

# Personal Deposit Accounts Fee Schedule

Effective August 3, 2020



<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 .....	\$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 FEES:</b>	
Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Non-Sufficient Funds <sup>2</sup> ( <i>Per Item</i> ) .....	\$38.00
Overdraft <sup>2</sup> ( <i>Per Item</i> ) .....	\$38.00
Transfers to Cover Overdrafts .....	\$12.50
<b>(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)</b>	
<b>SAFE DEPOSIT BOX FEES<sup>3</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

<b>WIRE FEES:</b>	
Incoming ( <i>Domestic and Foreign</i> ) .....	\$15.00
Outgoing Domestic .....	\$30.00
Outgoing Foreign <sup>4</sup> .....	\$50.00
Indirect Wire Request ( <i>By Phone, Fax or Email</i> ) .....	\$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 ( <i>HSA</i> ) 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 Cashed</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

<sup>1</sup> ATMs that Atlantic Union Bank does not own or operate.  
<sup>2</sup> Atlantic Union Bank limits the total number of combined Overdraft and Non-Sufficient Funds fees to 6 per business day.  
<sup>3</sup> Per year. Not all sizes are available at all branches.  
<sup>4</sup> Other additional remittance transfer fees may apply.



## **Notice of Changes to Deposit Account Terms, Conditions, and Fees Effective November 22, 2021**

Beginning on Monday, November 22, 2021, Atlantic Union Bank will update the order in which transactions post to your account. With more of your transactions processing electronically, the Bank is able to capture the actual time your transactions are authorized more frequently and will incorporate these timestamps in our nightly processing routines to order your transactions. For transactions without timestamps, we will order those in ascending transaction amount order and check transactions will process in sequential check number order.

At the end of each business day, we group like transactions into categories before we post them. And each group is then placed in chronological order. Below are the most common categories in the order they will post and some common types of transactions within each category:

1. **All Credits** – these are deposits and credits that include cash deposits, check deposits, direct deposits, and incoming wire transfers.
2. **Pre-Authorized Debits** – these are transactions that have been previously authorized by us and must be paid. They include ATM withdrawals, debit card purchases, recurring debit card transactions, and checks cashed at the teller window. These items will post according to their timestamp.
3. **Other Debits** – this category includes automated payments (ACH) and transfers, checks, and bill pay transactions paid through Online Banking. Checks will post in check number order, and remaining debits will post from lowest dollar to highest dollar amount.
4. **Bank Fees** – generally, bank fees are posted last. However, some transactions have fees associated with them and these are deducted at the time of the transaction.

*There may be some rare instances when transactions have the same timestamp. If that happens, we will post those transactions by lowest to highest dollar amount.*

Additional information is available at [AtlanticUnionBank.com/posting](https://AtlanticUnionBank.com/posting).

We also wanted to share with you that we increased the overdraft threshold amount from \$1.00 to \$5.00, effective Monday, November 22. This means we will not charge Non-Sufficient Funds and Overdraft fees for items that are \$5.00 or less or for items that cause your account balance to be overdrawn by \$5.00 or less. Referenced in the Personal Fee Schedule and the Business Fee Schedule, under Overdraft Fees.

*Please retain this information, and all other new account disclosures, for your records and for future reference.*

