



TRUTH-IN-SAVINGS DISCLOSURE

Member FDIC
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FREE CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Effect of closing an account - Accounts closed within 180 days of opening will incur a service fee of \$25.00.

Additional Feature- This account may be eligible for Free ID Theft Resolution Services, offered through our partner CyberScout. To be eligible for this service you must have a qualified monthly direct deposit of \$500.00 or more. A “qualified direct deposit” is a direct deposit of a paycheck, pension, Social Security or other eligible regular monthly income, electronically deposited by an employer or an outside agency into your new checking account. If you meet this eligibility requirement and believe you are the victim of ID Theft, please call us at 1-800-990-4828 to seek guidance from a fraud specialist.

This account also features check safekeeping. If you elect to have your check images returned with your statement, a monthly fee of \$2.00 will be imposed every statement cycle.



THANKU CHECKING ACCOUNT (NOW Account)

Rate Information –

- **Tier 1** - If your daily balance is \$10,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$2,499.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is \$2,499.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - 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 service fee of \$25.00.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Account Eligibility - You must be active or retired Teachers/Administrators, Local, State and Federal law enforcement, Health Care Worker, First Responders, Fire Fighters or member of the US Armed Forces.

Additional Feature- This account qualifies for Free ID Theft Resolution Services, offered through our partner CyberScout. If you believe you are the victim of ID Theft, please call us at 1-800-990-4828 to seek guidance from a fraud specialist.

This account also features check safekeeping. There is no charge if you elect to have your check images returned with your statement.



LOYALTY CHECKING ACCOUNT (NOW Account)

Rate Information – Your interest rate and annual percentage yield may change.

- **Tier 1** - If your daily balance is \$10,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$2,499.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is \$2,499.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - 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 service fee of \$25.00.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$10.00 will be imposed every statement cycle unless you maintain one of the following balance requirements:

- \$2,500.00 balance each day of the cycle in your Loyalty Checking account
OR
- \$10,000 in combined balances in your “personal” deposit, installment loan and line of credit accounts. Business accounts are excluded.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Additional Feature- This account qualifies for Free ID Theft Resolution Services, offered through our partner CyberScout. If you believe you are the victim of ID Theft, please call us at 1-800-990-4828 to seek guidance from a fraud specialist.

This account also features check safekeeping. There is no charge if you elect to have your check images returned with your statement.



TRANSITION CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Effect of closing an account - Accounts closed within 180 days of opening will incur a service fee of \$25.00.

Maintenance Fee - A service fee of \$5.00 will be imposed every statement cycle.

Account Eligibility –This account is subject to a secondary review which may be completed after initial account opening. You will be contacted if your account application is denied based on the results of the secondary review.

You may be eligible to request an upgrade to a standard Atlantic Union Bank personal checking account if your account remains in good standing with no history of overdrafts for 12 months after account opening

Additional Feature- This account qualifies for Free ID Theft Resolution Services, offered through our partner CyberScout. If you believe you are the victim of ID Theft, please call us at 1-800-990-4828 to seek guidance from a fraud specialist.

This account also features check safekeeping. If you elect to have your check images returned with your statement, a monthly fee of \$2.00 will be imposed every statement cycle.



PREFERRED CHECKING ACCOUNT (NOW Account)

Rate Information - Your interest rate and annual percentage yield may change.

- **Tier 1** - If your daily balance is \$1,000,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$499,999.99, but less than \$1,000,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is more than \$49,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 5** - If your daily balance is \$49,999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - 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 service fee of \$25.00.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$25.00 will be imposed every statement cycle unless you maintain one of the following balance requirements:

\$25,000.00 each day of the cycle in your Preferred Banking Checking account

OR

\$50,000 in combined balances in your "personal" checking, savings, CD/IRA, consumer loan, HELOC and Home Equity Loan accounts. Business accounts are excluded.

OR

Medical Professionals Home Loan Program or maintain \$250,000 in combined balances in your "personal" loans, deposits, and investment or trust balances with Middleburg Financial. Business accounts are excluded.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Additional Feature- This account qualifies for Free ID Theft Resolution Services, offered through our partner CyberScout. If you believe you are the victim of ID Theft, please call us at 1-800-990-4828 to seek guidance from a fraud specialist.

This account also features check safekeeping. There is no charge if you elect to have your check images returned with your statement.



SOLUTIONS CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Effect of closing an account - Accounts closed within 180 days of opening will incur a service fee of \$25.00.

Account Eligibility: This account is subject to a secondary review which may be completed after initial account opening. You will be contacted if your account application is denied based on the results of the secondary review.

You must be employed by or affiliated with a company or organization currently enrolled in the Atlantic Union Bank Solutions Banking program to be eligible for this account type.

Additional Feature: This account qualifies for Free ID Theft Resolution Services, offered through our partner CyberScout. If you believe you are the victim of ID Theft, please call us at 1-800-990-4828 to seek guidance from a fraud specialist.

This account also features check safekeeping. There is no charge if you elect to have your check images returned with your statement.



PERSONAL SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded monthly. Interest will be credited to your account monthly.

Effect of closing an account - 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 service fee of \$25.00.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$5.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees: An activity fee of \$3.00 will be charged for each withdrawal in excess of three during a month.



LOYALTY SAVINGS ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is \$25,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$4,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is \$4,999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded monthly. Interest will be credited to your account monthly.

Effect of closing an account - 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 service fee of \$25.00.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$5.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees: An activity fee of \$3.00 will be charged for each withdrawal in excess of three during a month.

