nonprofit Money Market⁴ | <ul style="list-style-type: none"> \$500 minimum opening deposit Maintain \$2,500.00 minimum daily balance to avoid a \$15.00 monthly maintenance fee |
| | Public Funds Money Market | <ul style="list-style-type: none"> \$500 minimum opening deposit Maintain \$2,500.00 minimum daily balance to avoid a \$12.00 monthly maintenance fee |

⁴An active Atlantic Union Bank business checking account is required to qualify for HOA Money Market and Nonprofit Money Market accounts.

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| Business Savings Account | <ul style="list-style-type: none"> \$25 minimum opening deposit Maintain \$300.00 minimum daily balance to avoid a \$5.00 monthly maintenance fee An activity fee of \$3.00 will be charged for each withdrawal in excess of three during a month |
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| Specialty Accounts | IOLTA <i>Interest on Lawyers Trust Account</i> | <ul style="list-style-type: none"> No minimum balance requirement No monthly maintenance fee No transaction fees Separate Atlantic Union Bank operating checking account required to establish an IOLTA (non-customary fees will be charged to the operating account) |
| | MAHT <i>Maryland Affordable Housing Trust</i> | <ul style="list-style-type: none"> No minimum balance requirement No monthly maintenance fee No transaction fees Separate Atlantic Union Bank operating checking account required to establish a MAHT (non-customary fees will be charged to the operating account) |

| Other Deposit Account Fees | |
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| ATM Fees: (additional fees may be charged by the ATM owner) | |
| ATM/Debit Card Replacement..... | \$5.00 |
| Debit Card Foreign Currency Transaction Fee..... | 3% |
| Foreign ATM Withdrawal..... | \$3.00 |
| Cashier's Check: | |
| Customer Initiated..... | \$10.00 |
| Non-Customer Initiated..... | \$15.00 |
| Lost Cashier's Check..... | \$40.00 |
| <i>Continued on page 3</i> | |

Other Deposit Account Fees Cont'd

Copies:

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| Check Image Copy | \$5.00 |
| Statement Copy/Account Activity Printout | \$5.00 |

Foreign Exchange Fees: (Customer Only)

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| Foreign Currency Order/Exchange: \$300 or less..... | \$32.00 |
| Foreign Currency Order/Exchange: Over \$300 | \$22.00 |

Night Deposit Bags:

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| Lock Bag..... | \$25.00 |
| Zipper Bag | \$5.00 |

Non-Analysis Coin/Currency Charges:

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|------------------------------|--------------|
| Currency (Deposited)..... | N/C |
| Currency (Purchased)..... | \$0.35/strap |
| Rolled Coin (Deposited)..... | N/C |
| Rolled Coin (Purchased)..... | \$0.10/roll |

Overdraft Fees:

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|---|--------------|
| Non-Sufficient Funds | \$38.00/item |
| Overdraft..... | \$38.00/item |
| Maximum Number of Non-Sufficient Funds and Overdraft Fees | 8/day |
| Transfers to Cover Overdrafts | \$12.50 |

(Non-sufficient funds and overdraft fees are not charged for items \$1.00 or less or for items that cause an account balance to be overdrawn by \$1.00 or less)

Safe Deposit Box:

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| Annual Rent..... | varies by size |
| Drilling..... | \$250.00 |
| Lost Key..... | \$25.00 |

Wire Fees:

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| Incoming (Domestic & Foreign) | \$15.00 |
| Outgoing Domestic | \$30.00 |
| Outgoing Foreign | \$50.00 |
| Outgoing FX International Wire | \$55.00 |
| Standing Transfer Order | \$12.00/wire |

Other Fees:

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| ACH Return Item | \$12.00 |
| Charge-off of Account..... | \$35.00 |
| Collection Item (Domestic & Foreign) | \$50.00 |
| Deposit/Loan Verification | \$10.00 |
| Dormant Account | \$10.00/month |
| Early Account Closing (Within 180 Days of Opening)..... | \$25.00 |
| Garnishment Levy/Lien..... | \$125.00 |
| Missing/Incorrect Tax ID Number | \$50.00 |
| Non-Customer Check Cashing Fee (Atlantic Union Bank Checks; \$100 or more) | \$10.00/check |
| Research | \$25.00/hour |
| Returned Item (Deposited or Cashed)..... | \$12.00 |
| Statement Reconciliation | \$25.00/hour |
| Stop Payment | \$35.00/item |

This Fee Schedule does not contain fees associated with Treasury Management products and services, which are provided in a consultation with a specialist. Please contact your local branch to learn more.

MEMBER FDIC