



Refer A Friend Bonus Terms and Conditions

Eligibility. The Bonus is available only to individuals who send and/or receive a referral offer via email or text through the official means of the program. Registration is required. Receiving this disclosure on its own does not entitle an individual to the bonus offer. You must be at least 18 years old to register to participate in the program. Bonus offer cannot be paid to non-resident aliens signing IRS Form W-8. Offer is non-transferable.

Required activities to qualify for the \$50 Bonus.

If you are referring an individual (the Referrer), you will earn a \$50 cash bonus for each individual referred (Referred Person) to Atlantic Union Bank (AUB) that meets eligibility requirements defined below (Referred Person). To make a referral, you must have an active AUB checking account and must register for the program online at <https://atlanticunionbank.royalreferralcenter.com>, agree to the Terms and Conditions (as specified during enrollment), and submit a valid email address and phone number for both yourself (as the Referrer) and each Referred person. A Referrer may receive up to \$500 within a calendar year, but only one Referrer may receive a cash bonus for each Referred Person that fulfills the requirements (the first Referrer who enters information for a Referred Person will be the eligible Referrer).

Additional Gift Card Reward. The Referrer will earn a \$5 Starbucks Card for every ten (10) referrals made within the Atlantic Union Bank Referral Center (limit: five (5) per calendar year). Each referral must be to a unique non-customer (name and/or email address). For example, a referral responding directly from an email or text referral communication will count as one (1) referral. The Starbucks Card will be delivered as a code to the Referrer's email address provided.

If you have been referred (the Referred Person) to earn a \$50 cash bonus you must open your first new eligible AUB personal checking account within 90 calendar days of receiving the referral email / text; and set up and receive qualifying direct deposits totaling \$500 or more into your new eligible checking account within 60 calendar days of account opening. All eligible account owners and co-owners must be at least 18 years old and have not owned or co-owned an Atlantic Union Bank personal checking in the last 12 months. When opening your new eligible AUB personal checking account, you must provide the same email address and / or mobile phone number that received the referral email / text. *Business, fiduciary, estate and trust accounts are not eligible to be opened as part of this program.*

What checking products are eligible? *PRISM Checking, Free Checking, Loyalty Checking, Preferred Checking, ThankU Checking, and Solutions Checking.* A \$25 minimum opening deposit is required. Accounts can be opened in any AUB branch or online at AtlanticUnionBank.com. Visit an AUB branch or AtlanticUnionBank.com for product-specific terms, conditions, and applicable fees. All deposit accounts are subject to AUB's Consumer Deposit Account Agreement.

What is a qualified direct deposit? It is an electronic deposit of regular monthly income, such as your salary, pension or Social Security benefits, which are made by your employer or other payers. Non-qualifying deposits such as wire transfers, person-to-person transfers, online and mobile deposits and bank transfers between your AUB accounts or accounts you have at other financial institutions or brokerages do not qualify.

The Referred Person may only receive one incentive bonus for opening an account and completing the requirements but may also be eligible as a Referrer.



Bonus Payment. The Referred Person acknowledges that a Reward will be issued to the Referrer after all conditions have been met in the timeframes provided. The Reward will be directly deposited into the appropriate Atlantic Union Bank account. Your account must be open and in good standing up to the date the bonus is deposited.

Bonus will be deposited into your Atlantic Union Bank checking account 4-6 weeks after all conditions have been met.

Example:

Customer	Account Opened	Direct Deposit Date	Amount of Direct Deposit	Qualification Period Ends	Qualification Met Date	Estimated Incentive Payment Date
Meet Requirement-one deposit						
Jerry	6/5/2025	7/1/2025	\$700	8/31/2025	7/1/2025	9/15/2025
Meet Requirement – two deposits						
Sammi	7/18/2025	8/1/2025	\$300	9/30/2025	8/15/2025	10/15/2025
		8/15/2025	\$300			
Did not meet requirement						
Lucy	8/4/2025	9/1/2025	\$200	10/31/2025	Did not qualify- only \$400 deposited during qualification period (9/1-10/31)	N/A
		10/1/2025	\$200			
		11/3/2025	\$200			

Important Tax Information: The Bonus will be reported to the IRS as interest earned on IRS Form 1099-INT in the year received as required by applicable law. Customer is responsible for any applicable taxes and consulting a tax advisor.

Other important information.

Important Privacy Notice. By participating in AUB's Refer A Friend program, you understand that the person making the referral may know that you opened an account and met the qualifying criteria needed for each participant to receive the \$50.00 cash referral bonus. AUB will not disclose the identity of the customers who have opened an account to the referring customer. You will need to notify your friend if you wish to make them aware that you have opened an account through the Refer a Friend program.

As a Referrer participant in AUB's Refer A Friend program, you understand that by registering at the AUB Refer A Friend site, you will be disclosing that you are a customer of AUB to the Referred Person.

Opt out. The Referrer authorizes the sending of communications to each Referred Person. The referral email may not be recovered if the referred person has "opted out" of marketing material from Atlantic Union Bank or from the program itself. Each person who registers authorizes future communications, including emails regarding the program, unless they "opt out" by choosing the Unsubscribe link at the bottom of the referral email.

Atlantic Union Bank reserves the right to revoke, restrict, or change this offer at any time. All accounts subject to applicable terms, fees, programs, products, and services which are subject to change. Accounts subject to approval and must be funded with money not currently on deposit with Atlantic Union Bank. Participation and enrollment in a promotional offer does not guarantee eligibility or fulfillment of the promotional offer.