



Atlantic  
Union Bank

Welcome  
To Atlantic  
Union Bank

AMERICAN NATIONAL BANK & TRUST COMPANY  
WILL BECOME **ATLANTIC UNION BANK**

# 2024 Customer Account Guide



Atlantic  
Union Bank

Effective May 27, 2024

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# Banking made better.

**Shawn O'Brien**  
Consumer & Business  
Banking Group Executive

**John Asbury**  
Chief Executive  
Officer

**David Ring**  
Wholesale Banking  
Group Executive

**Maria Tedesco**  
President & Chief  
Operating Officer

**Dean Hackemer**  
Consumer Lending  
Group Executive

Welcome to Atlantic Union Bank (AUB)! For over 122 years, we have been committed to meeting the needs of our customers and communities, and we are looking forward to serving you.

Bringing together the best of American National Bank & Trust Company and Atlantic Union Bank has unique meaning for me personally. As a native of western Virginia who began my career in the Piedmont Triad of North Carolina, I am familiar with your communities and am grateful for the opportunity to support your ongoing financial needs.

AUB is an award-winning bank that is focused on providing great products and digital services, along with knowledgeable and caring people who are readily available – a combination that makes banking easier for our customers. And as proud as our team is of our accolades, we're humbled by our customers and communities who trust us with something as important as their banking and financial needs.

As a part of AUB, you'll enjoy the convenience of a broader network of branch and ATM locations across Virginia and into North Carolina and Maryland and an expanded set of banking services to include extensive trust and wealth management services. Business clients will appreciate our variety of treasury management services, deep expertise in varied industries, a more comprehensive set of financing options and our larger lending capacity. We're a team that actively listens to our customers to better understand your needs and offer appropriate solutions. And we're a strong and stable bank that has withstood the test of time, so you can be confident that your money and information are protected.

Our priority is to make this transition as smooth as possible, and this Guidebook will be a great reference as you get to know us. If you have any feedback or questions along the way, please call our Customer Care Team at 800.990.4828, reach out to your local branch manager, advisor or relationship manager, or send your comments to [MergerQuestions@AtlanticUnionBank.com](mailto:MergerQuestions@AtlanticUnionBank.com). For more information, visit our website or follow Atlantic Union Bank on Facebook, Instagram or LinkedIn. Once again, welcome to AUB.

Sincerely,

John Asbury  
CEO, Atlantic Union Bank





Our award-winning team  
is ready to help you.

# About Us

For the most recent updates  
regarding the merger, please visit  
[AtlanticUnionBank.com/Welcome](https://atlanticunionbank.com/welcome)





## We're committed to enhancing and improving the communities where we live and work.

Our culture is rooted in giving back through volunteer time and financial contributions to a variety of community organizations.

Atlantic Union Bank is proud to support community-based organizations through corporate gifts, including grants and local event donations, volunteerism and financial education. Our core values – caring, courageous, committed – are woven into our community efforts and culture of giving back.

**Local Fundraising Events.** We support philanthropically centered events where we can all come together, celebrate and make a difference in our local communities.

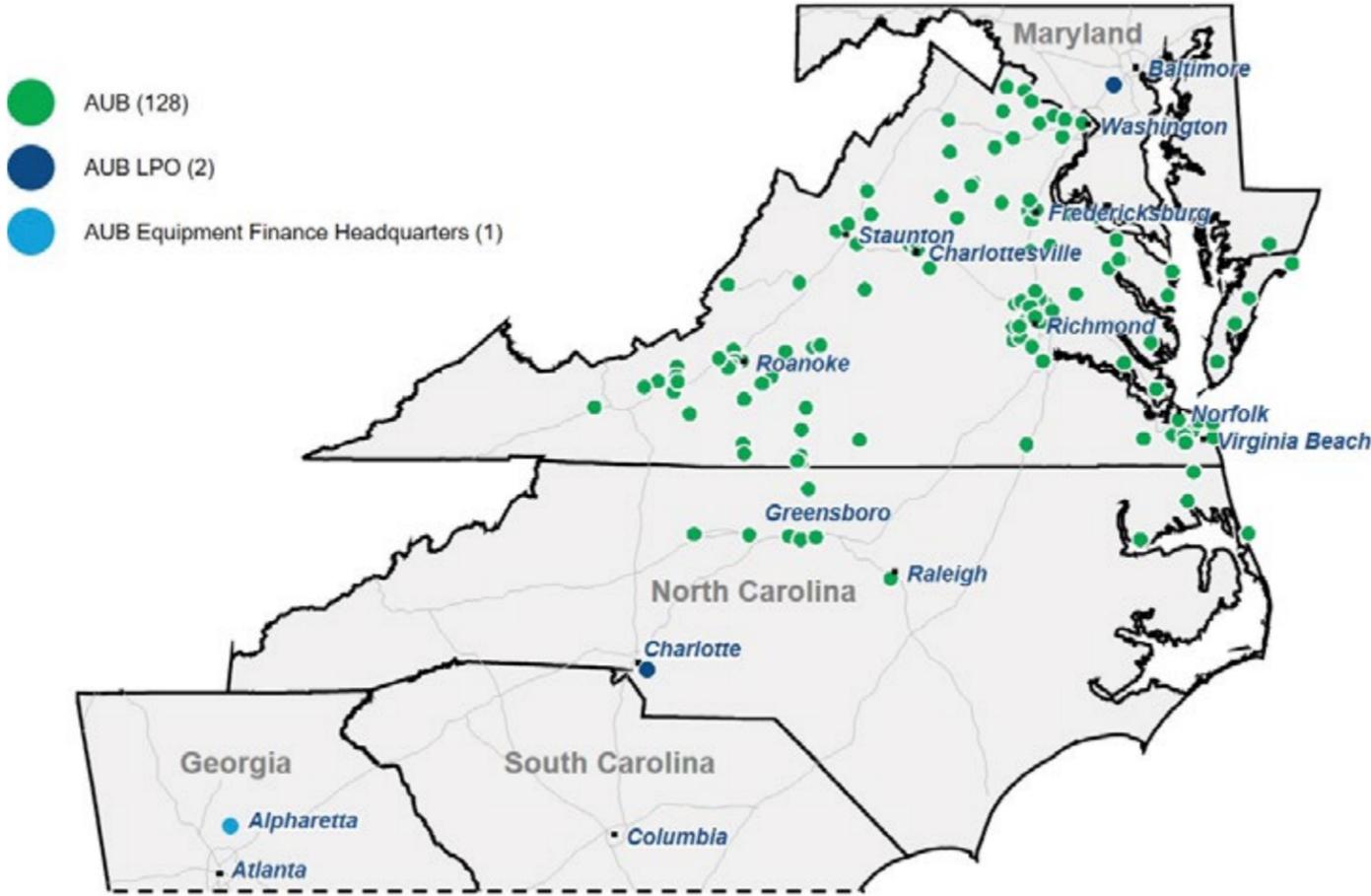
**Local Event Donations.** Requests are processed on a rolling basis and may take 4 to 6 weeks for a response from the date of submission. All requests should go through our website, [AUBCares.com](https://www.aubcares.com).

