



# Welcome

to Atlantic Union Bank

Access National Bank and  
Middleburg Bank will become



---

CUSTOMER ACCOUNT GUIDE

Effective May 20, 2019



# TABLE OF CONTENTS

<b>Welcome</b> .....	5	<b>Commercial</b>	
<b>About Us</b> .....	7	Business eBanking .....	28
Community .....	9	FAQ .....	30
Location Map .....	10	Checking Accounts .....	34
<b>AtlanticUnionBank.com/Welcome</b> ..	11	Savings Accounts .....	36
<b>Transition Timeline</b> .....	12	Lending .....	38
<b>Personal</b>		Treasury & Commercial Services .....	39
Online Banking .....	14	Transition Checklist .....	40
FAQ .....	16	<b>Wealth Management</b>	
Checking Accounts .....	20	<b>(Middleburg Financial)</b>	
Savings Accounts .....	22	Individual Client Services .....	42
Lending .....	24	Asset Management .....	43
Transition Checklist .....	25	Private Banking .....	43
		Trust Services .....	43
		Investment Services .....	43
		Institutional Client Services .....	44
		MiddleburgFinancial.com .....	45
		<b>How to Reach Us</b> .....	47



# Banking made better.

**Bob Martin**

President, Wealth  
Management

**Dean Hackemer**

Head of Home  
Loans Division

**John Asbury**

Chief Executive  
Officer

**Shawn O'Brien**

Consumer Banking  
Group Executive

**Maria Tedesco**

President, Atlantic  
Union Bank

**David Ring**

Commercial Banking  
Group Executive

Hello,

On behalf of our entire team, it is my great pleasure to welcome you to the new Atlantic Union Bank. By bringing together the best of Union Bank & Trust and Access National Bank, we can now deliver more value, greater convenience and expanded benefits to clients throughout the Mid-Atlantic under our new name, Atlantic Union Bank.

You'll now have access to a greatly expanded branch network that ranges all the way from Northern Virginia to the New River Valley ... to the beaches of the Eastern Shore and North Carolina ... and locations in between.

**Consumer and business banking customers** will enjoy Saturday hours at select locations, and the return of Free Checking with no monthly fees and no minimums. And, even after the change, your local branch will be filled with familiar faces – the same people who serve you now.

**For commercial customers**, we can now deliver even greater financial strength and stability – including a **5X increase in lending capacity**. You'll continue to benefit from the keen market knowledge and problem-solving expertise of your current relationship manager, and gain access to new solutions such as an expanded suite of treasury management services.

And customers will have access to the truly exceptional **wealth management** team at **Middleburg Financial**. Whether you're looking for investment advice, or need help with a trust or more complex financial situations, we're here to help.

If you have any questions, please call our Customer Care Team at 800.990.4828 or reach out to your current relationship manager or wealth advisor. And I'd appreciate it if you'd let me know how we're doing with this transition by emailing me at [FeedbackForJohn@AtlanticUnionBank.com](mailto:FeedbackForJohn@AtlanticUnionBank.com). Once again, welcome!

Sincerely,



John C. Asbury  
CEO, Atlantic Union Bank



# BECOMING ATLANTIC UNION BANK ENABLES US TO BRING YOU MORE.

**More** locations.

**More** convenience.

**More** capabilities.

**More** for your money.

Still, it's natural to wonder what's really behind the change. The answer, as it turns out, is pretty simple.

We considered continuing as Union Bank & Trust. The name Union, after all, has served us well throughout the past century of serving the people and businesses of Virginia.

As a way to ensure recognition and clarity in the marketplace, we asked customers to help us select a new name. And, since we now span across the region, one name rose above all the other options: Atlantic Union Bank.

Even though we're changing our name, some important things will stay the same ... including the bankers at your home branch. And when you visit any of our more than 150+ branches across the Mid-Atlantic, you'll witness our commitment to friendly, helpful service.

Changing our name doesn't change who we are - a team of banking professionals dedicated to making banking easier and more convenient for every customer.

ABOUT US





# COMMUNITY

We're committed to enhancing and improving all of the communities where we and our customers live, work and play. Our culture is rooted in giving back through volunteer time and financial contributions to a variety of community organizations.

We're proud to sponsor events where families can come together to celebrate and have fun, especially those that take place in some of the great outdoor venues located within our geographic footprint. Events at Union Bank & Trust Pavilion (soon to be Atlantic Union Bank Pavilion) in Portsmouth and the Patriotic Festival in Virginia Beach are just some of the ways we bring music and entertainment to our customers, friends and families.

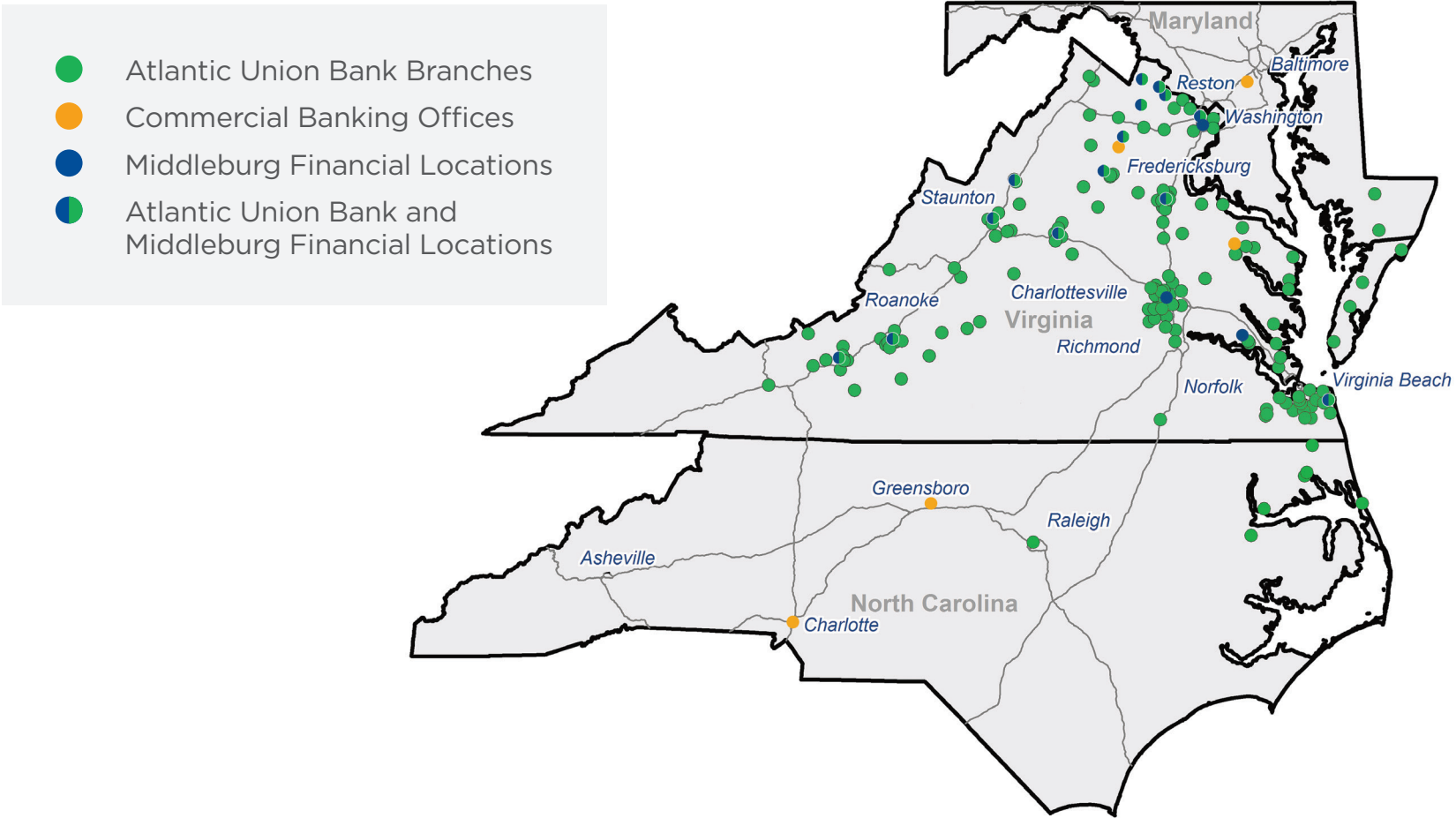
We're also a major sponsor of many Virginia college and university athletic programs. Look for our signs in stadiums, and check out our debit cards featuring favorite team mascots.

