



Written Comments 2025
As of 3/31/2025

[BUSINESS](#) — [EDUCATION](#) — [ATLANTIC UNION BANK](#) — [CODEVA](#) — [FEED MORE](#) — [START 1 SPARK](#) — [HOMEWARD](#)

Atlantic Union Bank provides 50 nonprofits, community organizations with grants for summer interns

CITIZEN STAFF REPORTS

March 12, 2025 . 3:15 PM — 1 min read



Atlantic Union Bank recently announced the 2025 recipients of its Future Community Impact Makers Grants, through which it is awarding \$200,000 in funding to 50 nonprofits and community-based organizations across the bank's service area. The grants will support paid summer internship opportunities, fostering professional development and community engagement.

"Investing in future leaders is at the core of our mission," said Atlantic Union Bank Head of Community Impact Nathalia Artus. "By supporting these organizations, we ensure that students gain meaningful work experience while positively impacting their communities."



The following local organizations are among those to receive \$4,000 apiece to support paid summer internships:

- Partnership for the Future Inc.;
- CodeVA;
- Feed More Inc.;
- Start 1 Spark;
- Beyond Boundaries;
- Blue Sky Fund;
- Boaz & Ruth Inc.;
- Bridging Virginia;
- Family Lifeline;
- Greater Richmond Partnership;
- Homeward;
- Richmond Performing Arts Alliance;
- Richmond Region Tourism Foundation;
- Science Museum of Virginia Foundation;
- Side by Side VA, Inc.;
- SupportWorks Housing (formerly - Virginia Supportive Housing);
- Virginia Council on Economic Education.



Atlantic Union officials selected organizations that it determined play a key role in enhancing economic mobility, community support, and workforce development in the region.

Of each \$4,000 grant, \$3,600 is designated for intern wages, while \$400 supports recruitment and professional development. Interns also will participate in development sessions led by Atlantic Union Bank.



Atlantic Union Bank Complaint Form

Bank Information

Date: 2/03/2025
Banking Center/Department Name: Enterprise Experience/Enterprise Services
Submitted Via: Regulator: CFPB

Type of Issue/Complaint

Issue: Mortgage Fraud
Date Received: 2/03/2025

Issue Comments

Entity sending issue: Client
Does Issue allege Discrimination: No
Does Issue allege Unfair, Deceptive Act or Practice: Yes
Product/Service Issue: Mortgage Fraud

Description of Issue

Customer is a military veteran who purchased a home via remote signatures and paid representatives from Atlantic Union. They submitted a CFPB Complaint alleging that Atlantic Union Bank falsified the inspection report to finalize the VA loan requirements. Customer states that roof leaks and insurance company will no longer insure them. They allege that they were lied to about the condition and age of the roof. Customer is asking Atlantic Union Bank to fix home and property at no cost.

Additional Comments

An investigation determined that Atlantic Union Bank does not hold authority as it relates to the home appraisal process. Therefore, Atlantic Union Bank is not responsible for covering any damages to the home.

← Active complaints

2/3/25, 8:36 AM

Complaint Detail

Affiliations provided by the consumer

CONSUMER IS

A servicemember or veteran

Service details

Branch: United States Marine Corps

Status: Veteran

Product information

PRODUCT OR SERVICE

Mortgage (VA mortgage)

**CONSUMER IDENTIFIED COMPANY
NAME**

Atlantic Union Bank

ISSUE

Closing on a mortgage
Changes in loan terms during or after
closing

PURPOSE OF MORTGAGE

Purchase

What happened

After purchasing a home Through the loan office of Atlantic Union Bank The V.A. loan Officer And The Insurance company has found that Atlantic Union Bank Faulsified the Inspection report in order to Finalize the V.A. loan Requirements. I'm a Disabled USMC veteran who Purchased the home from Georgia.. via Remote Signatures, and Paid Representatives From Atlantic Union Bank. They Faulsified The Home



2/3/25, 8:36 AM

Complaint Detail

Inspection and The Condition of the home to the Degree that The Roof Leaks.. and our Insurance Company will NO LONGER INSURE US. And Because they Lied about not only the condition of the Roof but The Age of it as well.. It cannot be Insured...by another company.. until a New Roof is installed. My Question as well as the V.A.'s is.. Why do I need to Borrow More Money to Fix a Home I Haven't Even Made The FIRST mortgage Payment On?? Goosehead Insurance has uncovered FRAUD as Well As The V.A. I need Help!

ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?

Yes

2/3/25, 8:36 AM

Complaint Detail

Desired resolution

A Fair Resolution would be For Atlantic Union To FIX My Home And Property!!! AT NO COST TO ME!! I haven't even made my First Home Payment Yet!!

Response recipients

SUBMITTED BY

Primary consumer

WHO WILL RECEIVE RESPONSES?

Primary consumer

What is the company's response?