**Volunteerism.** In addition to corporate giving, our Teammates are encouraged to give their time through volunteerism. All full-time Teammates are allocated 16 hours each year (8 hours for part-time Teammates) to participate in volunteer efforts. In 2023, Atlantic Union Bank Teammates provided 8,872 hours of volunteer service in our communities.

We also partner with Banzai, an online financial literacy resource, to bring financial education into communities we serve. Since 2018, Atlantic Union Bank has facilitated over 25,366 student logins through 317 educators and 181 schools. Other support tools include our Solutions Banking Program and financial calculators that help others reach their financial goals. Whether buying a home, planning for college, maintaining a budget or teaching children the basics of managing money, we provide resources to promote a healthier financial life.

# More branches to serve you.

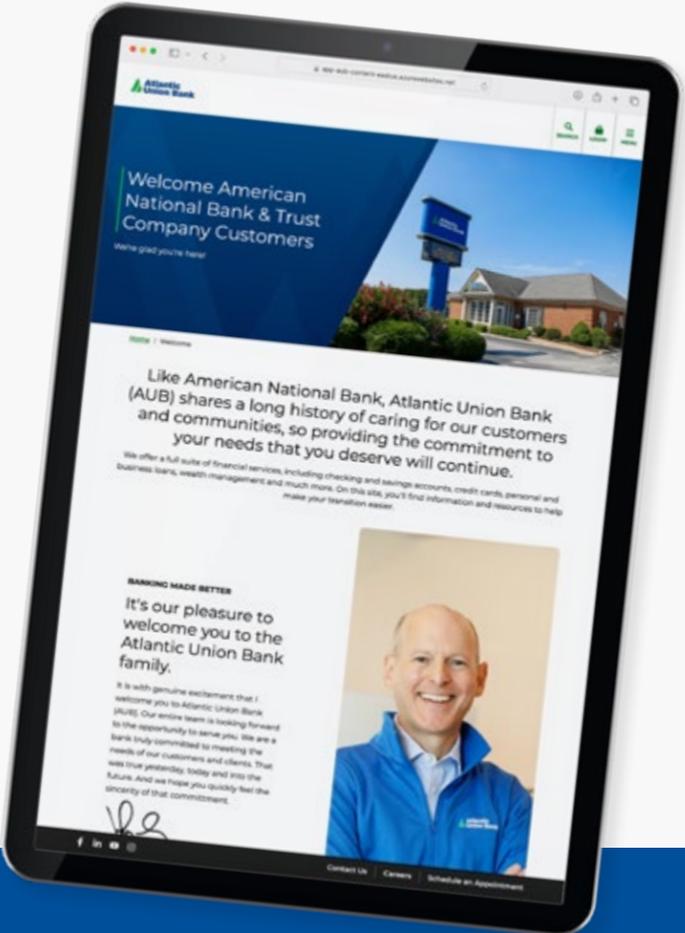
For your convenience, customers joining us from American National Bank & Trust Company will have full access to all of our combined branches and ATMs.



# Find everything you need at [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)

Your source for the latest information regarding the transition. You'll find:

- An overview of what you'll need to do to get your accounts ready for the transition. Don't worry, we'll do most of the work. There are just a few things we'll need you to handle - which you can see on page 21 for personal banking customers and page 35 for business clients.
- For personal, business and wealth accounts, an overview of products, online banking and more.
- Important phone numbers, email addresses and other ways to contact us whenever you have a question or concern.
- Frequently asked questions.
- A downloadable PDF of this guidebook.
- A timeline of what you can expect.



For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)

# What happens to my FDIC coverage?

Effective April 1, American National Bank & Trust Company merged into Atlantic Union Bank.

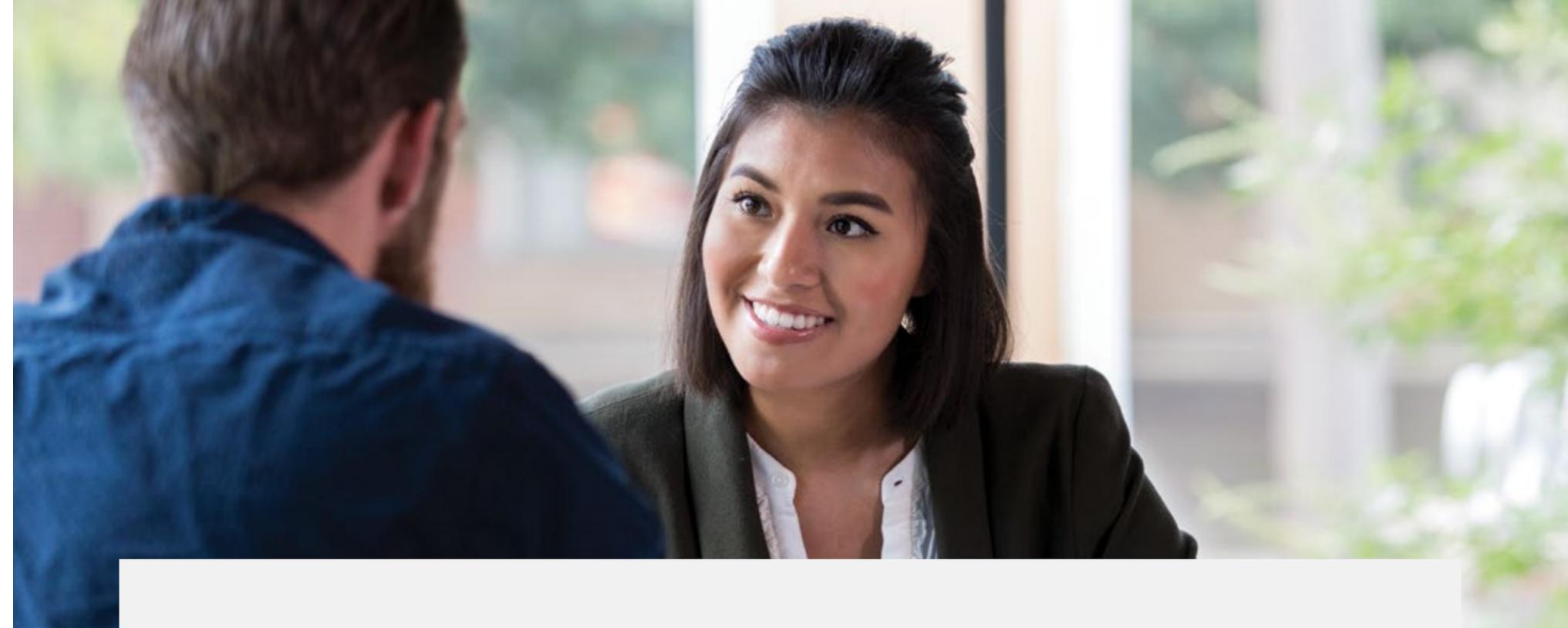
Atlantic Union Bank will continue to operate American National Bank & Trust Company branches under the name “American National Bank & Trust Company” until American National Bank & Trust Company systems are integrated with Atlantic Union Bank.

Please be advised that, for any insured deposit accounts, FDIC deposit insurance is combined for all your deposit accounts at Atlantic Union Bank, including branches operating under the American National Bank & Trust Company trade name. If you maintained deposit accounts both at Atlantic Union Bank and American National Bank & Trust Company prior to the banks' merger, separate insurance of those accounts will continue for a six-month grace period ending September 30, 2024. The separate insurance of deposits assumed continues for six months from the date the assumption takes effect or, in the case of a time deposit, the earliest maturity date after the six-month period.