We do all of these things as part of our commitment to help ensure that people of all ages - across all the communities we serve - are set up for financial success. That's why we proudly partner with organizations such as the Virginia Council on Economic Education, Banzai and the YMCA to bring financial education into local classrooms, helping young people prepare to manage their financial futures. So far, we've reached more than 150,000 students through our programs.

**Committed to enhancing and improving the communities where our customers live, work and play.**

# LOCATION MAP

For your convenience, customers of Access National Bank and Middleburg Bank will have full access to all of our branches and ATMs, regardless of which bank you typically use.



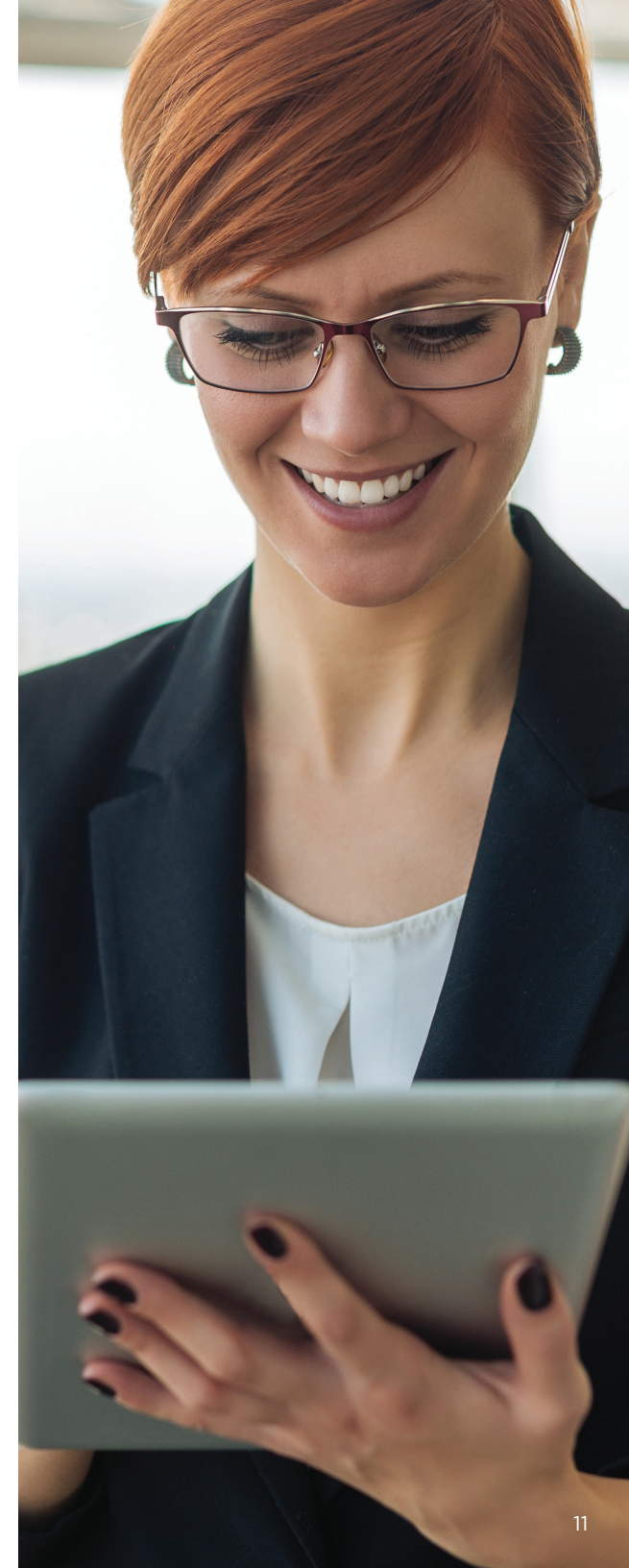
# FIND EVERYTHING YOU NEED

## [AtlanticUnionBank.com/Welcome](https://atlanticunionbank.com/welcome)

Your source for all the latest information  
about the transition.

**AtlanticUnionBank.com/Welcome** is your source for the latest information regarding the transition. The site will be updated with the latest news and will include:

- A checklist of what you'll need to do to get your accounts ready for the transition. Don't worry, we'll do most of the work. There are just a few things we'll need you to handle - which you can see on page 25 for consumers and page 40 for businesses.
- For **personal accounts**, an overview of Online and Mobile Banking - including a look at Online Bill Pay and other key features.
- For **business accounts**, an overview of Business eBanking - focusing on key topics such as ACH transfers, wires and more. You can also sign up for a webinar to get into even greater detail.
- Important phone numbers, email addresses, and other ways to contact us whenever you have a question or concern.
- Commonly asked questions.
- A downloadable PDF of this guidebook.



# TRANSITION TIMELINE

## MONDAY, APRIL 29TH

- Commercial customers using our Business eBanking platform will begin the client verification process. Learn more about Business eBanking on page 28.

## FRIDAY, MAY 17TH

### IMPORTANT NOTE:

All previously scheduled payments will be made as you instructed.

- **2 p.m.**
  - While Access National and Middleburg debit cards are being transitioned, some customers may experience temporary limits to large purchases until Monday, May 20th, at 8 a.m. Please plan accordingly.
- **5 p.m.**
  - Access National and Middleburg branches will close.
  - Access National and Middleburg Customer Support will close.
  - AccessConnect® Online Banking goes into view-only mode (no transfers, alerts/preference edits, etc.).
  - Access National Bill Pay will no longer be available.

## SATURDAY, MAY 18TH

- AccessConnect® Online Banking and Telephone Banking will not be available.

## MONDAY, MAY 20TH

- Branches open.
- **8 a.m.**
  - Atlantic Union Bank personal Online Banking and Business eBanking will be available.
  - Atlantic Union Bank personal and business mobile apps will be available for download.
  - Customers can access Atlantic Union Telephone Banking and create new PINs.
- **8 a.m. - 8 p.m.**
  - Atlantic Union Bank Customer Care Center will be available to assist all customers.



**For the most recent updates regarding the merger,  
please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)**

# PERSONAL BANKING

Please review this section to see what's new with your checking and savings accounts. And take a look at some of the new accounts and benefits you'll have access to as a customer of the new Atlantic Union Bank.

# ONLINE BANKING

## Welcome to AtlanticUnionBank.com

Here, you can browse for products to meet all your financial needs. You can log in to your account or find the closest branch or ATM. The site is optimized for all devices, so you can find what you need on the go. You can even find our contact information and routing number at the bottom of every page. We want to make it easy for you to get the most out of us!

### LOG IN TO YOUR ONLINE BANKING ACCOUNT BEGINNING MONDAY, MAY 20TH, AT 8:00 A.M.

- 1 Go to [AtlanticUnionBank.com](https://AtlanticUnionBank.com).
- 2 The LOGIN box should be open and defaulted to “Personal Banking.” Enter your existing username and the password we send you and click “LOG IN.” While most customers will retain their current username, a few may be notified individually of changes.
- 3 During your first login, you will be prompted to establish a new password for security purposes. After successfully changing your password, you will be asked to verify your identity by entering a one-time passcode provided to you by text message, email or phone call.