[Response categories](#)

- In progress
- Closed with explanation
- Closed with monetary relief
- Closed with non-monetary relief
- Alerted CFPB
- Duplicate CFPB complaint reported
- Incorrect company
- Sent to regulator

2/3/25, 8:36 AM

Complaint Detail

Pending Action By Company

SENT TO COMPANY

01/31/2025 12:14 ET

DUE DATE


02/15/2025

ACTIONS

 [Respond](#)

 [Print](#)

[Terms of service \(terms-of-service\)](#)

 An official website of the United States Government



Office of the President

[REDACTED]

February 10, 2025

Via CFPB Website

Ref Complaint ID [REDACTED]

Mr. [REDACTED]

Atlantic Union Bank received the complaint you filed with the Consumer Financial Protection Bureau (CFPB) on January 31, 2025. You mentioned concerns regarding your recent home purchase. We appreciate the opportunity to address your concerns.

In December 2024, you originated a mortgage with Atlantic Union Bank "AUB". While AUB is the lender for this origination, the loan was managed by Veteran's Administration (VA) guidelines. The VA selects the home appraiser and reviews the appraisal prior to sending AUB the notice of value. The VA then approves the appraisal once the final inspection is completed to ensure that all repairs are resolved. Once this step has been completed and the VA has accepted the appraisal, AUB moves forward with the loan process.

AUB is not a participating lender with the Lender Appraisal Processing Program (LAPP). Therefore, when a loan is managed by the VA, AUB does not hold authority as it relates to the home appraisal process. In addition, a home inspection is not required however we understand a home inspection was completed with assistance from the realtor. As a result, AUB is not responsible for covering any damages to the home. We recommend that you reach out to your realtor or the home inspector to discuss a potential resolution.

We apologize for any inconveniences caused by this experience, and we sincerely hope that you are able to resolve your concerns with the appropriate parties.

Thank you,

[REDACTED]
Senior Customer Advocate
Office of the President
Atlantic Union Bank





Written Comments 2024



From: Cord [REDACTED]
Sent: Thursday, December 19, 2024 10:33 AM
To: Latisha [REDACTED]
Subject: Re: \$5,000 Grant from Atlantic Union Bank to JA Central Carolinas

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Hi Latisha,

I hope this note finds you well and you're enjoying some special moments as the holiday season approaches. I wanted to take a moment to thank you personally and on behalf of everyone at Junior Achievement for your generous support through Atlantic Union Bank.

The bank's belief in our mission is a gift in itself, and your generosity will help us inspire and prepare even more young people for brighter futures.

I'd love to share a story that's been on my heart lately, one that highlights the power of your investment. This fall, we welcomed a high school senior to JA Finance Park who came to the experience with a unique sense of urgency. He was a recent teen parent, balancing school, work, and fatherhood, and was deeply motivated to learn strategies to provide for his family.

During his time at Finance Park, he threw himself into every activity, carefully budgeting his expenses and exploring ways to stretch a paycheck to cover his family's needs. By the end of the program, he shared how eye-opening the experience was not just in helping him understand financial basics, but in giving him hope that with planning and hard work, he could create a stable and successful future for his family. He left inspired, and I left reminded of how much these programs matter.

Stories like his wouldn't be possible without supporters like you. Your generosity isn't just a gift, it's a lifeline for students who are working hard to overcome challenges and chase their dreams. I hope the attached 2023-24 JA Impact Report gives you a glimpse of the incredible difference you are making.

As we head into the new year, please know how deeply grateful we are to have you as part of the JA family. If you'd ever like to visit and see the impact firsthand, I'd be thrilled to host you.

Wishing you a joyful holiday season and a wonderful start to the New Year!

[Atlantic Union Bank Complaint Form](#)

Warmly,

Cord [REDACTED]
Associate Director, Communications

Junior Achievement of Central Carolinas
1701 N Graham Street, Ste.100 | Charlotte, NC 28206

[Make A Gift](#) | [Learn More About JA](#) | [Follow Us On Social](#)
Support JA with a simple gift - Explore our [Amazon Wish List!](#)



Bank Information

Date: 10/4/2024
Banking Center/Department Name: Enterprise Experience/Enterprise Services
Submitted Via: Regulator: SCC

Type of Issue/Complaint

Issue: Discrimination
Date Received: 10/4/2024

Issue Comments

Entity sending issue: Client
Does Issue allege Discrimination: Yes
Does Issue allege Unfair, Deceptive Act or Practice: Yes
Product/Service Issue: Mortgage & Credit Line

Description of Issue

Customer is a local women owned minority business. They mention that it's not fair and believe there are discriminated against because they are a woman with no dependents and unmarried. Customer mentions declined for lines of credit and mortgages.

Additional Comments

Investigation determined no error or discrimination. A mortgage pre-qualification was located, and records indicate that customer did not respond to numerous attempts to continue the request. Two lines of credit were declined with an explanation provided. Another application was approved but customer was unsatisfied with the amount of credit offered. The time frame for business financing seems to be an obstacle for the customer and an apology was given.