**Our combined bank is excited to serve you and to satisfy all of your banking needs for many years to come!**



*American National Bank & Trust Company is a division of Atlantic Union Bank, which is headquartered in Richmond, Virginia.  
Atlantic Union Bank's primary regulators are the Federal Reserve Board and the Virginia Bureau of Financial Institutions.  
Atlantic Union Bank is not a national bank regulated by the Office of the Comptroller of the Currency.*



## Atlantic Union Bank's Privacy Notice is included in the **Deposit Product Conversion Guidebook**.

Please review the Privacy Notice carefully to understand the upcoming changes, including how we share personal information, the reasons we choose to share and whether you can limit this sharing.

If you would like to limit sharing of your personal information, please visit [AtlanticUnionBank.com/Privacy](https://AtlanticUnionBank.com/Privacy) or call us at 800.990.4828 AFTER MAY 27. We may begin sharing your information, as stated in Atlantic Union Bank's Privacy Notice, 30 days after May 27, unless we receive your request to limit this sharing (opt out).



# Personal & Business Cards

## Debit Cards

- If you currently have an American National Bank personal or business debit card, you will receive your new Atlantic Union Bank debit card prior to May 27.
- **Before May 27, you'll still need to use your American National Bank debit card. Please don't discard it until then.**
- During the weekend of May 25–May 27, some temporary limitations to your debit card may apply. Limitations include:
  - Temporary inability to perform balance inquiries at ATMs.
  - Temporary inability to transfer money between accounts at an ATM.
- During this time period (May 25–May 27), you may want to have an alternate source of payment ready in the rare event there is a disruption.
- Follow the instructions included with your Atlantic Union Bank card and activate your new card on May 27.
- Your new Atlantic Union Bank debit card will have a new card number. Make sure to update your card information with any merchant, vendor or service provider that has your current card number on file.

## Daily Debit Card Limits Are Changing

Personal: ATM limits are changing from **\$600 daily to \$500**, and Point of Sale limits are changing from \$2,500 daily to \$3,000

Business: ATM limits will continue to be \$1,000 daily, and Point of Sale limits are changing from \$3,000 daily to \$7,500

## Round Up Savings

If you are enrolled in Round Up Savings, your debit card transactions will continue to be rounded to the nearest dollar amount and transferred to your designated account. Transfers of the Round Up amount will change from **same day to next day** after debit card transactions are posted.

## Credit Card

There will be no changes to your American National Bank credit card issued by TCM. You can continue to use your card as you do today; however, payments for this card will no longer be able to be made in a branch. When your card expires, TCM will reissue you a TCM-branded credit card.



# What to expect and when to expect it.

Some important dates and business hours you should know.

Personal Banking Customers & Business Clients

## Thursday, May 23

- 5pm
  - BillPay will go into “view-only” mode, meaning that you will be unable to update payees or edit payments until May 27

## Friday, May 24

- Last day ACH/Wires can be scheduled
- 5pm
  - Online Banking goes into “view-only” mode, meaning some functionality limitations will occur, such as being unable to initiate transfers or update your alerts and preferences until May 27
  - American National Bank Customer Support will close
  - American National branches will close
  - Temporary inability to perform balance inquiries at ATMs
  - Temporary inability to transfer money between accounts at an ATM

## Saturday, May 25

### IMPORTANT NOTE:

All previously scheduled payments will be made as you instructed.

- Online & Telephone Banking will not be available
- AMNB.com Business Online Banking will be removed

## Sunday, May 26

- Online & Telephone Banking will not be available

## Monday, May 27

### IMPORTANT NOTE:

All payments scheduled on the former American National platform, including those dated through May 31, will not be viewable until this date. However, they will be processed as you instructed.

- AMNB.com will be redirected to AtlanticUnionBank.com
- 7am
  - Atlantic Union Bank Customer Care Center will be available to assist all customers from 7am to 8pm
  - Customers can access Atlantic Union Telephone Banking using the phone number on file and other identifying information
  - Access to Atlantic Union’s Online Banking, Mobile App and ATMs is available
  - Access to AtlanticUnionBank.com using “Business Online Banking” will be available
- Given the Memorial Day holiday, branch locations will be closed on May 27

## Tuesday, May 28

- If you have not already, activate your Atlantic Union Bank debit card and begin using it
- Branch locations will open as Atlantic Union Bank

# Personal Banking

Please review this section to see what's new with your checking and savings accounts. And take a look at some of the new accounts and benefits you'll have access to as a customer of Atlantic Union Bank.



For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)



Here's information about your personal banking accounts.

For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)

## Deposit Account Updates

Account numbers won't change unless we contact you.

The routing number will change to 051403164.

You can continue to use your American National checks. Please contact us when you want to reorder.

Starting May 27, begin using only your Atlantic Union Bank debit card.

Direct deposit and automatic drafts will continue as scheduled.



# Personal Banking Transition Checklist

We'll do most of the work, but here are a few things you'll need to take care of.

**On May 27, log in to Personal Online Banking at [AtlanticUnionBank.com](https://AtlanticUnionBank.com)**

**Download the Atlantic Union Bank app beginning May 27**



**Monitor your direct deposit and automatic drafts**

**Set up eBills**

eBills will not transfer, so you will need to set up eBills along with any associated payment preferences.

**Set up text and email alerts**

**Set up Person-to-Person (P2P) Payments with Zelle through Online Banking**

We partner with Zelle® to provide P2P payments to a bank account, email address or mobile phone number. Visit the "Transfer Money" tab in Online Banking to begin making payments.

**Activate and start using your Atlantic Union Bank debit card starting May 27**

Starting May 27, Atlantic Union Bank Customer Care Center is ready to support you. Add us to your contacts, and call when you have questions!

800.990.4828 | Monday through Friday, 7am to 8pm | Saturday, 7am to 5pm

# Personal Online Banking

You can log in to your account or find the closest branch or ATM online. You can also access Debit Card Controls, which lets you turn your debit card on and off no matter where you are. The site is optimized for mobile devices, so you can find what you need on the go. You can even find our contact information and routing number at the bottom of every web page on AtlanticUnionBank.com. We want to make it easy for you to get the most out of banking with us.