### IMPORTANT REMINDER

Please update your contact information now so you can activate your new Online Banking account.

**In order to help facilitate your transition, the Atlantic Union Customer Care Center will offer 24-hour personal online banking assistance beginning May 20th – May 27th.**

## FREE Checking.

No minimum balance.  
No monthly fees. No gotchas.

[APPLY NOW](#)

11000

Personal Banking

Username

Password

[LOG IN](#)

[Enroll | Demo](#)  
[Forgot Username/Password](#)



### Union Announces Merger Agreement

Union has agreed to acquire Access National Corporation

[LEARN MORE](#)



### Credit Cards

Find the credit card that fits your lifestyle.

[LEARN MORE](#)



### Auto Loans

Get behind the wheel of your new car.

[LEARN MORE](#)



### Mobile Banking

Wherever life takes you, enjoy banking at your fingertips.

[LEARN MORE](#)



Care



# FREQUENTLY ASKED QUESTIONS ABOUT YOUR PERSONAL BANKING ACCOUNTS

## Deposit Account Information

### **Will there be changes to my account?**

There may be some changes to the terms and conditions of your account. Your account was carefully reviewed and matched to the new account it most closely resembles. Please read the Checking Accounts and Savings Accounts sections in this guide and the enclosed Important Account Information book to learn more about the products that are changing.

For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)

### **Do I need to order new checks?**

Unless you are notified otherwise, you may continue to use your existing checks as you do today. If you are receiving a new account number, we will provide an initial order of checks at no cost. At your next reorder of checks, please use routing number **051403164**.

### **Will my account number change?**

Most will not change. However, in a few rare cases, there will be account number changes. If you are impacted, you will receive correspondence with your old and new account numbers.

### **How will my transactions be posted?**

ACH, ATM and debit card transactions will be posted in order of the date and time on which they occurred, if known, and before any checks written by you. Certain other non-check transactions such as service charges will be posted in order of dollar amount, from highest to lowest. Checks will be paid in order of check number. Please see the enclosed Important Account Information book for details.



**What do I need to do to ensure that my direct deposits and automatic drafts continue?**

While your direct deposits and automatic transfers will continue to be processed as usual, it is still recommended to contact each originator (e.g., your payroll department for direct deposits) on or after May 20th to update your new Atlantic Union routing number (**051403164**) and account number. We will also send an automated notice of change to your ACH originators on your behalf.

**How will overdrafts work at Atlantic Union Bank?**

If enrolled, you will continue to have overdraft protection. Please see the enclosed Important Account Information book for details.

**Does Atlantic Union offer discretionary overdraft privilege?**

We do offer discretionary overdraft privilege on all personal accounts. Please see the enclosed Important Account Information book for more information.

**Will I get a final statement from Access National Bank and Middleburg Bank?**

Customers with checking, savings and/or money market accounts (except for Money Market IRAs) will receive a final, partial statement by mail after May 17th reflecting your transactions and posted interest through May 17th. If you currently receive paperless statements, they will

continue after May 17th. If you're not currently enrolled, it's a great time to sign up for eStatements. Simply register within Online Banking.

**Debit Cards**

**Can I continue to use my current debit card?**

Yes, your current debit card will continue to work. We'll send you a new Atlantic Union Bank debit/ATM card later this year.

**Will the daily purchase and withdrawal limits change?**

Please refer to the enclosed Important Account Information book for more information.

**Personal Loans**

**Will my loan or line of credit account number change?**

Most account numbers will not change. However, in a few rare cases, there will be account number changes. If you are impacted, you will receive a separate correspondence with your old and new account numbers.

**Will my loan payment still be automatically deducted from my account?**

If you have set up automatic payments or transfers, they will continue with no interruption.



**Will I still be able to use my current credit card?**

Yes, you can continue to use your current credit card until you receive and activate your new Atlantic Union Bank credit card later this year.



## Personal Loans (cont'd)

### **Can I use my current Home Equity Line of Credit and line of credit checks?**

Yes, you can continue to use your existing checks. You will receive a separate communication if you are issued new checks because your account number has changed.

### **Will I need to mail my loan or Home Equity payment to a different address?**

Yes, please mail payments to:  
Atlantic Union Bank  
Attn: Payment Processing  
P.O. Box 71120  
Charlotte, NC 28272-1120

For Online Bill Pay, please remember to update any automatic payments that are mailed to the bank to reflect this address.

### **Will I need to mail my residential mortgage payment to a new address?**

No, you will continue to mail this payment to the same address.

### **Will I continue to receive my loan or line of credit statements at the same time each month?**

Yes, you can expect to receive your loan statements around the same time.

### **I am an AccessConnect® Online Banking customer. Will I need to reenroll?**

No, you will be able to use Atlantic Union's Online Banking beginning May 20th. Most customers will maintain their current username. Please look for a separate communication regarding your password. In preparation for the transition and before May 20th, please ensure your contact information is correct through AccessConnect.

## Personal Online Banking & Bill Pay

### **Will my login credentials change?**

Your password will change. Please look for a separate communication regarding your password. Most customers will continue to use their existing username. However, in a few rare cases, usernames will change. If you are impacted, you will receive a separate correspondence with details. If you currently use Union Bank & Trust's Online Banking, you can use your existing Union login credentials.

### **Will I have access to my transaction history?**

Yes, your last 90 days will be available.

### **Will I be able to access my previous statements online?**

If you were enrolled previously, you'll continue to receive eStatements. If not, simply enroll in eStatements within Online Banking. If you need additional statements, please contact us.

### **I currently use Online Bill Pay. Will my payees transfer?**

Most of your payees will transfer. However, if a payee was established with another person's routing number and checking account number, we'll be unable to transfer the payee. These tend to be payments to friends and family rather than to large corporations. You'll need to reestablish these payments.

### **Will there be any disruption to my scheduled online bill payments?**

For the payees that transfer, there will be no disruption to your payments.

### **Will I be able to see my bill payments history?**

Payment history will be available immediately at conversion.

### **Will my eBills transfer?**

No, you will need to set up eBills along with any associated payment preferences.

### **Will my text and email alerts transfer?**

No, you will need to set up new text and email alerts in Online Banking.

### **I currently use Mobile Banking.**

#### **Will I need to download a new app?**

Yes, beginning May 20th, you will need to download the Atlantic Union Bank mobile app from your app store.

**For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](http://AtlanticUnionBank.com/Welcome)**

## What happens to my FDIC coverage?

Union Bank & Trust (soon to be Atlantic Union Bank) is a federally insured institution, meaning your deposits are insured up to certain limits determined by FDIC. Currently, the standard deposit insurance amount is \$250,000 per depositor, per insured bank. Any deposits you have at Middleburg or Access National Bank will be combined with any deposits you have at Atlantic Union Bank and will continue to be insured through FDIC coverage. This combined balance will determine coverage limits for FDIC insurance. For more information concerning FDIC insurance, or to determine your coverage limits, please visit [www.fdic.gov](http://www.fdic.gov) or call 1-877-ASK FDIC (1-877-275-3342).

Certificates of Deposit (CDs) opened at Access National Bank or Middleburg will be separately insured until the earliest maturity date and will be renewed to a product offered at Atlantic Union Bank.