E. J. FACE, JR.
COMMISSIONER OF
FINANCIAL INSTITUTIONS



1300 EAST MAIN STREET
SUITE EIGHT HUNDRED
P.O. BOX 640
RICHMOND, VIRGINIA 23218-0640
(804) 371-9657
FAX (804) 371-9416
scc.virginia.gov

**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

October 3, 2024

Atlantic Union Bank
Clinton Kelly, Chief Compliance Officer
4300 Cox Road
Richmond, VA 23060

RE: [REDACTED]

Dear [REDACTED]

We are in receipt of correspondence from [REDACTED] who is filing a complaint against Atlantic Union Bank. A copy of the complaint is enclosed for your review.

Please look into this complaint and respond to [REDACTED] with a copy to my attention on this matter. I would appreciate it if you would respond to the Bureau of Financial Institutions and consumer by November 4, 2024. When responding, make reference to Complaint No. 26856. You may submit to [REDACTED] or by mail to P.O. Box 640 Richmond, VA 23218 or by fax to 804-371-9416. If you need to contact me, I can be reached directly at (804) 371-9168 or my email address.

Your cooperation is appreciated.



Company Service Type	Bank
First Name	[REDACTED]
Last Name	[REDACTED]
Phone Number	[REDACTED]
Alternate Phone	[REDACTED]
Email Address	[REDACTED]
Postal Address	[REDACTED]
City	[REDACTED]
State	[REDACTED]
ZIP	[REDACTED]
Company Name	Atlantic union bank
Company Address	Lucy In
City	Waynesboro
State	Virginia
ZIP	22980
Name of Company Contact	[REDACTED]
Company Contact Phone	[REDACTED]
Is your complaint the subject of pending litigation?	No
Have you consulted Legal Counsel?	No
Complaint Details	<p>I'm a local women owned minority business and have banked with atlantic union personally for 6 yrs and 3 years commercial. My company makes and brings them around 136k /yr. They have denied me personal lines of credit for 2k. They have denied me mortgages. Now I've been denied for equipment upgrade line of credit. They have never explained why I'm denied...or when they do I've done exactly as I was asked to do. Close down credit cards, refinance new car. Etc. I thought me being a women owned business in a tree and landscaping company they would be able to help me out with something. I've never had late payments and pay more than needed on all of my accounts..</p> <p>They need to help the local community better. Work with people they see pay their bills and are just trying to make a better life for themselves. I've been in tears about this... like what am i doing so wrong... no one can because then it would be discrimination involved... it's not fair that I'm a women, no dependents, un married..came from parents that didn't do much with their lives so I get faulted for that as well. And doing tree work as a women... in just a few years I've brought that bank over 300k. Line of credit of 12k in this world doesn't buy you anything. Thanks atlantic union bank I feel like you were a bad relationship I couldn't get away from for years because I</p> <p>was gaslighted the whole time.... and also it isn't my fault your commercial department had to bought my another so you wouldn't go bankrupt.</p>
Desired Resolution	
Authorization	True
reCAPTCHA	
FinancialInstitutionsComplaintFormID	[REDACTED]
Form inserted	10/3/2024 2:40:20 PM
Form updated	10/3/2024 2:40:20 PM



Office of the President

October 25, 2024



Via the SCC

Ref Complaint ID: [REDACTED]

Dear Ms. [REDACTED]

Atlantic Union Bank received the complaint you filed with the Virginia State Corporation Commission (SCC) on October 3, 2024. We appreciate the opportunity to address your concerns.

The loan transactions referenced within your complaint were researched to determine the manner in which they were handled, as Atlantic Union Bank takes your statements of dissatisfaction very seriously.

Several mortgage inquiries were located, one of which was tentatively approved as a pre-qualification to purchase a property. Our records indicate numerous attempts were made to continue this request for you however our messages received no response.

Two line of credit applications were received, one of which was declined; a verbal explanation was given as to why your application could not be approved and an adverse action letter was mailed to you containing the reason(s). Another application was approved however you were unsatisfied with the amount of credit offered to you.

Regarding your inquiries for business financing it is our understanding that the time frame for our response was the largest obstacle in moving forward, which resulted in at least one of the applications mentioned above. It is recognized our small business lending response times may need improvement, independent of your experience, and we are working towards a better experience for all of our customers.

No implications of mistreatment or discrimination was identified during our research, although we take your feedback into consideration for enhancing our customer experiences. We thank you for your past relationship and hope we can earn your future business needs.

1.800.990.4828 | AtlanticUnionBank.com | Member FDIC



Sincerely,



Sr. Customer Advocate
Office of the President
Atlantic Union Bank



Atlantic Union Bank Complaint Form

Bank Information

Date: 8/7/2024
Banking Center/Department Name: Enterprise Experience/Enterprise Services
Submitted Via: Letter sent to Executive

Type of Issue/Complaint

Issue: Discrimination
Date Received: 8/7/2024

Issue Comments

Entity sending issue: Client
Does Issue allege Discrimination: Yes
Does Issue allege Unfair, Deceptive Act or Practice: Yes
Product/Service Issue: Withdraw Funds

Description of Issue

Customer alleges discrimination by tellers. They were informed that identification provided did not match identification on file. Customer believes they were harassed when asked for additional documentation.