**Log in to your Personal Online Banking account beginning Monday, May 27, at 8am.**

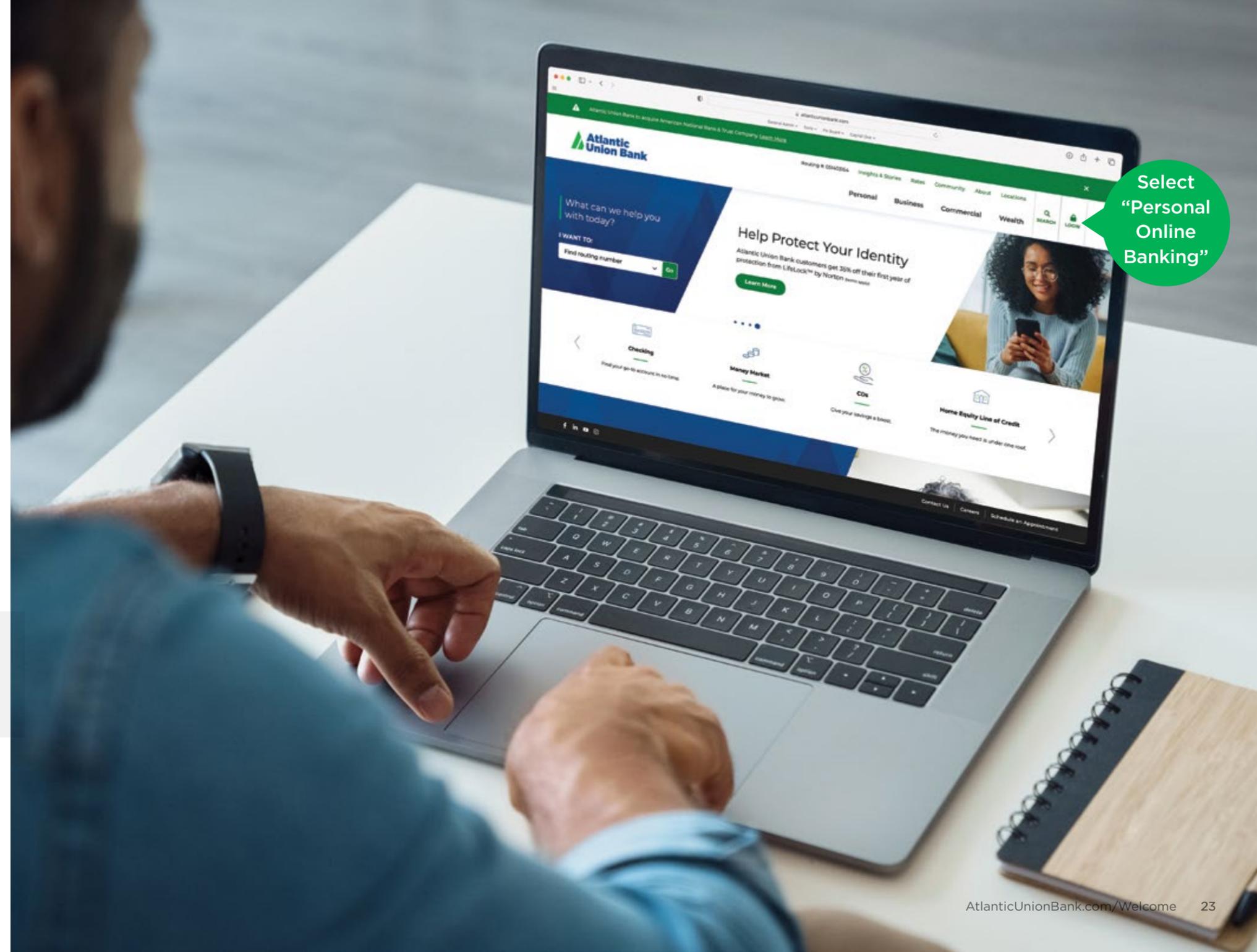
- 1** Go to [AtlanticUnionBank.com](https://AtlanticUnionBank.com)
- 2** Click the LOGIN box and select “Personal Online Banking.”
- 3** Enter your username and the password and click “Log In.” We will send you specific details about your username, if it needs to change, and your password as we get closer to welcoming you to Atlantic Union Bank.



**Important  
Reminder:**

Please update your contact information with American National Bank & Trust Company now to ensure it's accurate so you can activate your new Personal Online Banking account.

In order to help facilitate your transition, the Atlantic Union Bank Customer Care Center will offer Personal Online Banking assistance beginning May 27, at 800.990.4828 Monday through Friday, 7am to 8pm, and Saturday, 7am to 5pm.



# Frequently Asked Questions About Your Personal Accounts

## Personal Online Banking & Bill Pay

### Will my login credentials change?

Log in to Personal Online Banking at AtlanticUnionBank.com, and enter your username and password and click "Log In." We will send you specific details about your login credentials as we get closer to welcoming you to Atlantic Union Bank.

### Will I be able to access my previous statements online?

If you are enrolled in paperless statements, you will be able to view the last 12 months of your statements online with the exception of your May statement. This statement will be mailed to you. To enroll in paperless statements, select "Online Statements" within Atlantic Union Bank Online Banking.

### Will I have access to my transaction history?

Yes, your last 90 days will be available.

### I currently use Online Bill Pay. Will my payees transfer?

Yes, most major establishments will be transferred over and available to pay. We encourage you to confirm that your payees are accurate when you first log in to Personal Online Banking.

### Will there be any disruption to my scheduled online bill payments?

For the payees that transfer, there will be no disruption to your payments.

### Will my eBills transfer?

No, you will need to set up eBills along with any associated payment preferences.

### I currently use Mobile Banking. Will I need to download a new app?



Yes. Beginning May 27, you can download the Atlantic Union Bank mobile app.

### Will my limits change?

Some limits related to money movement may be different. If you have questions related to your limits, please reach out to the Customer Care Center or your banker.



## Overdraft Services

Please reference pages 9-11 in the Personal Deposit Product Conversion Guidebook to learn more about how we handle overdrafts and the availability of overdraft services.





## Personal Loans

### Will my loan or line of credit account number change?

In a few cases, there will be account number changes. If your account number is changing, you will receive a separate correspondence with your old and new account numbers.

### Will my loan payment still be automatically deducted from my account?

Yes, there will be no interruption to existing automatic payments.

### Can I use my current Home Equity Line of Credit and line of credit checks?

Yes, you can continue to use your existing checks. You will receive a separate communication if you need to order new checks.

### Will I continue to receive my loan or line of credit statements at the same time each month?

Yes, you can expect to receive your loan statements around the same time each month.

### Will I need to mail my mortgage, loan or Home Equity payment to a different address?

Yes, after May 28, if not directed to do so sooner, please mail to:  
Atlantic Union Bank  
Attn: Payment Processing  
P.O. Box 71120  
Charlotte, NC 28272-1120

For Online Bill Pay, please remember to update any automatic payments that are mailed to the bank to reflect this address.

## Personal Lending

Whether you're looking to buy a new home, renovate your current space, consolidate debt or buy a new vehicle, Atlantic Union Bank offers a range of flexible, affordable options.

## Home Loans

Ready to buy your first home? Looking to refinance? We offer lending in 39 states. So whatever your needs, our experienced mortgage professionals can guide you every step of the way.

## Home Equity Loans & Lines of Credit

Tapping into your home's equity is a smart way to make home improvements, consolidate debt, finance large purchases or give yourself some extra flexibility.

## Auto & Recreational Vehicle Loans

From a first car to a deluxe RV or boat, regardless of what mode of transportation you prefer, we have the loan for you.

## Personal Loans & Lines of Credit

Whatever the need, you'll find the right solution.

