

## Business Checking Accounts Fee Schedule

<p align="center"><b>Free Business Checking</b></p> <p>For companies with low transaction volume*</p> <ul style="list-style-type: none"> <li>• No minimum balance requirements</li> <li>• No monthly maintenance fees</li> <li>• No per-item fees</li> <li>• \$2 monthly fee for Easy Image checks (optional)</li> <li>• VISA® Business debit card</li> </ul> <p>*This account is designed for businesses with 250 or less items per statement cycle, including checks paid, other debits, credits, deposits and deposited items. Free Business Checking accounts exceeding the 250 item limits during any three consecutive statement cycles will automatically be converted to Atlantic Union Bank's Small Business Checking.</p>
<p align="center"><b>Small Business Checking</b></p> <ul style="list-style-type: none"> <li>• No minimum balance requirements</li> <li>• No monthly maintenance fees</li> </ul> <p><b>ACTIVITY CHARGES (PER ITEM):</b> Checks/Debits Paid .....First 250 checks/debits/credit items processed per statement cycle free, then \$0.35 per item over 250</p>
<p align="center"><b>Business Checking</b></p> <p><b>MONTHLY MAINTENANCE:</b> Monthly Maintenance Fee .....\$12.00 <i>(Waived if \$5,000 average daily ledger balance is maintained.)</i></p> <p><b>ACTIVITY CHARGES (PER ITEM):</b> Checks/Debits Paid .....First 500 checks/debits/credit items paid per statement cycle free, then \$0.10 per item over 500</p>
<p align="center"><b>Business Interest Checking</b></p> <p><b>MONTHLY MAINTENANCE:</b> Monthly Maintenance Fee ..... \$10.00 <i>(Waived if \$1,000 average daily ledger balance is maintained.)</i> Easy Image Checks (Optional).....\$2.00</p> <p><b>ACTIVITY CHARGES (PER ITEM):</b> Checks/Debits Paid ..... First 250 checks/debits/credit items processed per statement cycle free, then \$0.35 per item over 250</p>
<p align="center"><b>Nonprofit Interest Checking</b></p> <p><b>MONTHLY MAINTENANCE:</b> Monthly Maintenance Fee ..... \$17.00</p> <p><b>ACTIVITY CHARGES (PER ITEM):</b> Checks/Debits Paid ..... 0.19 Deposits/Credits ..... 0.65 Deposited Items ..... 0.13 Automatic Debits and Credits (ACH) ..... 0.17</p>
<p align="center"><b>Analyzed Business Checking Only</b></p> <p><b>MONTHLY MAINTENANCE:</b> Account Analysis Maintenance Fee ..... \$17.00</p> <p><b>ACTIVITY CHARGES (PER ITEM):</b> Checks/Debits Paid ..... 0.19 Deposits/Credits ..... 0.65 On Us Deposited Item ..... 0.13 Not On Us Deposited Item ..... 0.13 Automatic Debits and Credits (ACH) ..... 0.17</p> <p><b>Analyzed Business Checking, Interest on Lawyers Trust Accounts (IOLTAs) &amp; Maryland Affordable Housing Trusts (MAHT)</b></p> <p><b>NEGATIVE COLLECTED BALANCE:</b> Negative Collected Balance .....Prime + 3% or Min 10%</p> <p><b>OVERDRAFT BALANCE:</b> Overdraft Balance .....Prime + 3% or Min 10%</p>

## Other Fees Associated With All Business Checking Accounts

<p align="center"><b>MSB Commercial Checking Account*</b></p> <p><b>MONTHLY MAINTENANCE:</b> Monthly Maintenance Fee ..... \$250.00</p> <p><i>*Analyzed Business Checking fees shown below also apply to MSB Accounts.</i></p>
<p>ACH Return Item .....\$12.00</p> <p><b>ATM FEES:</b> Foreign ATM Withdrawal .....\$2.50 Replace ATM/Debit Card .....\$5.00</p> <p><b>CASHIER'S CHECK (Customer).....\$10.00</b> Charge-off of Account.....\$35.00</p> <p>Non-Customer Check Cashing Fee (Atlantic Union Bank checks greater than \$100; per check) .....\$7.00</p> <p><b>NON-ANALYSIS COIN/CURRENCY CHARGES:</b> Rolled Coin (Deposited) .....N/C Rolled Coin (Purchased)..... 0.10/Roll Currency (Deposited).....N/C Currency (Purchased) ..... 0.35/Strap Collection Item (Domestic or Foreign Check).....\$50.00</p> <p><b>COPIES:</b> Check Image Copy .....\$5.00 Statement Copy/Account Activity Printout .....\$5.00 Dormant Account (Per Month) .....\$10.00 Early Account Closing (Within 180 Days of Opening) .....\$25.00</p> <p><b>FOREIGN EXCHANGE FEES:</b> Foreign Currency Order/Exchange (Customer Only): Over \$300 .....\$22.00 \$300 or Less.....\$32.00 Foreign Currency Transaction Fee (Debit Cards)..... 3% Garnishment/Levy/Lien..... \$100.00 Missing/Incorrect Tax ID Number .....\$50.00</p> <p><b>NIGHT DEPOSIT FEES:</b> Service .....N/C Lock Bag.....\$25.00 Zippered Bag.....\$5.00</p> <p><b>OVERDRAFT FEES:</b> Non-Sufficient Funds (Per Item).....\$36.00 Overdraft (Per Item) .....\$36.00 Transfers to Cover Overdrafts.....\$10.00 Research (Per Hour).....\$25.00 Return Deposited (or Cashed) Item.....\$12.00 Statement Reconciliation (Per Hour).....\$25.00 Stop Payment (Per Item).....\$35.00 Verification Fee, Deposit or Loan .....\$10.00</p> <p><b>WIRE FEES:</b> Incoming (Domestic and Foreign).....\$15.00 Outgoing Domestic.....\$30.00 Outgoing Foreign<sup>1</sup> .....\$50.00 Outgoing FX International Wire<sup>1</sup> .....\$55.00 Indirect Wire Request (By Phone, Fax or Email) Additional.....\$50.00 Standing Transfer Order (Per Wire).....\$12.00</p>

<sup>1</sup> Other additional remittance transfer fees may apply.

*If you are interested in Treasury Management Services, please ask your banker to put you in touch with a Treasury Sales Officer.*