Additional Comments

Customer provided with explanation that transaction was not conducted in a method that went against AUB policy and procedures. The identification presented did not match.



Greetings,

I'm not exactly sure who should be receiving this email but I've included all of you in hopes of this finding its correct path.

On 8/5/2024, I visited the Atlantic Union Bank in Ashburn, Va (43325 Junction) to 1. Use my card and access my account before overseas travel 2. Withdraw cash. Upon entering the bank, there was a women seated at the door that didn't properly greet me and gave me very strange vibes. When I walked in she literally looked at me as if I didn't belong. There clearly wasn't other customers in the bank but all 3 of the employees looked like they had never seen a brown man before. And they are brown.

I was a bit thrown off because I didn't see the teller or counter and that women directed me to the teller window located around a corner. Although we made a bit of commotion in a very quiet bank (the emptiest and strangest location I've ever experienced) when I approached the glass, the teller was facing the drive through, with no cars in line or at the window. She never turned around, although assuming the glass showed reflection and she heard us walk up, and I was there standing for 2 minutes before I pressed a yellow attention button and she turned to greet me. Well somewhat of a greeting.

She asked what I needed and I simply said to withdraw. She handed me a slip, asked me to write down my social and for my drivers license. I provided all requested information including last 4 of my account (that's what I'm used to doing) and I wrote the withdrawal amount. She almost immediately says to me she can't withdraw. She mentions that my California Drivers license does not match the Drivers License on file. I informed her that any drivers license on file other than California would be invalid. I also explained that I travel frequently and move frequently but I always update my address and credentials with Atlantic Union, as I had done which is why **the address on my accounts matched my California License**. She then seeks advice from her management and I start recording my experience for my safety.

■■■■■■■■■■ comes over and reiterates that there's a VA Drivers license on file. I reiterate that I gave my Social Security Number, my name, my address, my current valid drivers license that matches the information on my account AND I'm standing in front of them where they can see me and see the picture on my valid ID. What's the problem ?

■■■■■■■■■■ then tell me I should be glad they are doing such a "security check" because there's so much fraud. That has nothing to do with me. I'm a banking customer that has money and has had money in this bank for over 20 years. Consistently. It shouldn't matter what location I go to or if I haven't been to that location ever before, If I gave you my social, my valid updated drivers license and that all checks out, why am I being harassed and questioned about withdrawing my money ??



And by the way, I asked [redacted] to print off or show me the VA License in her system, she says the only thing she sees is a VA License number. I confirmed that what she said she saw didn't even have a picture and or address. I also confirmed that she could see the current address on my account that matches the drivers licensed that I handed her with a picture of me on it, a government issued ID.

There was no reason that justifies this type of treatment and harassment at this bank when attempting to withdraw my money. Absolutely disrespectful, unethical (and as I discover more of these experiences at this bank) prejudice.

There was no reason, with the information I provided, that matched everything on my account, I should have been hassled this way. I ended up having to verified transactions, which I wouldn't have been able to do if I didn't have the app on my phone. I stayed in this bank 25 minutes to be hassled, harassed and denied access to my funds.

If an employee of the bank sees a old license in a system and the customer is telling you it's old and **I've updated with the bank** and the address matches my current license, why not just scroll back through your system to see that the Va license was from years ago (if that's was the big issue even though I've had numerous drivers licenses after VA) It was very simple to understand. They didn't want to do that because it was not about what was right, they wanted to harass and hassle me. It was all unnecessary.

I was reminded, triggered and traumatized all over again because just a few years ago, I had a situation with Atlantic Union Bank, denying me business loan services and that was also documented and Atlantic execs contacted me apologizing and trying to convince me that wasn't the Atlantic way. Well, funny that it's not the Atlantic way because every time a turn, I'm experiencing the same treatment at these banks and from people that represent this bank. They are not comfortable doing these types of things unless it's by design, temperament and culture.

I don't see enough diversity on the leadership board or at the executive level across the board at this bank and that's probably the problem. I can guarantee, if I post a question to my 3.7 million social followers about their experiences, I'm not alone. I can almost guarantee it's a problem for many people who bank while black at Atlantic Union. I bet it is.

I'm still processing what happened to me and don't tell me it's normal. Normal would be me coming in being properly welcomed, requesting a withdraw, handing over my valid IDs and receiving my money. [redacted] tells me after the harassment, we have to regulate and validate security as if thats what they were doing. There's a fine line between validating security and violating your customers. It wasn't a normal experience and handing me a piece of Atlantic Union chocolate wouldn't ever make it right.



Mr. [REDACTED]

The Office of the President received your email correspondence. You mentioned concerns regarding your recent visit to the Ashburn branch location. We appreciate the opportunity to respond.