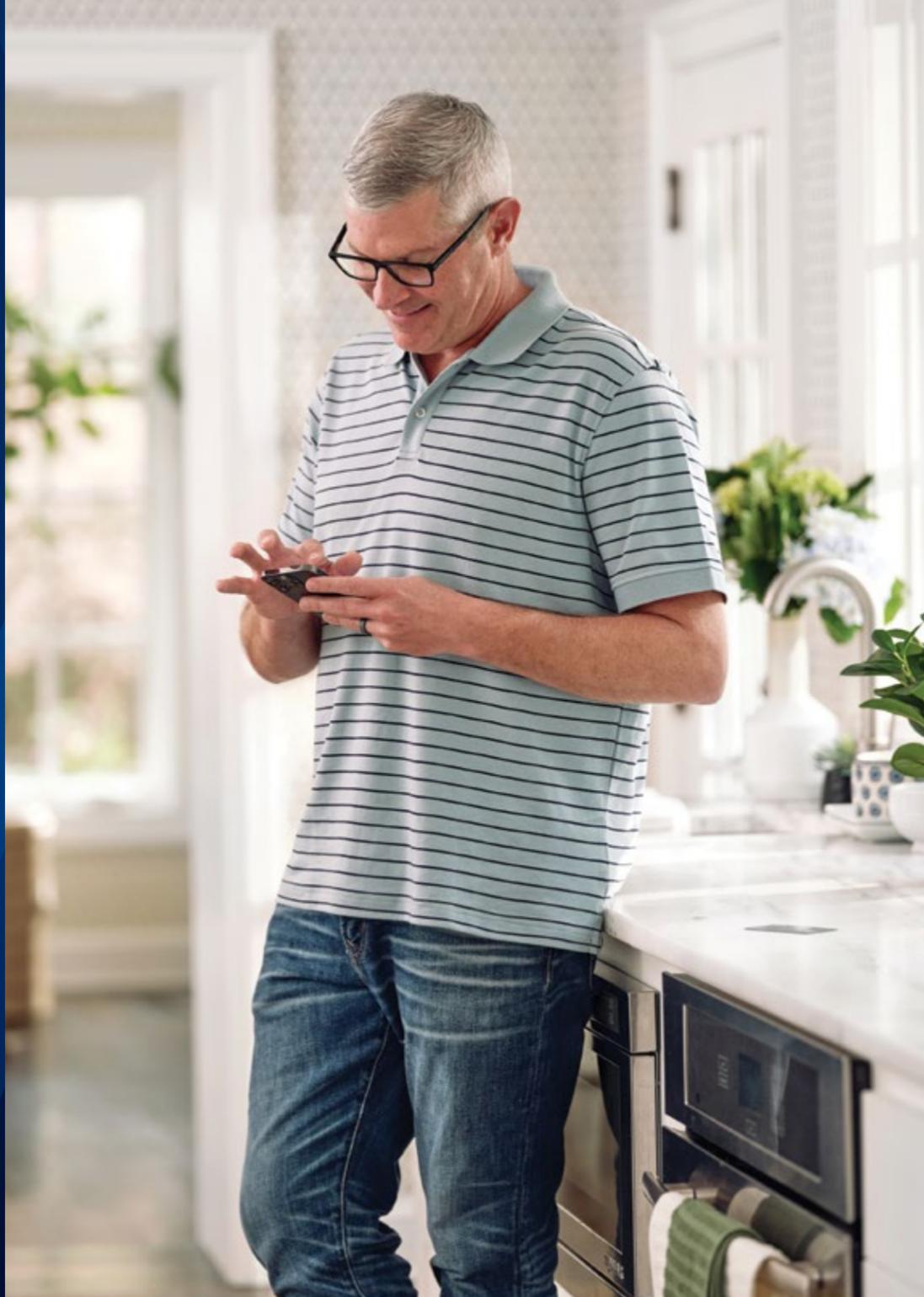
## Lot, Land & Construction Loans

Finance your purchase of a residential lot or the cost of construction to build your dream home.

# Personal Banking

## Account Options

Please reference the Personal Deposit Product Conversion Guidebook for complete details regarding account changes and your new benefits and features. Your new account benefits and features are effective May 28.



### Personal Deposit Accounts

Your current American National account will convert to the following Atlantic Union Bank product:

Please reference the **Personal Deposit Product Conversion Guidebook** for complete details regarding account changes and your new benefits and features. **Your new account benefits and features are effective May 28.**

| Current American National Product  | Atlantic Union Bank Product | Brief Product Description  |
|--|-----------------------------|--|
| Advantage Checking<br>Advantage Checking w/ODE<br>Premier Checking<br>Premier Checking ODE     | <b>Loyalty Checking</b>     | An interest-bearing checking account with benefits and features that reward your total banking relationship.   |
| Simple Checking<br>Simple Checking w/ODE<br>Simple Checking Plus<br>Simple Checking Plus w/ODE | <b>Free Checking</b>        | Just that ... enjoy no minimum balance requirements and no monthly maintenance fees.   |
| Clear Checking   | <b>PRISM Checking</b>       | A low-cost checking option providing peace of mind with no overdraft fees. Customers between the ages of 13 and 24 and those 62+ enjoy the benefits of this account with no monthly maintenance fee. |
| ANB@Work<br>ANB@Work w/ODE   | <b>Solutions Checking</b>   | An exclusive account for the employees of participating client businesses, loaded with financial wellness benefits, no minimum balance requirements and no monthly maintenance fees.                 |

**Personal Deposit Accounts** (continued)

Your current American National account will convert to the following Atlantic Union Bank product:

Please reference the **Personal Deposit Product Conversion Guidebook** for complete details regarding account changes and your new benefits and features. **Your new account benefits and features are effective May 28.**

| Current American National Product              | Atlantic Union Bank Product   | Brief Product Description   |
|--|-------------------------------|---|
| Connect Money Market<br>Money Market           | <b>Money Market</b>           | A flexible savings solution for those seeking unrestricted access to their money while earning competitive interest rates.                      |
| Premium Money Market                           | <b>Preferred Money Market</b> | A flexible savings solution for those maintaining higher balances and seeking unrestricted access to their money at competitive interest rates. |
| Easy Save<br>Easy Save Plus<br>ReStart Savings | <b>Personal Savings</b>       | A basic savings account to fit your unique savings goals.   |

| Current American National Product                         | Atlantic Union Bank Product         | Brief Product Description   |
|---|-------------------------------------|---|
| Christmas Easy Save                                       | <b>Deluxe Savings Club</b>          | A creative way to save for a specific year-end goal. Save all year to buy holiday gifts, go on vacation or anything else.                             |
| UTMA Easy Save  | <b>Minor Custodial Savings</b>      | A dedicated account to set aside money for a minor's benefit.   |
| HSA Plan  | <b>Health Savings Account (HSA)</b> | An interest-bearing account that allows you to save money on a pretax basis to pay for qualified medical expenses.                                    |
| Certificate of Deposits<br>Individual Retirement Accounts |                                     | Your current term and rate will remain the same until maturity. You will be notified prior to maturity, providing you an opportunity to make changes. |

Visit [AtlanticUnionBank.com](https://AtlanticUnionBank.com) for more information about all of our personal deposit products.

If you discover another product better suits your needs, please visit your nearest branch or call us at 800.990.4828 after May 27.

All product-related fees, such as monthly maintenance fees, will be waived through July 31, 2024.