If your CURRENT personal checking account is ...	Your NEW personal checking account will be ...
Free Checking Fox Free Checking Personal Access Checking Personal Checking eChecking	<b>Free Checking</b>
Personal NOW Checking Hunt Club Checking <sup>1</sup> Shareholder Interest Checking Executive Checking <sup>2</sup> Personal Interest Checking	<b>Loyalty Checking</b>
Money Matters Checking	<b>Preferred Banking Checking</b>
Middleburg Private Checking Fox Checking	<b>These accounts will not change<sup>5</sup></b>

# PERSONAL CHECKING ACCOUNTS

## Free Checking

**Free of fees. Full of convenience.**

- No minimum monthly balance required
- No monthly maintenance fee
- Check images available at no charge<sup>3</sup>
- Qualifies for free Identity Theft Resolution Services and better rates on various savings products with direct deposit<sup>4</sup> of \$500 or more per month into Free Checking
- Overdraft transfer fees will be waived<sup>3</sup>
- Five FREE ATM transactions per statement cycle at other financial institutions' ATMs, including rebates of surcharge fees from other banks<sup>3</sup>

## FREE IDENTITY THEFT RESOLUTION SERVICES

After May 20th, you can receive **unlimited** FREE assistance from highly qualified identity theft resolution specialists provided by CyberScout®, who will provide step-by-step customized help based on your unique situation.

- This benefit is FREE as long as you have a personal checking account with us or have a Free Checking account and maintain a \$500+ monthly direct deposit.
- To help resolve your identity theft, the phone calls and paperwork are handled by experts who know how to manage the identity recovery process.
- We'll let you know how to access this new service in the coming months.

<sup>1</sup>Hunt Club Checking will continue to receive personal checks at no charge. <sup>2</sup>Executive Checking will continue to have monthly service fee waived and will continue to receive personal checks at no charge. <sup>3</sup>Available for converted accounts only. <sup>4</sup>A direct deposit is a deposit of a paycheck, pension, social security or other eligible regular monthly income electronically deposited by an employer or an outside agency. <sup>5</sup>Interest is compounded and credited monthly.

## Loyalty Checking

Earn interest and enjoy valuable banking benefits.

- Tiered interest rates. Interest compounded and credited monthly. Tiered interest charts are located in the enclosed Important Account Information book.
- Five FREE ATM transactions per statement cycle at other financial institutions' ATMs, including rebates of surcharge fees from other banks
- No issue fee for cashier's checks
- Paper statements or online statements with check images available upon request
- Qualifies for free Identity Theft Resolution Services and higher rates on various savings products
- Overdraft transfer fees will be waived<sup>3</sup>
- No monthly maintenance fee as long as you maintain a minimum daily balance of \$2,500 or \$10,000 in combined balances in personal deposit accounts, loans and lines of credit; otherwise a \$10 monthly maintenance fee applies. Mortgage accounts are not included in combined balances.

## Preferred Banking Checking

Higher rates on higher balances, with our greatest banking benefits.

- Premium tiered interest rates. Interest compounded and credited monthly. Tiered interest charts are located in the enclosed Important Account Information book.
- Free personal checks, any available style
- Unlimited ATM transactions at other financial institutions' ATMs, including rebates of surcharge fees from other banks
- FREE 3x5 safe deposit box or 50% off a larger box
- No issue fee for cashier's checks
- Paper statements or online statements with check images available upon request
- Qualifies for free Identity Theft Resolution Services and higher rates on various savings products
- Overdraft transfer fees will be waived<sup>3</sup>
- No monthly maintenance fee as long as you maintain a minimum daily balance of \$25,000 or \$50,000 in combined balances in personal deposit accounts, loans and lines of credit; otherwise a \$25 monthly maintenance fee applies. Mortgage accounts are not included in combined balances.

# ANOTHER GREAT CHECKING ACCOUNT

## ThankU Checking

An account with exclusive benefits for active or retired teachers/administrators; local, state and federal law enforcement; first responders; firefighters; and members of the U.S. Armed Forces.

- Tiered interest rates. Interest compounded and credited monthly. Tiered interest charts are located in the enclosed Important Account Information book.
- No minimum monthly balance required
- No monthly maintenance fee
- Five FREE ATM transactions per statement cycle at other financial institutions' ATMs, including rebates of surcharge fees from other banks
- No issue fee for cashier's checks
- Paper statements or online statements with check images available upon request
- Qualifies for free Identity Theft Resolution Services and higher rates on various savings products

**For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)**

<sup>3</sup>Available for converted accounts only.

If your CURRENT personal savings account is ...	Your NEW personal savings account will be ...
Savings Statement Savings	<b>Personal Savings</b>
Cool Fox Savings	<b>Minor Statement Savings</b>
Club Account	<b>Deluxe Savings Club</b>
Hunt Club Savings	<b>Loyalty Savings</b>
IRA Money Market	<b>IRA Variable Savings</b>
Relationship Money Market Personal Money Market MB Personal MMA Middleburg Private Money Market Certificates of Deposit	<b>These accounts will not change<sup>2</sup></b>

# PERSONAL SAVINGS ACCOUNTS

The minimum daily balance is used to determine monthly maintenance fee waivers.

## Personal Savings

- Interest bearing, compounded monthly and credited on your statement cycle, whether it's monthly or quarterly
- Three FREE debit transactions per month. \$3 fee per debit in excess of three.
- Transfers/withdrawals are limited to six per month (Reg D)<sup>1</sup>
- If you also have a checking account, ATM access is available on the savings account
- Monthly combined statement with a checking account
- Maintain a minimum daily balance of \$300; otherwise, a \$4 monthly maintenance fee applies
- If you close your account before interest is credited, you will not receive the accrued interest

## Minor Statement Savings

- Interest bearing, compounded monthly and credited on your statement cycle, whether it's monthly or quarterly
- Account is not subject to a minimum balance requirement or monthly maintenance fee until the minor turns 19
- When the primary account holder turns 19, the following fees will apply: monthly service fee will be imposed if the account balance falls below \$300 any day of the month; an activity fee of \$3 will be charged for each withdrawal in excess of three during a month.
- If you close your account before interest is credited, you will not receive the accrued interest

<sup>1</sup>By regulation, transfers to another account or third party by preauthorized, automatic, telephone or computer transfer or by check, draft, debit card or similar order to third parties are limited to six per statement cycle. <sup>2</sup>Interest is compounded and credited monthly.

# OTHER GREAT SAVINGS PRODUCTS

## Deluxe Savings Club

- Interest bearing, compounded and credited annually
- Funds for savings club accounts are disbursed (by transfer) typically in mid-October. The automatic draft will continue for the “new account” until you indicate that you would like the account to be closed or set up differently.
- You may not make any transfers from this account to another account of yours or to third parties by preauthorized, automatic or telephone transfer or similar order to third parties
- Service fee of \$5 charged if the account is closed before the maturity date in October, and you will not receive any accrued interest

## Loyalty Savings

- Tiered interest, compounded monthly and credited on your statement cycle, whether it's monthly or quarterly
- Tiered interest charts are located in the enclosed Important Account Information book
- Three debit transactions per month. \$3 fee per debit in excess of three.
- Limited to six transfers/withdrawals per statement cycle<sup>1</sup>
- Monthly combined statement with a checking account
- Maintain a \$300 minimum daily balance to avoid a \$4 monthly service charge

## IRA Variable Savings

- Interest bearing, compounded and credited quarterly
- Can be opened for traditional or Roth IRAs

## Loyalty Money Market

- Tiered, interest bearing, compounded and credited monthly. Tiered interest charts are located in the enclosed Important Account Information book.
- Six transfers or withdrawals per statement cycle.<sup>1</sup> \$10 fee for each transaction in excess of six per cycle.
- Maintain a \$2,500 minimum daily balance to avoid a \$15 monthly service charge
- If you close your account before interest is credited, you will not receive the accrued interest. Accounts closed within 180 days of opening will incur a \$25 service fee.

