

## Deposit Account Fee Schedule

Effective as of February 5, 2024



Our goal is to provide you with useful information you need to manage your account. The information below provides service charges associated with our deposit accounts. Unless otherwise noted, they are applicable to both consumer and business deposit accounts.

Additional resources are available at:

- [AtlanticUnionBank.com/HowYourAccountWorks](https://atlanticunionbank.com/HowYourAccountWorks) (for consumers),
- [AtlanticUnionBank.com/HowYourBusinessAccountWorks](https://atlanticunionbank.com/HowYourBusinessAccountWorks) (for businesses), and
- [AtlanticUnionBank.com/Disclosures](https://atlanticunionbank.com/Disclosures).

Electronic & Digital Banking Services			
ATM & Debit Card Services	Atlantic Union Bank ATM	When using an ATM owned by Atlantic Union Bank	No fee
	Non-Atlantic Union Bank ATM	When using an ATM not owned by Atlantic Union Bank. <i>Additional fees may be assessed by the ATM owner.</i>	\$3.00 per transaction
	International Purchase	For POS or ATM transactions that occur outside of the U.S.	3.00% of the transaction amount
	Card Replacement	To replace your ATM or Debit Card	\$5.00 per request
	Expedited Card Delivery	Rush delivery of your ATM or Debit Card	\$30.00 per request
Wire Transfers <i>Applies to requests made in-branch</i>	Incoming	A transfer of funds into your account from a sender within the U.S. (domestic) or abroad (international)	\$15.00 each
	Outgoing Domestic	A transfer of funds out of your account to a recipient within the U.S.	\$30.00 each
	Outgoing International (in USD)	A transfer of funds out of your account sent in U.S. dollars (USD) to a recipient outside of the U.S. <i>Additional remittance transfer fees may apply.</i>	\$50.00 each
	Outgoing International (in FX)	A transfer of funds out of your account converted to foreign currency (FX) to a recipient outside of the U.S. <i>Additional remittance transfer fees may apply.</i>	\$55.00 each
Overdraft & Non-Sufficient Funds (NSF) Fees			
Overdraft Fees and NSF Fees	<i>Refer to the Section "Understanding Overdrafts and Overdraft Services" in our Consumer Deposit Account Agreement or our Business Deposit Account Agreement for information on the transaction types to which Overdraft and NSF fees may apply.</i>		
	Daily Limit	Maximum number of combined Overdraft Fees and NSF Fees assessed per account	4 per business day
	Overdraft Threshold	We do not charge Overdraft Fees or NSF Fees for items \$5 or less, or for items that cause the current balance to be overdrawn by \$5 or less.	
	Overdraft Fee	Charged when an item <sup>1</sup> is paid by us and you do not have enough money in your account to cover it	\$38.00 per item
	NSF Fee	<b><i>This fee applies to business accounts only.</i></b> Charged each time a transaction or item <sup>1</sup> is presented and returned unpaid. You may be charged more than one NSF Fee if a merchant submits the same unpaid item multiple times for payment after it has been rejected or returned. If the represented item is paid by us and you do not have enough money in your account to cover it, you may be charged an Overdraft Fee.	\$38.00 per item
Health Savings Account (HSA) & Individual Retirement Account (IRA) External Transfers			
For Consumers Only	External Transfer	To rollover / close / transfer your Atlantic Union Bank HSA or IRA to another financial institution	\$25.00 one-time

<sup>1</sup>An item is any transaction that, if paid, would create a debit or credit to the account including, for example, a check, debit, or deposit.

Miscellaneous Service Fees			
Cashier's Check	Customer Initiated	For purchase by an Atlantic Union Bank customer	<b>\$10.00 each</b>
	Non-Customer Initiated	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	<b>\$15.00 each</b>
	Lost Cashier's Check	Assessed when a cashier's check is lost	<b>\$40.00 each</b>
Coin & Currency Processing <i>Applies to non-analyzed business accounts</i>	Currency & Rolled Coin Deposited	Applicable to service provided in an Atlantic Union Bank Branch	<b>No fee</b>
	Currency Purchased	Applicable to service provided in an Atlantic Union Bank Branch	<b>\$0.35 per strap</b>
	Rolled Coin Purchased	Applicable to service provided in an Atlantic Union Bank Branch	<b>\$0.10 per roll</b>
Other Misc Fees	Charge-Off of Account	Assessed when your account is charged off because it has been overdrawn for a continuous 60-calendar day period	<b>\$35.00 one-time</b>
	Check Cashing Services – Non-Customer	Applies when a non-Atlantic Union Bank customer is cashing an Atlantic Union Bank check greater than \$100	<b>\$10.00 each</b>
	Checking Supplies	Checks, deposit slips or other banking supplies ordered for your Account	<b>Ask us for pricing</b>
	Collections & Foreign Drafts	Service provided when we directly collect funds for an item drawn on a foreign bank; or purchase a bank draft in a foreign currency. <i>Additional fees may be assessed by third parties or other banks.</i>	<b>\$50.00 per item</b>
	Foreign Currency Exchange	When you exchange U.S. or foreign currency. <i>Service available to Atlantic Union Bank clients only.</i>	<b>\$32.00 per exchange \$300 or less</b>
			<b>\$22.00 per exchange more than \$300</b>
	Garnishment / Levy / Lien	Processing of any garnishment, tax levy or other court administrative order, whether or not the funds are actually paid as allowed by state law	<b>\$125.00 per request</b>
	Night Deposit Bag	Purchase of locked or zippered bank bag	<b>\$25.00 per locked bag</b>
<b>\$5.00 per zippered bag</b>			
Returned Item (cashed or deposited)	<b>Applies to business accounts only.</b> Applies to a cashed or deposited item that is returned unpaid for any reason	<b>\$12.00 per item</b>	
Stop Payment Order	For a check, preauthorized (recurring) ACH debit, or electronic funds transfer	<b>\$35.00 each</b>	
Safe Deposit Box Services	Annual Rental Fees		
	Boxes of various sizes can be rented at select branches; availability varies by branch.		
	2" x 5"	\$40.00	3" x 10" \$75.00
	7" x 10"	\$95.00	11" x 20" \$140.00
3" x 5"	\$50.00	5" x 10" \$85.00	10" x 10" \$125.00
5" x 5"	\$65.00	6" x 10" \$90.00	10" x 16" \$130.00
			Locker \$150.00
			15" x 31" \$350.00
Drilling Fee	Applies when a safe deposit box must be drilled open to access contents	<b>\$250.00</b>	
Lost Key Replacement	Applies when a key to a safe deposit box must be replaced	<b>\$25.00 each</b>	

All prices are subject to change. **Note for Business Clients:** This Fee Schedule does not contain all fees associated with all Treasury Management products and services, which are provided in a consultation with an Atlantic Union Bank Treasury Management Officer. Please contact your local branch or Relationship Manager to schedule a consultation.