We have conducted a thorough review and have found no error committed by Atlantic Union Bank or its teammates. At the time the withdrawal was requested, your identification was not up to date in our system. When this occurs, we ask teammates to request additional information from the customer for verification. Our goal with this process is to ensure that we have correctly identified the customer as the authorized signer to protect customer accounts. Due to the increased amount of fraudulent activity across the industry, we believe such verification is necessary to protect our customers and the bank from potential loss. We apologize if this process caused any inconvenience to you during your visit. |

When the address was updated by our Customer Care Center in October 2023, the teammate was unable to update the driver's license on file as the identification must be viewed. To our knowledge, all account information is now up to date which should prevent any further issues in the future. If you would like to confirm that your personal information is accurate, please stop by your local branch or schedule a virtual appointment online with a teammate and they will be happy to help.

In conclusion, we found that our teammates acted in accordance with our standard procedures for account validations and fraud prevention, and in no way were their actions discriminatory. Atlantic Union Bank is committed to fair and equal treatment of all customers in compliance with fair banking laws and regulations.

We appreciate you bringing your concerns to our attention and allowing us the opportunity to research further. We hope that this will provide a resolution to your concerns.



Atlantic Union Bank Complaint Form

Bank Information

Date: 7/16/2024
Banking Center/Department Name: Enterprise Experience/Enterprise Services
Submitted Via: Regulator: CFPB

Type of Issue/Complaint

Issue: Discrimination
Date Received: 7/16/2024

Issue Comments

Entity sending issue: Client
Does Issue allege Discrimination: Yes
Does Issue allege Unfair, Deceptive Act or Practice: Yes
Product/Service Issue: Car Loan

Description of Issue

Customer alleges discrimination when applying for a car loan. They state that all information was provided apart from one document. Customer believes application should not have been rejected. Customer mentions their human rights were violated.

Additional Comments

Investigation determined no error or discrimination. Customer was unwilling to provide necessary documentation to proceed with the loan application.

[← Active complaints](#)

Product information

PRODUCT OR SERVICE

Vehicle loan or lease (Loan)

**CONSUMER IDENTIFIED COMPANY
NAME**

Atlantic Union Bank

ISSUE

Getting a loan or lease
Credit denial

NEW OR USED?

Used

What happened

I went to in to get a lone for a car valued at \$23,485 (not including fees), I was going to provide \$6,000 of my own for down payment. The Bank began by verifying my information (Itin, Id, etc) we then proceeded to do a credit check (708) and continued on to proof of income (\$5000+/monthly). According to the bank I was "Pre-approved" They then proceeded to ask for more verifying information I provided (a copy of the my W-7,a copy of my 1040 and a copy of my CP565 notice(Itin renewal). I provided all of that. The only thing not provided was My green card, as they wanted to verify my legal status. The IRS classifies anyone with an ITIN as a resident alien, therefor I told them to file me as Resident Alien. After all the paperwork was completed they sent me a letter in the mail stating that they rejected me because "Unable to verify immigration or citizenship status". The lender only rejected me because of my Immigration status, which is in violation of my human right as a consumer.

ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?

No

ATTACHMENTS

[IMG_1463.jpg](#) (2.7 MB)

[Download all attachments](#)

Desired resolution

I am considering pursuing legal action

Response recipients

SUBMITTED BY

Primary consumer

WHO WILL RECEIVE RESPONSES?

Primary consumer

What is the company's response?

[Response categories](#)

- In progress
- Closed with explanation
- Closed with monetary relief
- Closed with non-monetary relief
- Alerted CFPB
- Duplicate CFPB complaint reported
- Incorrect company
- Sent to regulator

COMPLAINT STATUS**ALERTS**

📎 Files attached

COMPLAINT STATUS

Pending Action By Company

SENT TO COMPANY

07/16/2024 20:36 ET

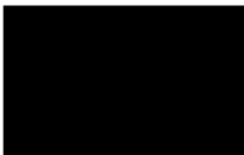
DUE DATE

08/01/2024



Office of the President

July 31, 2024



Via the CFPB website

Ref Complaint ID: CFPB Complaint [REDACTED]

Dear Mr. [REDACTED]

Atlantic Union Bank ("AUB") received the complaint you filed with the Consumer Financial Protection Bureau ("CFPB") regarding a vehicle loan application. Thank you for the opportunity to address your concerns.

You stated in your complaint that you believed your application was denied based on your immigration status. That is incorrect. As part of the application process, we require certain information from all applicants. This includes evidence of U.S. citizenship or in the case of a non-U.S. citizen, a valid Green Card.

When researching your application experience, the banker processing the loan application asked for the required documentation (either Green Card or Social Security Card), and you elected not to provide either item to the banker. Due to this, the banker was unable to proceed with processing the loan application in accordance with our loan policies. If you would like to continue with a vehicle loan application, we would be eager to assist.

We do apologize again for the inconvenience that this matter caused you, and we are available to assist with any additional concerns you may have.

If you would like additional information, please contact our Customer Care Team at 1-888-990-4828 or any branch location of your choosing.