# Wholesale & Business Banking

You'll continue to benefit from the deep expertise of the same dedicated, experienced commercial banking team you know and trust – bringing you a detailed working knowledge of a wide range of specific industries, including:

- Accounting Services
- Community Associations & Property Management
- Dental Practices
- Government Contracting
- Legal Services
- Healthcare Services
- Manufacturing & Distribution
- Nonprofits
- PACs & Political Organizations
- Real Estate & Construction Services
- Staffing Companies
- Title & Escrow Services
- Trade Associations
- Veterinary Practices



For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)



## Here's information about your business banking accounts.

For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)

### Deposit Account Updates

**Account numbers won't change unless we contact you.**

**The routing number will change to 051403164.**

**You can continue to use your American National checks. Please contact us when you want to reorder.**

**You will receive a final American National statement by mail.**

**If you currently receive paperless statements, they will continue after May 24.**



# Wholesale & Business Banking Transition Checklist

We'll do most of the work, but here are a few things you'll need to take care of starting May 27, or shortly thereafter.

- Download the Atlantic Union Bank Business app beginning May 27** 

Download the Atlantic Union Bank Business app beginning May 27
- Set up eBills**

eBills will not transfer, so you'll need to set up eBills along with any associated payment preferences.
- Set up text and email alerts**
- Reestablish recurring ACH payments and wires**

Wire and ACH templates will be transferred. However, you will need to reestablish your scheduled wires and recurring ACH payments and wires.
- Update your wire instructions**

Please update incoming wire instructions with the transit routing number for Atlantic Union Bank - 051403164. We will continue to accept wires using the AMNB transit routing number.
- Reconnect to Quicken® or QuickBooks™**

No history will be lost. Instructions will be provided on our website and within Quicken® or Quickbooks™.
- Reenroll in eStatements**
- Reestablish recurring transfers**

You will need to reestablish scheduled and recurring internal transfers.
- Update Positive Pay default decision**

Your current default decision at American National will remain the same. Should you want to change it, please reach out to your Treasury Management Officer for assistance.

Starting May 27, Atlantic Union Bank Customer Care Center is ready to support you. Add us to your contacts and call when you have questions!  
800.990.4828  
Monday through Friday, 7am to 8pm, and Saturday, 7am to 5pm

# Business Online Banking

Welcome to AtlanticUnionBank.com

Atlantic Union Bank offers a sophisticated set of Online Banking tools that can be customized to meet your needs, ensuring your cash balances are constantly working hard for you. Log in to Business Online Banking from the home page of AtlanticUnionBank.com to view balances, pay bills, transfer money and more. Need to know where the closest branch or ATM is located or get more information about the financial solutions we offer? Starting May 27, you'll be able to find that on AtlanticUnionBank.com, too. Our contact information and routing number are at the bottom of every page of our website. Plus, our website is mobile friendly, so you can find what you need when you're on the go.

## Log in to your Business Online Banking account beginning Monday, May 27, at 8am.

- 1 Go to [AtlanticUnionBank.com](https://AtlanticUnionBank.com). In the LOGIN box, select "Business Online Banking" and click "Log In."
- 2 Select the "Green Path" since you are a current American National Bank customer.
- 3 Enter your new Login ID and current password and click "Log In."
- 4 You will then be asked to verify your identity by entering a one-time security code provided to you by text message, email or phone call.
- 5 After verifying your identity with the one-time security code, you will need to create a new password.

For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)



# Frequently Asked Questions About Your Business Accounts

## Business Online Banking

### Will my existing Online Banking username change?

We will send you specific information about your login credentials as we get closer to welcoming you to Atlantic Union Bank.

### Will I have access to my previous transaction history?

Yes. Your last 90 days will be available.

### Will I be able to access my previous statements online?

If you are enrolled in paperless statements, you will be able to view the last 12 months of your statements online with the exception of your May statement. Your May statement will be mailed to you. To enroll in paperless statements, select "Online Statements" within Atlantic Union Bank Online Banking. Statements may take a couple months to populate.

### I currently use Online Bill Pay. Will my payees transfer?

Yes, payees will be transferred over and available to pay.

### Will all previously scheduled bill payments be transferred?

Yes. All scheduled bill payments will be transferred.

### Will my wire instructions change?

Please update incoming wire instructions with the transit routing number for Atlantic Union Bank - 051403164. We will continue to accept wires using the AMNB transit routing number.

### If I currently use Quicken® or QuickBooks™, will I need to make any changes?

You will need to reconnect. No history will be lost. Instructions will be provided on our website and within Quicken® or QuickBooks™.

### Do you offer Direct Connect or Web Connect?

We are proud to offer Direct Connect and Web Connect for Atlantic Union customers. Web Connect allows you to download your transactions directly from your bank's website and import them into Quicken®/Quickbooks™.

### Will my Positive Pay services change?

As part of the new online banking platform, you will have access to a complete array of Positive Pay capabilities, including Payee Match Positive Pay, Reverse Positive Pay, ACH Positive Pay and Teller Positive Pay.

### Will I have to do anything special to approve ACH and wire transactions?



Yes, you'll need to download the Atlantic Union Bank Business Online Banking mobile app beginning May 27. You'll also need to download the authenticator app, Symantec VIP, if you use a soft token today. If you use a hard token, we'll send you a new one.

### Will there be changes to Remote Deposit Capture?

Not at this time. We may work with you to update your Remote Deposit Capture service later this year.

## Business Loans

### Will there be any changes to my current loan or line of credit?

There will be no changes to your account terms. Customers may expect to receive their loan statement around the same time.

### Will my loan or line of credit account number change?

In a few cases, there will be account number changes. If so, we will send the information you need about this account number modification.

### Will I continue to receive a year-end statement for my commercial loan?

No, we do not send year-end loan summary statements.

### Where do I mail payments?

Please mail payments to:  
Atlantic Union Bank  
Attn: Payment Processing  
P.O. Box 71120  
Charlotte, NC 28272-1120

For Online Bill Pay, please remember to update any auto-payments that are mailed to the bank to reflect this address.



## I currently use Business Mobile Banking. Will I need to download a new app?

Yes, you will need to download the new Atlantic Union Bank Business Banking mobile app from your app store.

## Overdraft Services

Please reference pages 8-9 in the Business Deposit Product Conversion Guidebook to learn more about how we handle overdrafts and the availability of overdraft services.





# Business Banking

## Account Options

Please reference the Business Deposit Product Conversion Guidebook for complete details regarding account changes and your new benefits and features. Your new account benefits and features are effective May 28.