Account Eligibility - You must have an eligible Atlantic Union Bank personal checking account to qualify for this account. Eligible account types include any personal interest-bearing checking account or Free Checking with a qualifying direct deposit of \$500.00 or more per statement cycle. A "qualifying direct deposit" is a direct deposit of a paycheck, pension, Social Security, or other eligible regular monthly income, electronically deposited by an employer or an outside agency into your checking account.



**MONEY MARKET ACCOUNT
(Money Market Savings Account)**

Rate Information:

- **Tier 1** - If your daily balance is \$250,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is more than \$24,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is \$24,999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - 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 service fee of \$25.00.

Minimum balance to open the account - You must deposit \$500.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$12.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).



**LOYALTY MONEY MARKET ACCOUNT
(Money Market Savings Account)**

Rate Information:

Tier 1 - If your daily balance is \$250,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%

Tier 2 - If your daily balance is more than \$99,999.99 but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Tier 3 - If your daily balance is more than \$24,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Tier 4 - If your daily balance is \$24,999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - 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 service fee of \$25.00.

Minimum balance to open the account - You must deposit \$500.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$15.00 will be imposed every statement cycle unless you maintain a balance of \$2,500.00 each day of the cycle in your Loyalty Money Market Account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Account Eligibility - You must have an eligible Atlantic Union Bank personal checking account to qualify for this account. Eligible account types include any personal interest-bearing checking account or Free Checking with a qualifying direct deposit of \$500.00 or more per statement cycle. A "qualifying direct deposit" is a direct deposit of a paycheck, pension, Social Security, or other eligible regular monthly income, electronically deposited by an employer or an outside agency into your checking account.



**PREFERRED MONEY MARKET ACCOUNT
(Money Market Savings Account)**

Rate Information:

- **Tier 1** - If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is more than \$24,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 5** - If your daily balance is \$24,999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Frequency of rate changes - Your interest rate and annual percentage yield may change. We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - 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 service fee of \$25.00.

Minimum balance to open the account - You must deposit \$10,000.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$15.00 will be imposed every statement cycle unless you maintain one of the following balance requirements:

-\$10,000.00 each day of the cycle in your Preferred Money Market Account.

OR

-\$25,000.00 in combined balances in your "personal" deposit, installment loan and line of credit accounts. Business accounts are excluded.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Account Eligibility - You must have an eligible Atlantic Union Bank personal checking account to qualify for this account. Eligible account types include any personal interest-bearing checking account or Free Checking with a qualifying direct deposit. A "qualifying direct deposit" is a direct deposit of a paycheck, pension, Social Security, or other eligible regular monthly income, electronically deposited by an employer or an outside agency into your checking account.



**MIDDLEBURG PRIVATE MONEY MARKET ACCOUNT
(Money Market Savings Account)**

Rate Information:

- **Tier 1** - If your daily balance is \$1,000,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$499,999.99, but less than \$1,000,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 5** - If your daily balance is more than \$24,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 6** - If your daily balance is \$24,999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - 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 service fee of \$25.00.

Minimum balance to open the account - You must deposit \$10,000.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$25.00 will be imposed every statement cycle unless you maintain a minimum daily balance of \$25,000.00.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Account Eligibility - To qualify for the Middleburg Money Market Account, you must have a Middleburg Financial banking relationship; including a relationship balance of \$500,000.00 or more in consumer deposits and/or investments. If you do not maintain the qualifying Middleburg Financial banking relationship your account may be converted to Atlantic Union Banks Personal Money Market Account.



HEALTH SAVINGS ACCOUNT

Rate Information –

- **Tier 1** - If your daily balance is \$25,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is \$9,999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - 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 service fee of \$25.00.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees: A service charge fee of \$3.50 will be charged each monthly statement cycle.



MINOR/CUSTODIAL STATEMENT SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded monthly. Interest will be credited to your account monthly.

Effect of closing an account - 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 service fee of \$25.00.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$4.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month. This fee will not apply to persons under 19 years of age.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees: An activity fee of \$3.00 will be charged for each withdrawal in excess of three during a month.



DELUXE SAVINGS CLUB ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded annually. Interest will be credited to your account annually.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$10.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees: A service fee of \$5.00 will be charged if this account is closed before the end of the club term.



REGULAR CERTIFICATE OF DEPOSIT

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited to your account monthly.

Effect of closing an account - If a depositor closes an account after accruing interest, but before crediting, the depositor will not forfeit that interest.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations: You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of one year or less:
The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than one year:
The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

Non-automatically renewable time account - This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity.



LOYALTY CERTIFICATE OF DEPOSIT

Rate Information - The interest rate on your account is _____% with an annual percentage yield of____%. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited to your account monthly.

Effect of closing an account - If a depositor closes an account after accruing interest, but before crediting, the depositor will not forfeit that interest.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations: You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) –

- If your account has an original maturity of one year or less:

The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.

- If your account has an original maturity of more than one year:

The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

Non-automatically renewable time account - This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity.

Account Eligibility - You must have an eligible Atlantic Union Bank personal checking account to qualify for this account. Eligible account types include any personal interest-bearing checking account or Free Checking with a qualifying direct deposit of \$500.00 or more per statement cycle. A “qualifying direct deposit” is a direct deposit of a paycheck, pension, Social Security, or other eligible regular monthly income, electronically deposited by an employer or an outside agency into your checking account.



IRA VARIABLE RATE SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Effect of closing an account - If a depositor closed an account after accruing interest, but before crediting, the depositor will not forfeit that interest.

Minimum balance to open the account - You must deposit \$50.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

Fees: A service fee of \$10.00 will be charged for each partial withdrawal occurring in any month other than January and a service fee of \$25.00 will be charged for each full withdrawal occurring in any month other than January. These fees will apply to any withdrawal if the account holder is under the age of 59 1/2.

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