1.800.990.4828 | AtlanticUnionBank.com | Member FDIC



[REDACTED]
Sr. Customer Advocate
Office of the President
Atlantic Union Bank



Atlantic Union Bank Complaint Form

Bank Information

Date: 6/17/2024
Banking Center/Department Name: Enterprise Experience/Enterprise Services
Submitted Via: Regulator: CFPB

Type of Issue/Complaint

Issue: Discrimination
Date Received: 6/17/2024

Issue Comments

Entity sending issue: Client
Does Issue allege Discrimination: Yes
Does Issue allege Unfair, Deceptive Act or Practice: Yes
Product/Service Issue: Mortgage

Description of Issue

Customer alleges lender ordered an appraisal from a racially biased appraiser that undervalues homes in brown neighborhoods. This led to a declined application.

Additional Comments

Investigation determined no error or discrimination. Denial of application was based on the home not containing a permanent heat source rather than the value of the property given by the appraiser.

PURPOSE OF MORTGAGE

6/17/24, 9:06 AM Other (such as home improvement loan)

Complaint Detail

What happened

Lender ordered an appraisal from racially biased appraiser that undervalues homes in brown neighborhoods. The result was a denial of my loan. Loan was applied for in may 2024. I received copy of appraisal 6/3/24.

ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?

Yes

ATTACHMENTS

[saved-Appraisal \(1\).pdf \(2.3 MB\)](#)

[Download all attachments](#)

6/17/24, 9:06 AM

Complaint Detail

SUBMITTED BY

Primary consumer

WHO WILL RECEIVE RESPONSES?

Primary consumer


What is the company's response?

[Response categories](#)

- In progress
- Closed with explanation
- Closed with monetary relief
- Closed with non-monetary relief
- Alerted CFPB
- Duplicate CFPB complaint reported
- Incorrect company
- Sent to regulator

COMPLAINT STATUS

ALERTS


 Files attached

COMPLAINT STATUS

6/17/24, 9:06 AM


Complaint Detail

[Terms of service \(terms-of-service\)](#)

 An official website of the United States Government



05/30/2024


Atlantic Union Bank
1051 East Cary Street
Richmond, VA 23219

Re: Property:

Borrower:
File No.:



Opinion of Value: \$ 32,500
Effective Date: 05/29/2024

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

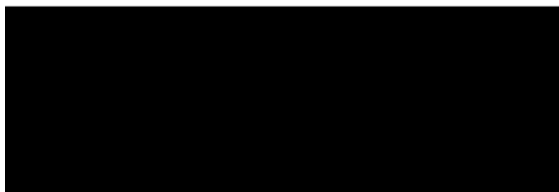
The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.



This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,




License or Certification #: 
State: VA Expires: 09/30/2025



Office of the President

June 25, 2024



Via the CFPB website

Ref Complaint ID: CFPB Complaint [REDACTED]

Dear Mr. [REDACTED]

Atlantic Union Bank ("AUB") received the complaint you filed with the Consumer Financial Protection Bureau regarding your concerns about the appraisal you received in connection with your loan application and allegations that there was racial bias involved. Please allow me to advise what our records reflect.

Atlantic Union Bank takes allegations of discrimination very seriously and therefore a thorough review of your appraisal was conducted by independent teammates who were not involved in your loan application. The following items were considered:

- The accuracy of the appraisal, including the comparative sales, adjustments, and commentary
- The status of the appraiser's license and the industry-required training
- The database which shows any disciplinary actions against individual appraisers
- The past experience AUB has with this appraiser
- A conversation with the AUB teammate who initially reviewed the appraisal
- The status of your loan application

The appraiser is currently licensed, has completed industry training (including Appraiser USPAP Update training which includes appraisal bias), and has no outstanding disciplinary actions per Department of Professional and Occupational Regulation's website). While any appraisal contains a certain amount of subjectivity, there was nothing about this appraisal that seemed unusual or biased. AUB has not received other complaints regarding this appraiser. Also of note, your application was denied based on the home not containing a permanent heat source rather than the value of the property given by the appraiser.





We believe our investigation of this matter was thorough, and no evidence of discrimination or bias was uncovered.

If you would like to provide additional insight into this situation, particularly any specific information on the appraisal that you feel is unfair, please contact us at your earliest convenience. We have logged your complaint in our internal records to monitor any similar concerns that we may receive in the future.

If you would like additional information, please contact our Customer Care Team at 1-888-990-4828.

Sincerely,



Sr. Customer Advocate
Office of the President
Atlantic Union Bank



Atlantic Union Bank Complaint Form

Bank Information

Date: 4/04/2024
Banking Center/Department Name: Enterprise Experience/Enterprise Services
Submitted Via: Letter sent to Executive

Type of Issue/Complaint

Issue: Discrimination
Date Received: 4/04/2024

Issue Comments

Entity sending issue: Client
Does Issue allege Discrimination: Yes
Does Issue allege Unfair, Deceptive Act or Practice: Yes
Product/Service Issue: Check deposit

Description of Issue

Customer alleges discrimination by a banker when they attempting to deposit a check and were told that it would be placed on hold. They then went to another branch and were able to deposit successfully.