### Business Deposit Accounts

Your current American National account will convert to the following Atlantic Union Bank product:

Please reference the **Business Deposit Product Conversion Guidebook** for complete details regarding account changes and your new benefits and features. **Your new account benefits and features are effective May 28.**

| Current American National Product                                   | Atlantic Union Bank Product         | Brief Product Description   |
|---|-------------------------------------|---|
| Business Analyzed   | <b>Analyzed Business Checking</b>   | An account designed for businesses with higher transaction volume and Treasury Management needs.  |
| Business Checking<br>Community Interest Checking<br>Estate Checking | <b>Essential Business Checking</b>  | Providing the basic essentials for businesses with lower transaction volume. No minimum balance requirements or monthly maintenance fees. |
| Business Interest Checking<br>Business Plus Checking                | <b>Enterprise Business Checking</b> | A cost-effective solution with a low minimum balance requirement designed for businesses with moderate transaction volume.                |
| BUS Money Market<br>Business Premium Money Market                   | <b>Business Money Market</b>        | A flexible savings solution for businesses seeking unrestricted access to their money while earning competitive interest rates.           |

**Business Deposit Accounts** (continued)

Your current American National account will convert to the following Atlantic Union Bank product:

Please reference the **Business Deposit Product Conversion Guidebook** for complete details regarding account changes and your new benefits and features. **Your new account benefits and features are effective May 28.**

| Current American National Product | Atlantic Union Bank Product      | Brief Product Description  |
|-----------------------------------|----------------------------------|--|
| Business Connect Money Market     | <b>Enterprise Money Market</b>   | A flexible savings solution for businesses maintaining higher balances and seeking unrestricted access to their money at competitive interest rates.           |
| Public Fund Money Market          | <b>Public Funds Money Market</b> | A dedicated account with competitive interest rates for use by governments, municipalities and other public entities.  |
| BUS Easy Save                     | <b>Business Savings</b>          | A basic savings account to fit your business's unique savings goals.   |
| Certificates of Deposit           |                                  | Your current term and rate will remain the same until maturity. You will be notified prior to maturity, providing you an opportunity to renew or make changes. |



Visit [AtlanticUnionBank.com](https://AtlanticUnionBank.com) for more information about all of our business deposit products.

If you discover another product better suits your needs, please visit your nearest branch or call us at 800.990.4828 after May 27.





## Our business lending options include:

### Working Capital

With this affordable and flexible “on-demand” option, you can take care of everything from a cash flow crunch to a can’t-miss opportunity.

### Commercial & Industrial Lending

With quick, local decisions, competitive rates and customizable repayment terms, we can structure a loan to meet nearly any business need.

### Real Estate

Atlantic Union Bank Commercial Real Estate supports local and regional developers and investors. We have flexible construction and term financing options; syndication, interest hedging & permanent mortgage placement capabilities; along with firsthand market knowledge stretching from Baltimore to Charleston. Let us help you with your next project!

## Wholesale & Business Lending

You’ve got the plan. You’ve got the vision. All you need is the capital to make it happen – and the help of an expert who knows your industry and your market inside out. Our commercial and business banking professionals will work with you – and for you – to find the right solution to take your business to the next level.

**For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://atlanticunionbank.com/welcome)**

## Treasury Services

### Business Online Banking

Business Online Banking, your online treasury management solution, provides a consolidated view of your accounts that enables you to easily manage your working capital from a single dashboard. You can initiate payments (such as ACH and wire transfers), view transaction reports and customize security settings at a user level.

### Integrated Payables

Integrated Payables and Invoice Automation are comprehensive payment solutions that allow a business to outsource their payment process from invoice origination to reconciliation.

### Account Reconciliation

This reporting functionality within Business Online Banking allows you to balance the bank’s activity with your accounting programs for fast, easy reconciliation.

### Fraud Prevention Solutions

Positive Pay is a feature that helps prevent fraud on your account by detecting counterfeit items, including items with duplicate serial numbers, voided checks presented for payment and checks with altered amounts and payees. We offer various Positive Pay options, including Standard Positive Pay, Payee Positive Pay, Reverse Positive Pay and ACH Positive Pay. Additionally, ACH Debit Block and Filters allow you the flexibility to limit or totally block ACH activity on your account, depending on your needs. Check Debit Block protects businesses by restricting paper-based transactions from posting to the account.

### Remote Deposit Capture

Deposit your checks electronically via a desktop scanner without leaving your office. Remote Deposit is quick, easy and secure and affords you earlier access to your funds.

### Purchase Card

Streamline, simplify and automate your back-office accounts payable processes by enrolling in our Purchase Card program. This treasury best practice provides a number of efficiencies that can positively impact working capital and management.

### Online Bill Pay

The Online Bill Pay service allows you to schedule bill payments weeks or even months in advance. It allows for the establishment of recurring payments for fixed obligations that need to be paid each month. And, of course, bills can be paid at any time, as needed.

### Lockbox Services

Leverage Lockbox as an efficient solution that can facilitate and improve payments processing, enabling you to streamline your accounts receivable process and improve overall speed, efficiency and accuracy.

### Sweep Services

Zero Balance Accounts (ZBA), Line of Credit Sweep, Maximum Investment and Insured Cash Sweep services allow efficient management of cash.



## Treasury Services (continued)

### How will my Treasury Services be impacted?

Your Treasury Services including Positive Pay, ACH and Wires will move to Atlantic Union Bank's Business Online Banking portal. This portal provides a broad suite of products and services to help you manage your day-to-day operational cash flow needs.

### Will the way I process my merchant credit card and debit card transactions change?

No, there will be no impacts to your merchant service provider.

### Will my Sweep Account change?

Your Sweep Account will not change at this time.

Please see  
[AtlanticUnionBank.com/Welcome](https://atlanticunionbank.com/welcome)  
for important cutoff times.

Questions?  
Contact Treasury Services Support  
Monday through Friday, 8am to 5pm  
at 877.920.6888

# Other Wholesale Services

## Asset-Based Lending

We offer a full range of solutions for direct deals, club deals and syndicated loans. You can use a wide variety of assets, including receivables and inventory, to secure funding.

## Equipment Loans

Get the financing you need to purchase the equipment your business requires – with a variety of terms available to suit your specific needs.

## Foreign Exchange

From converting U.S. dollars into any of the world's currencies to arranging spot transactions and forward hedging contracts, we're here to help you conduct business throughout the world.

## 401(k) Management

No matter the size of your company, we'll help you manage the 401(k) retirement benefits you offer your employees.

## Interest Rate Derivatives

We offer a range of financial instruments designed to help you manage all aspects of interest rate exposure.

## Syndication Capabilities

Our experienced Syndication team stands ready to meet your growing credit needs. We partner with other institutions to provide a variety of customized financing solutions.

## Community Development & Tax-Exempt Financing



# Wealth Management

Since April 1, you have had access to an expanded array of individual and institutional services, provided to you through Atlantic Union Bank Wealth Management.

For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://atlanticunionbank.com/welcome)





# Individual Client Services

Our customized, comprehensive approach to financial planning delivers smart, sophisticated solutions that can help you navigate and grow your financial future through every life stage. For generations, we've been helping families get the most out of the opportunities they work so hard to create.

## Investments

We'll build a diversified portfolio customized to your risk tolerance and long- and short-term financial goals.

## Retirement Planning

We'll help you create a more comfortable and secure future – no matter where you're starting from and where you want to go.

## Education Planning

We'll assist you in making sure the money is there so that the dream of higher education can become a reality.

## Estate Planning

Your advisor will lead you through every step of the process to help you achieve your goals.

## Insurance & Risk Management

We'll develop a plan that ensures you can replace your income and maintain your standard of living if something unexpected happens.

## Liquidity & Credit Management

We know the art and science of developing a sophisticated growth strategy that still allows for liquidity.

## Business Succession Planning

Together, we'll create a customized plan that balances and protects the best interests of all involved – you, your family, your employees and your shareholders.

