

# Personal Deposit Accounts Fee Schedule

Effective November 22, 2021



<b>ATM FEES:</b>	
Foreign ATM Withdrawal <sup>1</sup> .....	\$3.00
Replace ATM/Debit Card .....	\$5.00
<b>CASHIER'S CHECK:</b>	
Customer Initiated .....	\$10.00
Non-Customer Initiated <sup>2</sup> .....	\$15.00
Lost Cashier's Check .....	\$40.00
<b>COPIES:</b>	
Check Image Copy.....	\$5.00
Statement Copy/Account Activity Printout .....	\$5.00
Faxed Copy (\$1/Page After the First) .....	\$5.00
Xerox Copy.....	\$1.00
<b>FOREIGN EXCHANGE FEES:</b>	
Order/Exchange Currency Over \$300 ( <i>Customers Only</i> ) .....	\$22.00
Order/Exchange Currency \$300 or less ( <i>Customers Only</i> ) .....	\$32.00
Foreign Currency Transaction Fee ( <i>Debit Cards</i> ) .....	3%
<b>NIGHT DEPOSIT BAGS:</b>	
Lock Bag .....	\$25.00
Zipper Bag.....	\$5.00
<b>OVERDRAFT SERVICES:</b>	
<i>Atlantic Union Bank does not charge an Overdraft Fee or Non-Sufficient Funds Fee for transactions that are \$5.00 or less or when a transaction causes an account balance to be overdrawn by \$5.00 or less.</i>	
<i>Overdraft and Non-Sufficient Funds fees apply to transactions such as checks, debit card transactions<sup>3</sup>, ATM withdrawals<sup>3</sup>, and other electronic means.<sup>4</sup></i>	
Overdraft Fee.....	\$38.00
<i>An Overdraft Fee is charged when a transaction is paid by Atlantic Union Bank and you do not have enough money in your account to cover it.</i>	
Non-Sufficient Funds Fee.....	\$38.00
<i>A Non-Sufficient Funds Fee is charged when your transaction is returned.</i>	
Maximum number of Overdraft Fees and Non-Sufficient Funds Fees.....	6 per day
Overdraft Account Transfer or Overdraft Line of Credit	
Transfer Fee.....	\$12.50
<i>Fee for the transfer of funds from another Atlantic Union Bank account or line of credit to cover an overdraft.</i>	
<b>Wire Fees:</b>	
Incoming (Domestic and Foreign).....	\$15.00
Outgoing Domestic.....	\$30.00
Outgoing Foreign <sup>5</sup> .....	\$50.00
Indirect Wire Request (by phone, fax, or email).....	\$50.00

<b>OTHER FEES:</b>	
Charge-off of Account.....	\$35.00
CD-Rom Statement ( <i>Per Period</i> ).....	\$25.00
Collection Item ( <i>Domestic or Foreign Check</i> ).....	\$50.00
Counter Check .....	\$0.25
Deluxe Savings Club Closing ( <i>Prior to Maturity</i> ).....	\$5.00
Dormant Account ( <i>Per Month</i> ) .....	\$10.00
Early Account Closing ( <i>Within 180 Days of Opening</i> ) .....	\$25.00
Garnishment/Levy.....	\$125.00
Health Savings Account (HSA) Rollover/Closing ( <i>For External Transfers</i> ).....	\$25.00
IRA Transfer ( <i>For External Transfers</i> ) .....	\$25.00
Lost Loan Book Replaced.....	\$5.00
Missing/Incorrect Tax ID Number.....	\$50.00
Non-Customer Check Cashing Fee (Atlantic Union Bank checks greater than \$100; per check).....	\$10.00
Research ( <i>Per Hour</i> ).....	\$25.00
Returned Deposit ( <i>Or Cash</i> ) Item.....	\$12.00
Returned Statement/Undeliverable Address Fee ( <i>Per Month</i> ).....	\$5.00
Statement Reconciliation ( <i>Per Hour</i> ) .....	\$25.00
Stop Payment ( <i>Per Item</i> ) .....	\$35.00
Telephone Loan Payment .....	\$10.00
Verification Fee, Deposit or Loan.....	\$10.00
<b>SAFE DEPOSIT BOX FEES<sup>6</sup>:</b>	
2" x 5".....	\$40.00
3" x 5".....	\$50.00
5" x 5".....	\$65.00
3" x 10".....	\$75.00
5" x 10".....	\$85.00
6" x 10".....	\$90.00
7" x 10".....	\$95.00
10" x 10".....	\$125.00
10" x 16".....	\$130.00
11" x 20".....	\$140.00
13" x 23" ( <i>Locker</i> ).....	\$150.00
15" x 31".....	\$350.00
Drill Box.....	\$250.00
Safe Deposit Box Lost Key Fee.....	\$25.00

<sup>1</sup>ATMs that Atlantic Union Bank does not own or operate.  
<sup>2</sup>Applies when an on-us check is converted to a cashier's check for a customer who does not have an account with Atlantic Union Bank.  
<sup>3</sup>If you are not enrolled in Opt-In Overdraft Privilege, ATM and one-debit card transactions are declined when there is not enough money in your account and no Overdraft Fees are charged.  
<sup>4</sup>These are common transaction types, and other types of transactions may result in applicable fees.  
<sup>5</sup>Other additional remittance transfer fees may apply.  
<sup>6</sup>Per Year. Not all sizes are available at all branches.