Additional Comments

Investigation determined no error or discrimination. Banker followed policy and procedure when advising of the possibility of a hold on the deposit due to excessive overdrafts on the account.



April 4, 2024

[REDACTED]
[REDACTED]
[REDACTED]

Atlantic Union Bank
1051 East Carey Street, Suite 103
Richmond, VA 23216

To: Mr. [REDACTED]

I must address my documented 2nd encounter at an Atlantic Union Bank on Indian River Road in Virginia Beach. I am being discriminated against by woman not of color at Atlantic Union. I went to the Atlantic Union Bank on Indian River Road in Virginia Beach attempting to make a deposit into my business checking account. There were no overdraft fees to be paid and my account was in a positive status. When I submitted my check to the teller, she stated a 5-day hold will be place on the check before the funds will be available. Due to it being the 1st of the month I could not risk waiting an additional 5 days to pay my household bills before the funds would be made available. I kindly asked for the check back and went to another Atlantic Union Bank in the Greenbrier area of Chesapeake, VA. I presented the same check to a woman of color at that branch and there was not a hold placed on my check and the funds were immediate available.

I see it is clear as a black businessman doing business at Atlantic Union Bank that I am being discriminated against by your employees that don't identify as a minority when it comes to me making deposits into my business account. I would like feedback on why I am being targeted by those individuals at these Branches because it is clear all branches are not the same, but it seems as though all branches are the same with their discrimination practices.

I look forward to your response in this matter because discrimination is illegal and it's very clear this is normal at Atlantic Union Bank. I hope to not write another letter regarding this matter and wish to continue doing business with Atlantic Union Bank or I may need to seek Counsel in this matter or take my business elsewhere.

[REDACTED]

June 7, 2024

Mr. [REDACTED]

The Office of the President with Atlantic Union Bank received your complaint letter which has also been shared with John Asbury. You mentioned concerns regarding a recent visit to the Indian River branch to complete a deposit. We appreciate the opportunity to address your concerns.

On April 3, 2024, when you visited the Indian River branch, you requested a check deposit in the amount of \$ [REDACTED]. The teller assisting informed you that there would be a five-business day hold due to excessive overdrafts; the hold was prompted by our system based on disclosed hold criteria. Therefore, the teller from our Indian River branch followed Atlantic Union Bank's standard procedure.

More information regarding Atlantic Union Bank's Funds Availability Policy is in your **Atlantic Union Bank Business Deposit Account Agreement**. Please see the excerpt below from page 18 related to deposit holds and when longer delays may apply:

"We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than \$5,525 on any one day.*
- You redeposit a check that has been returned unpaid.*
- You have overdrawn your account repeatedly in the last six (6) months.*
- We believe a check you deposit will not be paid.*
- There is an emergency, such as failure of computer or communications equipment or another emergency condition beyond our control.*

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit."

We are disappointed to hear that you felt as though you were treated in a discriminatory manner. We take such accusations seriously, and we assure you that this visit has been thoroughly reviewed. Our teller acted in accordance with our standard procedure as described above and in the deposit account agreement, and in no way were the teller's actions discriminatory. Atlantic Union Bank is committed to fair and equal treatment of all customers in compliance with fair banking laws and regulations.



Atlantic Union Bank
PO Box 5568
Glen Allen, VA 23058



Office of the President

We appreciate you bringing your concerns to our attention and allowing us the opportunity to respond. If you have any questions, please reach out to me directly at [REDACTED].

Sincerely,

[REDACTED]
Senior Customer Advocate
Office of the President
Atlantic Union Bank



Atlantic Union Bank Complaint Form

Bank Information

Date: 3/04/2024
Banking Center/Department Name: Enterprise Experience/Enterprise Services
Submitted Via: BBB

Type of Issue/Complaint

Issue: Discrimination
Date Received: 3/04/2024

Issue Comments

Entity sending issue: Client
Does Issue allege Discrimination: Yes
Does Issue allege Unfair, Deceptive Act or Practice: No
Product/Service Issue: Customer service

Description of Issue

Customer states that spanish speaking customers are discriminated against when calling in. They allege that they were told that they could not be assisted because there was translation during the call.

Additional Comments

Customer was provided with an apology. They were advised that if they prefer to not call the bilingual line, the customer could provide permission to speak with another individual.



Customer Reviews: Review & Respond

Atlantic Union Bank

Your BBB Business ID: 33001101

BBB Rating: A+

Share this link to promote your BBB Customer Reviews:

<https://www.bbb.org/richmond/review/33001101/>

Comment on Customer Review

Absolutely no reason to discriminate against spanish speaking customers! I am bilingual and help my family who all have accounts here to make calls when their Spanish line is taking way too long to assist in after hours. Most have late afternoon jobs. How it works? I call the bank, merge the call, the actual customer verifies their information completely, after I translate what the bank representative has said. I do not answer for the actual customer ever. There is no reason to tell us you cannot assist us since there is a translation going on. That there is a Spanish line for a reason. I speak fluent English and Spanish so I should be able to use either line. Other employees have been more than helpful and accommodating with this. My only complaint is being told we cannot be helped if we are speaking Spanish. If you cannot handle customers speaking Spanish on your line as a bank representative then either make that known to your employer when being hired or do not take a job as the representation of a bank which is their customer service. We have been banking with this bank since it was named Northern Neck Bank. This is the first and hopefully last discriminative incident. I would be more than glad to join the ABU team to accommodate the Spanish speaking community. Let me know! This bank overall is wonderful and has great branches with excellent in person service.