Atlantic Union Bank Wealth Management is a division of Atlantic Union Bank that offers asset management, wealth banking services, and trust and estate services. Deposit products are provided by Atlantic Union Bank, Member FDIC. Atlantic Union Financial Consultants, LLC is an affiliate of Atlantic Union Bank providing securities through **Raymond James Financial Services, Inc., Member FINRA/SIPC**. Atlantic Union Bank, Atlantic Union Bank Wealth Management and Atlantic Union Financial Consultants are not registered broker/dealers and are independent of Raymond James Financial Services. Securities are not insured by the FDIC or any other government agency, are not deposits or obligations of Atlantic Union Bank, are not guaranteed by Atlantic Union Bank or any of its affiliates, and are subject to risks, including the possible loss of principal. Investment advisory services are offered through Raymond James Financial Services Advisors, Inc., 4300 Cox Road, Glen Allen, Virginia 23060 | T: 888.263.3545 | F: 804.967.8820 | aubwm.com

## Asset Management

Our flexible strategies are designed to adapt to your changing needs at different life stages. We use a diversified approach to portfolio construction across multiple asset classes to help you reach your individual goals.

## Wealth Banking Services

Our Wealth Banking team serves as the primary provider of banking services for our wealth management clients. The team consists of dedicated credit specialists who develop customized lending solutions, as well as banking specialists who can service clients' depository needs.

## Trust Services

Preserving and transferring wealth requires a sound plan that reflects your individual needs and aspirations. The professionals at Trust Services can structure a plan and provide dedicated management to ensure you achieve your long-term goals.

## Investment Services

As independent professional advisors, we can offer you a personalized financial strategy, not a generic investment program. We believe strategic investing results from understanding your resources and needs in order to tailor a plan that fits your unique goals and financial situation.





We understand how important it is to develop and preserve capital for institutions such as nonprofit and charitable organizations, industry associations, endowments, foundations and municipalities. We serve as the fiduciary investment manager for institutional clients with accounts of \$1 million and more.

Our average client tenure of 13 years is a testament to the thorough, efficient job we do on their behalf, delivering services that include:

### Investments

We'll develop a sophisticated and well-diversified portfolio custom designed for your specific financial objectives.

### Board Education & Staff Training

We'll develop programs to prepare your board members and staff for their fiduciary, fundraising and stewardship responsibilities.

### Governance & Policy Guidance

To ensure you remain on the right course, our team will help you analyze and optimize your policies.

### Supporting Mission of Public Service

We support a variety of organizations through sponsorships, contributions and volunteer hours. In addition, we provide our clients in this area with strategic advice necessary to leverage planned giving and other fundraising techniques to build assets, organizational capacity and financial strength.

### Credit & Liquidity Management

We provide nonprofit and municipal institutions with credit solutions and strategic investment advice that play a crucial role in creating a sound and efficient financial framework.

### Deposit & Treasury Services

Our complete line of specialized business products and services can help you improve cash flow and reduce administrative efforts.

**For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](http://AtlanticUnionBank.com/Welcome)**

# Accessing your Wealth Management Accounts Online

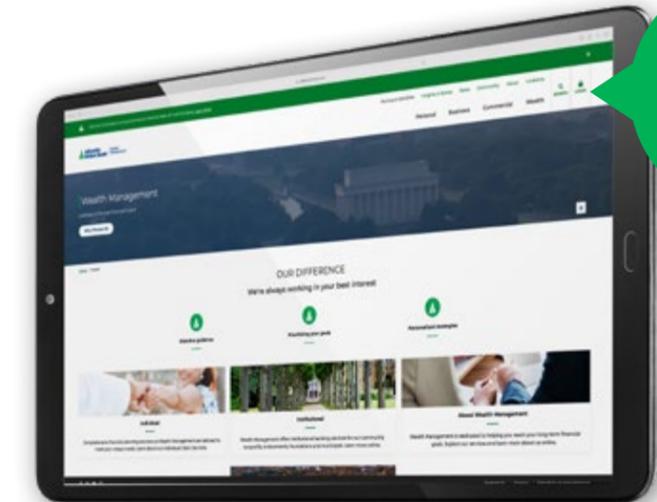
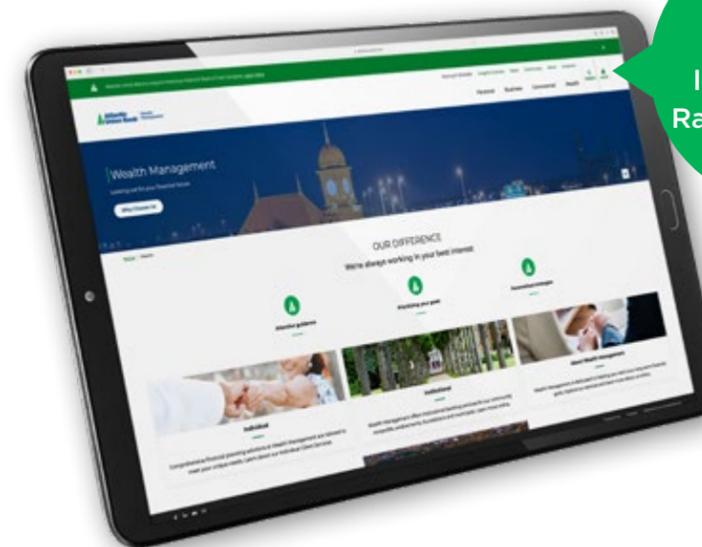
Learn about our wealth services, how we interact with our clients and more about our Wealth Advisors and their expertise. You can also log in to your account at AtlanticUnionBank.com any time.

### Trust Services

If you currently log in to Trust Services on AMNB.com, log in to AMNB Trust Services on AtlanticUnionBank.com

Select "Investment Services" to log in to your Raymond James account

Select "AMNB Trust Services" to log in to your account



### Raymond James

If you currently log in to Raymond James on AMNB.com, log in to Investment Services on AtlanticUnionBank.com



We look forward to working with you on all your banking needs.

## How to Reach Us

Through Friday,  
May 24, until 5pm

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**Your current American National Bank & Trust Company Telephone Banking and Customer Support Center**

**800.240.8190**

Monday through Friday  
8am to 6pm

Saturday  
8:30am to 12:30pm

Beginning Monday,  
May 27, at 7am

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**Atlantic Union Bank Telephone Banking is available**

Telephone Banking is a convenient way to check balances, transfer funds and more.

1. To set up Telephone Banking, follow the prompts.
2. The first time you access Atlantic Union Telephone Banking, the system will prompt you to enter your tax identification number or social security number.
3. Then you will be asked to set up a personal identification number (PIN) for future access to your account.

**Atlantic Union Bank Customer Care Center**

**800.990.4828**

Monday through Friday  
7am to 8pm

Saturday  
7am to 5pm

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**Treasury Services Support**

**877.920.6888**

Monday through Friday  
8am to 5pm

QUESTIONS? CONTACT US. [MergerQuestions@AtlanticUnionBank.com](mailto:MergerQuestions@AtlanticUnionBank.com) | [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)



4300 Cox Road | Glen Allen, VA 23060

For the most recent updates regarding the merger, please visit [AtlanticUnionBank.com/Welcome](https://AtlanticUnionBank.com/Welcome)



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