## Preferred Money Market

- Premium tiered interest, compounded and credited monthly. Tiered interest charts are located in the enclosed Important Account Information book.
- Six transfers or withdrawals per statement cycle.<sup>1</sup> \$10 fee for each transaction in excess of six.
- \$10,000 minimum to open
- Maintain \$10,000 minimum daily balance or \$25,000 in combined balances in personal deposits, loans and lines of credit to avoid a \$15 month service charge

**For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)**

<sup>1</sup> By regulation, transfers to another account or third party by preauthorized, automatic, telephone or computer transfer or by check, draft, debit card or similar order to third parties are limited to six per statement cycle.



# PERSONAL LENDING

Whether you're looking to buy a new home, renovate your current space, consolidate debt or buy a new vehicle, Atlantic Union Bank offers a range of flexible, affordable options.

## Home Loans

Ready to buy your first home? Looking to refinance? Whatever your needs, our experienced mortgage professionals can guide you every step of the way - from prequalification to closing - to deliver a loan tailored to your specific needs.

## Home Equity Loans and Lines of Credit

Tapping into your home's equity is a smart way to make home improvements, consolidate debt, finance large purchases or give yourself some extra flexibility.

## Auto and Recreational Vehicle Loans

From a first car to a deluxe RV or boat, regardless of what mode of transportation you prefer, we have the loan for you.

## Personal Loans

Whatever the need, you'll find the right solution.

## Land and Lot Loans

Finance your purchase of a residential lot to build your dream home.



# PERSONAL BANKING TRANSITION CHECKLIST

We'll do most of the work, but here are a few things you'll need to take care of.

- Log in to Online Banking to establish a new password**

If you are currently enrolled in Online Banking, you will be automatically enrolled. During your first login, you will need to enter your existing username and a password that we will provide you. If you received a special communication about a need to change your username, use the credentials provided in that communication. If you currently use Union Bank & Trust's Online Banking, you can use your existing login credentials. Enter your username and the temporary password we provide. You will then be prompted to enter a one-time code delivered to your email or mobile device. After this, you'll want to update your password.

- Download the Atlantic Union Bank app beginning May 20th**



- Notify direct deposit and automatic draft originators of your new routing number**

After May 20th, you will need to notify each originator (e.g., your payroll department for direct deposits) of your **new Atlantic Union routing number (051403164)** and account number. We will also send an automated notice of change to your ACH originators on your behalf.

- Set up eBills**

eBills will not transfer, so you will need to set up eBills along with any associated payment preferences.

- Set up new Telephone Banking**

Beginning, Monday, May 20th, at 8 a.m., please call 800.990.4828 and follow the prompts. The first time you access Atlantic Union Telephone Banking, the system will prompt you to enter your social security number, and you will be asked to set up a personal identification number (PIN) for future access to your account.

- Set up text and email alerts**

Text and email alerts will not transfer, so you will need to set up your text and email alerts.

- Update your loan payment information**

Please mail payments to:  
Atlantic Union Bank  
Attn: Payment Processing  
P.O. Box 71120  
Charlotte, NC 28272-1120

For Online Bill Pay, please remember to update any automatic payments that are mailed to the bank to reflect this address.

For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)



# COMMERCIAL BANKING

You'll continue to benefit from the deep expertise of the same dedicated, experienced commercial banking team you know and trust - bringing you a detailed working knowledge of a wide range of specific industries, including:

- Accounting Services
- Automotive Dealership Banking
- Community Associations & Property Management
- Dental Practices
- Government Contracting
- Legal Services
- Medical Practices
- Nonprofits
- PACs & Political Organizations
- Real Estate Services
- Staffing Companies
- Title & Escrow Services
- Trade Associations
- Veterinary Practices

# BUSINESS eBANKING

## Welcome to [AtlanticUnionBank.com](https://AtlanticUnionBank.com)

Atlantic Union Bank offers a sophisticated set of eBanking tools that can be customized to meet your needs, ensuring your cash balances are constantly working hard for you. Log in to Business eBanking from the home page of [AtlanticUnionBank.com](https://AtlanticUnionBank.com) to view balances, pay bills, transfer money and more. Need to know where the closest branch or ATM is located, or get more information on the financial solutions we offer? Starting May 20th, you'll be able to find that on [AtlanticUnionBank.com](https://AtlanticUnionBank.com), too. Our contact information and routing number are at the bottom of every page. Plus, our website is optimized for all devices, so you can find what you need when you're on the go.

### HOW TO LOG IN TO YOUR NEW BUSINESS eBANKING

- 1 Go to **[AtlanticUnionBank.com](https://AtlanticUnionBank.com)**. In the LOGIN box, select "Business eBanking" and click "LOG IN."
- 2 Enter your Company ID (look for this in the mail) and User ID, and click "Continue."
- 3 You will then be asked to verify your identity by entering a one-time security code provided to you by text message or phone call.
- 4 After verifying your identity with the one-time security code, you will need to enter your new password, which will be sent to you prior to the Critical Client Verification Period. It is important that you log in during this time to ensure that all your account and template information converted properly.

For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)

## Business Mobile Banking

Manage your business account  
anytime, anywhere, with our  
mobile app

LEARN MORE

||●○○

Business eBanking

LOG IN

Business eBanking Upgrade |  
User Guides & Demos

Select Business  
eBanking



### Business Checking Accounts

Find the checking  
product to meet your  
company's needs.

COMPARE TODAY



### Business Lines of Credit

An affordable, flexible  
financing solution that  
can help your business  
deal with the  
unexpected.

APPLY NOW



### Treasury Management

From payroll to money  
management, fraud  
prevention and help with  
receivables and payables,  
we have a full suite of  
treasury services.

LEARN MORE

# FREQUENTLY ASKED QUESTIONS ABOUT YOUR COMMERCIAL BANKING ACCOUNTS

I am currently a Business customer who uses AccessConnect® Online Banking. Will I need to sign up or reenroll?

You will automatically be enrolled in our Business eBanking platform which offers online banking and treasury services designed specifically for businesses. When you click “LOG IN” on AtlanticUnionBank.com, please make sure to select Business eBanking from the drop-down menu.

## Business eBanking

### **Will my existing username change?**

Most customers will continue to use their existing User ID. Only a few customers will receive a new username. In those cases, a separate correspondence will be sent with details. Additionally, Business eBanking requires a Company ID and a new password, which will be sent to you.

### **Will I have access to my transaction history?**

Yes. Your last 90 days will be available.

### **Will I be able to access my statements online?**

If you were enrolled previously, you’ll continue to receive eStatements. If not, simply enroll in eStatements within Business eBanking. If you need additional statements, please contact us.

### **I currently use Online Bill Pay. Will my payees transfer?**

Most of your payees will transfer. However, if a payee was established with another person’s routing number and checking account number, we’ll be unable to transfer the payee. These tend to be payments to friends and family rather

than to large corporations. You will need to reestablish these payments.

### **When is the last day I can use my current bill payment system?**

Access to Bill Pay will be available through 5 p.m. on Friday, May 16th.

### **Will my eBills transfer?**

No, you’ll need to set up eBills along with any associated payment preferences.

### **Will all previously scheduled bill payments be transferred?**

For the payees that transfer, there will be no disruption to your payments.

### **Will I be able to see my bill payments history within the new Business eBanking? And for how long?**

Yes. You will be able to see 24 months of previous bill payments.

### **Will my account alerts transfer?**

No. You will have to set up new text and email alerts.

**What do I need to do to prepare?**

From April 29th to May 17th, we will have a Critical Client Verification Period for our Business eBanking platform. It is important that you log in during that time at [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome) and confirm your contact information, ACH and wire templates, and more.

