### Personal Deposit Accounts Fee Schedule

**Effective August 3, 2020**

#### ATM FEES:
- **Foreign ATM Withdrawal**: $3.00
- **Replace ATM/Debit Card**: $5.00

#### CASHIER’S CHECK:
- **Customer Initiated**: $10.00
- **Non-Customer Initiated**: $15.00
- **Lost Cashier’s Check**: $40.00

#### COPIES:
- **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

#### FOREIGN EXCHANGE FEES:
- **Order/Exchange Currency Over $300 (Customers Only)**: $22.00
- **Order/Exchange Currency $300 or less (Customers Only)**: $32.00
- **Foreign Currency Transaction Fee (Debit Cards)**: 3%

#### NIGHT DEPOSIT BAGS:
- **Lock Bag**: $25.00
- **Zipper Bag**: $5.00

#### OVERDRAFT FEES:
- Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
- **Non-Sufficient Funds (Per Item)**: $38.00
- **Overdraft (Per Item)**: $38.00
- **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 FEES:
- **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” (Locker)**: $150.00
- **15” x 31”**: $350.00
- **Drill Box**: $250.00
- **Safe Deposit Box Lost Key Fee**: $25.00

#### WIRE FEES:
- **Incoming (Domestic and Foreign)**: $15.00
- **Outgoing Domestic**: $30.00
- **Outgoing Foreign**: $50.00
- **Indirect Wire Request (By Phone, Fax or Email)**: $50.00

#### OTHER FEES:
- **Charge-off of Account**: $35.00
- **CD-Rom Statement (Per Period)**: $25.00
- **Collection Item (Domestic or Foreign Check)**: $50.00
- **Counter Check**: $0.25
- **Deluxe Savings Club Closing (Prior to Maturity)**: $5.00
- **Dormant Account (Per Month)**: $10.00
- **Early Account Closing (Within 180 Days of Opening)**: $25.00
- **Garnishment/Levy**: $125.00
- **Health Savings Account (HSA) Rollover/Closing (For External Transfers)**: $25.00
- **IRA Transfer (For External Transfers)**: $25.00
- **Lost Loan Book Replaced**: $5.00
- **Missing/Incorrect Tax ID Number**: $50.00
- **Non-Customer Check Cashing Fee**: $10.00

(Non-Customer Check Cashing Fee (Atlantic Union Bank checks greater than $100; per check)…)

- **Research (Per Hour)**: $25.00
- **Returned Deposit (Or Cashed) Item**: $12.00
- **Returned Statement/Undeliverable Address Fee (Per Month)**: $5.00
- **Statement Reconciliation (Per Hour)**: $25.00
- **Stop Payment (Per Item)**: $35.00
- **Telephone Loan Payment**: $10.00
- **Verification Fee, Deposit or Loan**: $10.00

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