**Will my wire instructions change?**

Yes. If you are asked for wire instructions, please provide the new routing number (051403164). We will also continue to accept incoming wires with the existing routing number.

**Will the system send me a notification for incoming wires?**

Yes. If you signed up for alerts, you will continue to receive incoming wire notifications.

**If I currently use Quicken® or QuickBooks™, will I need to make any changes?**

You will need to reconnect. No history will be lost. Instructions will be provided on our website and within Quicken or QuickBooks.

**Do you offer Direct Connect or Web Connect?**

We are proud to offer Direct Connect and Web Connect for Atlantic Union customers. Web Connect allows you to download your transactions directly from your bank's website and import them into Quicken/QuickBooks. With Direct Connect, you don't have to sign in to our bank's website and manually download transactions - Quicken/QuickBooks will do this for you.

**Will my Positive Pay services change?**

As part of the Business eBanking platform, you will have access to a complete array of Positive Pay capabilities, including Traditional Positive Pay, Payee Positive Pay, Reverse Positive Pay, ACH Positive Pay and Teller Positive Pay.

**Will I have to do anything special to approve ACH and wire transactions?**

We have a mobile app called Atlantic Union Bank Authenticator that you will need to download to use as a soft token for security in approving ACH and wire transactions. Soft token authentication will streamline your payments processing as it will replace your current wire transfer call-back verification process.

**Will there be changes to Remote Deposit Capture?**

Not at this time. We may update your Remote Deposit Capture service later this year.

**I currently use Business Mobile Banking. Will I need to download a new app?**

Yes, you will need to download the new Atlantic Union Bank Business eBanking mobile app from your app store. For customers who use ACH and wires, you'll also want to download the Atlantic Union Bank Business Authenticator for extra security for those transactions.

**What can I do within the new mobile banking app?**

You can view your accounts, approve wires and ACH transactions, deposit checks, and make a decision for ACH Positive Pay exception items.

**For the most recent updates regarding the merger,  
please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)**

## Deposit Account Information

### **Will there be changes to my account?**

There may be some changes to the terms and conditions of your account. Your account was carefully reviewed and matched to the new account it most closely resembled.

### **How will my transactions be posted?**

ACH, ATM and debit card transactions will be posted in order of the date and time on which they occurred, if known, and before any checks written by you. Certain other non-check transactions such as fees will be posted in order of dollar amount, from highest to lowest. Checks will be paid in order of check number. Please see the enclosed Important Account Information book for more details.

### **Will my account numbers change?**

In a few cases, there will be account number changes. If you are impacted, you will receive a separate correspondence with your old and new account numbers. However, the bank routing number will change for all customer accounts, and while your direct deposits and automatic transfers will continue to be processed as usual, it is still recommended to contact each originator (e.g., your payroll department for direct deposits) and any merchant or service providers (for other

automatic transactions) on or after May 20th. They will help you switch your direct deposit, auto debit and eBill pay accounts to reflect the new number.

### **Do I need to order new checks?**

Unless you are notified otherwise, you may continue to use your current checks as you do today. If you are receiving a new account number, we will provide an initial order of checks at no cost. At your next reorder of checks, please use routing number **051403164**.

### **Will I get a final statement?**

The bank will maintain your statement history. Customers with checking, savings and/or money market accounts will receive a special statement by mail reflecting their transactions and posted interest through May 17th. If you were previously enrolled in paperless statements, this will continue after May 17th.

## Treasury Services

### **How will my Treasury Services be impacted?**

Your treasury services such as Positive Pay, ACH and wires should remain unchanged. As part of your relationship with Atlantic Union Bank, you will enjoy our online banking service called Business eBanking, which provides a broad suite of capabilities and functionality designed specifically for businesses. Greater detail is provided in the Business eBanking section of this Customer Guidebook. Additional details will be available at [AtlanticUnionBank.com/Welcome](http://AtlanticUnionBank.com/Welcome).

### **Will my wire instructions change?**

Yes. If you are asked for wire instructions, please provide the new routing number (**051403164**). We will also continue to accept incoming wires with the existing routing number.

### **Will the way I process my merchant credit card and debit card transactions change?**

No, any updates will be automatically handled for you.

**For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](http://AtlanticUnionBank.com/Welcome)**



## Business Loans

### Will there be any changes to my current loan or line of credit?

There will be no changes to your account terms. Customers may expect to receive their loan statement around the same time.

### Will my loan or line of credit account number change?

In a few cases, there will be account number changes. If you are impacted, you will receive a separate correspondence with your old and new account numbers.

### Where do I mail payments?

Please mail payments to:  
Atlantic Union Bank  
Attn: Payment Processing  
P.O. Box 71120  
Charlotte, NC 28272-1120

For Online Bill Pay, please remember to update any auto-payments that are mailed to the bank to reflect this address.

### Will I continue to receive a year-end statement for my commercial loan?

No, we do not send year-end loan summary statements.

## Debit Cards

### Can I continue to use my current debit card?

Yes, your current debit card will continue to work. We'll send you a new Atlantic Union Bank debit card later this year.

### Will the daily purchase and withdrawal limits change?

Please refer to the enclosed Important Account Information book.

## FDIC Insurance Information

### What happens to my FDIC coverage?

Union Bank & Trust (soon to be Atlantic Union Bank) is a federally insured institution, meaning your deposits are insured up to certain limits determined by FDIC. Currently, the standard deposit insurance amount is \$250,000 per depositor, per insured bank. Any deposits you have at Middleburg or Access National Bank will be combined with any deposits you have at Atlantic Union Bank and will continue to be insured through FDIC coverage. This combined balance will determine coverage limits for FDIC insurance. For more information concerning FDIC insurance, or to determine your coverage limits, please visit [www.fdic.gov](http://www.fdic.gov) or call 1-877-ASK FDIC (1-877-275-3342).

Certificates of Deposit (CDs) opened at Access National Bank or Middleburg will be separately insured until the earliest maturity date and will be renewed to a product offered at Atlantic Union Bank.



### Will I still be able to use my current credit card?

Yes, you can continue to use your current credit card until you receive and activate your new Atlantic Union Bank credit card later this year.

If your CURRENT business checking account is ...	Your NEW business checking account will be ...
Small Business Checking	Small Business Checking
Business Checking	Business Checking
Business NOW Checking Business Interest Checking Community Cares Checking <sup>1</sup> Commercial Interest Checking Analysis Premium NOW Checking <sup>2</sup>	Business Interest Checking
IOLTA Checking	IOLTA Checking
Commercial Checking FECAccount	Analyzed Business Checking
MD Affordable Housing Trust	MAHT Checking
Commercial Investment Checking	Maximum Investment Sweep
Repurchase Agreement	Repurchase Investment Sweep



# BUSINESS CHECKING ACCOUNTS

## Small Business Checking

A hard-working account designed for your hard-working business.

- No monthly service charge
- First 250 checks, debits or credit items FREE per statement cycle, then \$0.35 per item
- FREE Easy Image Checks available in monthly statements
- Access to Discretionary Overdraft Privilege. See enclosed Important Account Information book for details.

## Business Checking

You're getting busier, and this checking account can handle it.

- First 500 checks, debits or credit items FREE per statement, then \$0.10 per item
- FREE Easy Image Checks available in monthly statements
- Access to Discretionary Overdraft Privilege. See enclosed Important Account Information book for details.
- Maintain a \$5,000 minimum average daily balance to avoid a \$12 monthly service charge

## Business Interest Checking

Boost your bottom line with no effort.

- First 250 checks, debits or credit items FREE per statement, then \$0.35 per item
- Interest paid on all balances
- FREE Easy Image Checks available in monthly statements
- Access to Discretionary Overdraft Privilege. See enclosed Important Account Information book for details.
- Maintain a \$1,000 minimum average daily balance to avoid a \$10 monthly service charge

## IOLTA Checking

Interest on Lawyer Trust Accounts.

- No monthly maintenance fee
- No per-item charges
- No minimum balance requirement
- FREE Easy Image Checks available in monthly statements
- Interest earned is paid directly to the state's bar foundation

## Analyzed Business Checking

The C-Suite level of business checking for businesses with more advanced financial needs.

- Earn a monthly earnings credit that can offset or eliminate the monthly maintenance fees and certain transaction fees
- Credit based on earnings credit rate and balances maintained
- FREE Easy Image Checks available in monthly statements

## MAHT Checking

Maryland Affordable Housing Trust.

- No monthly maintenance charge
- No per-item charges
- No minimum balance requirement
- FREE Easy Image Checks available in monthly statements
- Interest earned is paid directly to the Maryland Affordable Housing Trust

## Maximum Investment Sweep

All cash above a predetermined amount in your checking account is automatically swept at the end of each business day and invested into an FDIC-Insured Maximum Investment Sweep Account (up to the applicable FDIC limits). Monthly Sweep fee for converted accounts will remain unchanged.

## Repurchase Investment Sweep

Eliminates the need for managing funds between accounts as Sweep activity is automatic on a daily basis based on parameters set by you for your business.

- Funds are transferred to securities issued by or guaranteed by the U.S. Government or federal government agencies

Union Bank & Trust is Member FDIC. Securities are not a deposit, not insured by FDIC or any other government agency, not bank guaranteed, subject to risk, may lose value.

# OTHER GREAT CHECKING PRODUCTS

## Free Business Checking

Free checking for your business with no fees and no minimums and up to 250 transactions per month.

## Nonprofit Interest Checking

A special account designed specifically for nonprofit businesses giving back to our community.



If your CURRENT business savings account is ...	Your NEW business savings account will be ...
Business Savings	<b>Business Savings</b>
Business Special MMA Brokered Money Market	<b>Business Money Market</b>
Public Funds Checking	<b>Public Funds Money Market</b>
Premium Money Market Association MMA	<b>HOA Money Market</b>
Business Money Market Relationship Business MMA MB Business Money Market MB Money Works	<b>These accounts will not change<sup>1</sup></b>

# BUSINESS SAVINGS ACCOUNTS

## Business Savings

- Interest paid on all balances
- Three FREE debit transactions per month (\$3 service charge per transaction thereafter)
- Quarterly statement (monthly when there is electronic activity or if included on a combined statement with a business checking account)
- Maintain a \$300 minimum daily balance to avoid a \$4 monthly service charge

<sup>1</sup>Interest is compounded and credited monthly.

For the most recent updates regarding the merger,  
please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)

### Business Money Market

- Tiered interest, compounded monthly and credited on your statement cycle
- Tiered interest charts are located in the enclosed Important Account Information book
- Transfers/withdrawals are limited to six per statement<sup>1</sup> (\$10 per each item over the regulatory limit)
- Checks available at no charge upon request
- Monthly statement
- Maintain a \$2,500 minimum daily balance to avoid a \$10 monthly service charge

### Public Funds Money Market

- Tiered interest, compounded monthly and credited on your statement cycle
- Tiered interest charts are located in the enclosed Important Account Information book
- Transfers/withdrawals are limited to six per statement<sup>1</sup> (\$10 per each item over the regulatory limit)
- Checks available at no charge upon request
- Monthly statement
- Maintain a \$2,500 minimum daily balance to avoid a \$10 monthly service charge

### Homeowners Association (HOA) Money Market

- Tiered interest, compounded monthly and credited on your statement cycle
- Tiered interest charts are located in the enclosed Important Account Information book
- Transfers/withdrawals are limited to six per statement<sup>1</sup> (\$10 per each item over the regulatory limit)
- Checks available at no charge upon request
- Monthly statement
- Maintain a \$1,000 minimum daily balance to avoid a \$15 monthly service charge

<sup>1</sup>By regulation, transfers to another account or third party by pre-authorized, automatic, telephone or computer transfer or by check, draft, debit card or similar order to third parties are limited to six per statement cycle.



## COMMERCIAL LENDING

You've got the plan. You've got the vision. All you need is the capital to make it happen – and the help of an expert who knows your industry and your market inside out. Our commercial banking professionals will work with you – and for you – to find the right solution to take your business to the next level.

**For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)**

### Our business lending options include:

#### Working Capital

With this affordable and flexible “on demand” option, you can take care of everything from a cash flow crunch to a can’t-miss opportunity.

#### Commercial & Industrial Lending

With quick, local decisions, competitive rates and customizable repayment terms, we can structure a loan to meet nearly any business need.

#### Real Estate

Whether you're buying a lot, building a new headquarters, remodeling or expanding your current space, an Atlantic Union Bank commercial real estate loan can set you up for success.

# TREASURY SERVICES

## Business eBanking

Business eBanking (BeB), your online treasury management solution, provides a consolidated view of your accounts that enables you to easily manage your working capital from a single dashboard. You can initiate payments (such as ACH and wire transfer), view transaction reports and customize security settings at a user level.

## Account Reconciliation

This reporting functionality within Business eBanking allows you to balance the bank's activity with your accounting programs for fast, easy reconciliation.

## Fraud Prevention Solutions

Positive Pay is a fraud prevention feature that enables you and your business to detect counterfeit items, including items with duplicate serial numbers, voided checks presented for payment, and checks with altered amounts and payees. We offer various Positive Pay options, including Standard Positive Pay, Payee Positive Pay, Reverse Positive Pay and ACH Positive Pay. Additionally, ACH Debit Block and Filters allow you the flexibility to limit or totally block ACH activity on your account, depending on your needs.

**Please see [AtlanticUnionBank.com/Welcome](https://atlanticunionbank.com/welcome) for important cutoff times.**

**Questions? Contact Treasury Services Support  
Monday through Friday 8 a.m. to 5 p.m. at 877-920-6888.**

## Remote Deposit Capture

Deposit your checks electronically via a desktop scanner without leaving your office. Remote Deposit is quick, easy and secure and affords you earlier access to your funds.

## Purchase Card

Streamline, simplify and automate your back office accounts payable processes by enrolling in our Purchase Card program. This treasury best practice provides a number of efficiencies that can positively impact working capital and cash flow management.

## Online Bill Pay

The Online Bill Pay service allows you to schedule bill payments weeks or even months in advance. It allows for the establishment of recurring payments for fixed obligations that need to be paid each month. And, of course, bills can be paid at any time as needed.

## Lockbox Services

Leverage Lockbox as an efficient solution that can facilitate and improve payments processing, enabling you to streamline your accounts receivable process and improve overall speed, efficiency and accuracy.

# OTHER COMMERCIAL SERVICES

## Equipment Loans

Get the financing you need to purchase the equipment your business requires – with a variety of terms available to suit your specific needs.

## Foreign Exchange

From converting U.S. dollars into any of the world's currencies, to arranging spot transactions and forward hedging contracts, we're here to help you conduct business throughout the world.

## 401(k) Management

No matter the size of your company, we'll help you manage the 401(k) retirement benefits you offer your employees.

## Interest Rate Derivatives

We offer a range of financial instruments designed to help you manage all aspects of interest-rate exposure.

# COMMERCIAL TRANSITION CHECKLIST

We'll do most of the work, but here are a few things you'll need to take care of.

**Critical Client Verification Period**

From April 29th to May 17th, we'll have a Critical Client Verification Period for our Business eBanking platform. It's important that you log in during that time at [AtlanticUnionBank.com/Welcome](http://AtlanticUnionBank.com/Welcome) and confirm your contact information, ACH and wire templates, and more.

**Download the Atlantic Union Bank mobile app**

The Atlantic Union Bank Business eBanking mobile app will be available beginning May 20th for iPhone, iPad, Android Phone, Android Tablet and Kindle Tablet. Visit your app store (Apple App Store, Google Play, or Amazon Appstore) to download it. If you use ACH or wire services, download the Atlantic Union Bank Business Authenticator app as well for extra security for these transactions.



**Set up eBills**

eBills will not transfer, so you'll need to set up eBills along with any associated payment preferences.

**Set up text and email alerts**

**Reconnect to Quicken® or QuickBooks™**

No history will be lost. Instructions about how to reconnect will be provided on our website and within Quicken or QuickBooks.

**Update your wire instructions**

If you're asked about Atlantic Union wire instructions, please provide the new routing number (**051403164**). We'll also continue to accept incoming wires with the existing routing number.

**Update Positive Pay default decision**

The default decision for all Positive Pay exception items is "Pay." Contact us if you need to change it to "Don't Pay" for your company.



# WEALTH MANAGEMENT

Beginning May 20th, you'll have access to an expanded array of individual and institutional services, provided to you through Middleburg Financial.



**Middleburg  
Financial**

A division of Atlantic Union Bank



# INDIVIDUAL CLIENT SERVICES

Our customized, comprehensive approach to financial planning delivers smart, sophisticated solutions that can help you navigate and grow your financial future through every life stage. For generations, we've been helping Virginia's families get the most out of the opportunities they work so hard to create.

## Investments

We'll build a diversified portfolio customized to your risk tolerance and long- and short-term financial goals.

## Retirement Planning

We'll help you create a more comfortable and secure future - no matter where you're starting from and where you want to go.

## Education Planning

We'll assist you in making sure the money is there so that the dream of higher education can become a reality.

## Insurance & Risk Management

We'll develop a plan that ensures you can replace your income and maintain your standard of living if something unexpected happens.

## Liquidity & Credit Management

We know the art and science of developing a sophisticated growth strategy that still allows for liquidity.

## Business Succession Planning

Together, we'll create a customized plan that balances and protects the best interests of all involved - you, your family, your employees and your shareholders.

Brokerage services offered by Raymond James Financial Services, Inc. Trust services offered by Middleburg Trust Company, and Middleburg Trust, a division of Atlantic Union Bank. Atlantic Union Bank, Middleburg Financial, Middleburg Investment Services, Middleburg Private Banking and Middleburg Trust are not registered broker/dealers and are independent of Raymond James Financial Services. Securities are offered through Raymond James Financial Services, Inc., Member FINRA/SIPC, and are not insured by bank insurance, the FDIC, or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. Middleburg Financial, 4355 Innslake Drive, Glen Allen, VA 23030; Phone: 888.263.3545.

## ASSET MANAGEMENT

Our flexible strategies are designed to adapt to your changing needs at different life stages. We use a diversified approach to portfolio construction across multiple asset classes to help you reach your individual goals.

## PRIVATE BANKING

Our Client Advisors counsel and serve as the client's primary contact for all banking services, including loans, deposit and money market accounts, checking accounts, and debit and credit cards. The Private Banking Program provides financing to our wealth management clients who use credit strategically to take advantage of investment opportunities and for a wide variety of other purposes.



## TRUST SERVICES

Preserving and transferring wealth requires a sound plan that reflects your individual needs and aspirations. The professionals at Trust Services can structure a plan and provide dedicated management to ensure you achieve your long-term goals.

## INVESTMENT SERVICES

As independent professional advisors, we can offer you a personalized financial strategy, not a generic investment program. We believe strategic investing results from understanding your resources and needs in order to tailor a plan that fits your unique goals and financial situation.

Brokerage services offered by Raymond James Financial Services, Inc. Trust services offered by Middleburg Trust Company, and Middleburg Trust, a division of Atlantic Union Bank.

Atlantic Union Bank, Middleburg Financial, Middleburg Investment Services, Middleburg Private Banking and Middleburg Trust are not registered broker/dealers and are independent of Raymond James Financial Services. Securities are offered through Raymond James Financial Services, Inc., Member FINRA/SIPC, and are not insured by bank insurance, the FDIC, or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc.

Middleburg Financial, 4355 Innslake Drive, Glen Allen, VA 23030; Phone: 888.263.3545.

# INSTITUTIONAL CLIENT SERVICES

We understand how important it is to develop and preserve capital for institutions such as nonprofit and charitable organizations, industry associations, endowments, foundations and municipalities. We serve as the fiduciary investment manager for institutional clients with accounts of \$1 million and more.

Our average client tenure of 13 years is a testament to the thorough, efficient job we do on their behalf, delivering services that include:

## Investments

We'll develop a sophisticated and well-diversified portfolio custom-designed for your specific financial objectives.

## Board Education & Staff Training

We'll develop programs to prepare your board members and staff for their fiduciary, fundraising and stewardship responsibilities.

## Governance & Policy Guidance

To ensure you remain on the right course, our team will help you analyze and optimize your policies.

## Supporting Mission of Public Service

We support a variety of organizations through sponsorships, contributions and volunteer hours. In addition, we provide our clients in this area with strategic advice necessary to leverage planned giving and other fundraising techniques to build assets, organizational capacity and financial strength.

## Credit & Liquidity Management

We provide nonprofit and municipal institutions with credit solutions and strategic investment advice that play a crucial role in creating a sound and efficient financial framework.

## Deposit & Treasury Services

Our complete line of specialized business products and services can help you improve cash flow and reduce administrative efforts.

**For the most recent updates  
regarding the merger, please visit  
[AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)**

# WELCOME TO MiddleburgFinancial.com

Learn about our Wealth services, how we interact with our clients, and more about our Wealth Advisors and their expertise. You can also log in to your account at any time.

For **Middleburg Investment Services** clients, select “Investment Services” from the login drop-down to enroll in Raymond James Client Access. You can view and manage your accounts, review the individual holdings in your portfolio, see how your balances have changed over time, and find other information designed to help you achieve your financial goals.

For **Middleburg Trust Services** clients, select “Trust & Asset Management” from the login drop-down. We’ll convert Trust clients later in the year. In the interim, you’ll be asked whether you’re a former Union or Middleburg Trust client. Select Middleburg, and this will take you to the same portal you’re used to today. We’ll provide more information throughout the year.



For your convenience, you’ll be able to log in to your Wealth accounts at both **MiddleburgFinancial.com** and **AtlanticUnionBank.com**. Thank you for trusting us to grow and protect your assets to help you pursue your dreams.



# HOW TO REACH US

**Through Friday,  
May 17th, at 5 p.m.**

---

Your current Access National Bank Telephone Banking and Customer Support Center

**877.369.5200**

Monday through Friday  
8 a.m. to 6 p.m.

Saturday  
8:30 a.m. to 12:30 p.m.

**Beginning Monday,  
May 20th, at 8 a.m.**

---

Atlantic Union Bank Telephone Banking is Available

Telephone Banking is a convenient way to check balances, transfer funds and more.

1. To set up Telephone Banking, follow the prompts.
2. The first time you access Atlantic Union Telephone Banking, the system will prompt you to enter your tax identification number or social security number.
3. Then you will be asked to set up a personal identification number (PIN) for future access to your account.

Atlantic Union Bank Customer Care Center

**800.990.4828**

Monday through Friday  
8 a.m. to 8 p.m.

Saturday  
9 a.m. to 5 p.m.

---

Treasury Services Support

**877.920.6888**

Monday through Friday  
8 a.m. to 5 p.m.



Three James Center | 1051 East Cary Street, Suite 1200 | Richmond, Virginia 23219

© 2019 Atlantic Union Bank



Member  
FDIC