Submitted: 03/01/2024

Review ID: [REDACTED]



Your Response(s)

Hello [REDACTED], thank you for sharing your concerns. When calling into our Customer Care Center, we do offer bilingual support to assist Spanish speaking customers to provide a seamless experience. Our bilingual line is available Monday through Friday from 7am to 8pm EST and on Saturday from 7am-5pm EST except banking holidays. If customers are unable or prefer not to use this line, we would ask for the customer to verify their information and request permission to speak with the other individual on their behalf. This standard is designed to ensure that the Bank is able to identify its customers accurately and securely, and to protect their accounts from unauthorized access. We apologize if this was not the experience that you encountered. We would love the opportunity to research this further for you and ask that you reach out to us at 1-800-990-4828 to provide additional information. Thank you for your loyal patronage with Atlantic Union Bank throughout the years. [REDACTED]

Submitted: 03/08/2024



From: [Thomas Rohman](#)
To: [Nathalia D. Artus](#)
Cc: [Community Impact](#); [Doug Pick](#); [John Asbury](#); [Clare Miller](#)
Subject: RE: Feed More: the gift of 1 million meals!
Date: Friday, February 9, 2024 8:44:36 AM
Attachments: [image018.png](#)
[image019.png](#)
[image020.png](#)
[image021.png](#)
[image022.png](#)
[image023.png](#)
[image024.png](#)

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Natalie, I left you a voicemail about this, but let me say again how appreciative I am of Atlantic Union Bank's generous and thoughtful contributions of volunteers, intern opportunities, and dollars to Feed More. These contributions enable Feed More to execute on its mission of helping those who are food challenged. Feed More is in the business of giving people a "hand up", not a "hand out", and it will do so very much with Atlantic Union Bank's generosity. Thanks you again. Best regards.
Tom Rohman

From: Nathalia D. Artus <Nathalia.Artus@atlanticunionbank.com>
Sent: Thursday, February 8, 2024 4:45 PM
To: Thomas P. Rohman [REDACTED]
Cc: Community Impact <CommunityImpact@atlanticunionbank.com>
Subject: Feed More: the gift of 1 million meals!

Hello Mr. Rohman,

I would like to reach out to you today with great news. Feed More has been an Atlantic Union Bank partner for many years – both in the community development space and with banking relationships. Most recently, we have collaborated in the financing of their [expansion at Villa Park](#), we have representation on their board with Clare Miller and yourself as Board Chair, and 121 hours of volunteer service just in 2023.

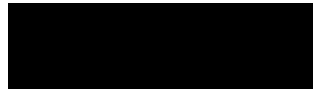
Doug has informed me he has already sent you an update, but I wanted to reach out as well if you allow space for sharing the enthusiasm about this contribution. As we continue to evolve in our relationship, we would like to share some big news with you (to keep in a small group as big announcement will come soon!): **we will fund One Million Meals with Feed More with a gift of \$250,000!** Each \$1 provides 4 meals! The big gift will be invested over 3 years. **We will also commit to provide 250 volunteer hours each year for the next 3 years, and we will also fund a summer intern through our Future Community Impact Makers Grant Program (that is \$4,000 per intern) for the next 3 years.** Lastly, we will have our logo on one of their delivery vehicles and naming rights to a building location to be determined. We are so excited to partner with this great organization. Please know that we will make a big splash about this soon – we will reach back out to you with more information.



I know how you and your family are passionate about this organization and their critical work, ensuring our communities have access to nourishment and hope. Thank you for the work you do leading them.

Thank you,

Nathalia Daguano Artus (She/Her)
SVP, Director of Community Development and Reinvestment



Richmond, VA 23060

Feel free to reach out to my team:

Community Impact Team



Atlantic Union Bank Complaint Form

Bank Information

Date: 1/08/2024
Banking Center/Department Name: Enterprise Experience/Enterprise Services
Submitted Via: Regulator: SCC

Type of Issue/Complaint

Issue: Discrimination
Date Received: 1/08/2024

Issue Comments

Entity sending issue: Client
Does Issue allege Discrimination: No
Does Issue allege Unfair, Deceptive Act or Practice: Yes
Product/Service Issue: Discrimination

Description of Issue

Customer alleges discrimination in the branch. SCC claims are unclear.

Additional Comments

Investigation determined no discrimination.



E. J. FACE, JR.
COMMISSIONER OF
FINANCIAL INSTITUTIONS



1300 EAST MAIN STREET
SUITE EIGHT HUNDRED
P.O. BOX 640
RICHMOND, VIRGINIA 23218-0640
(804) 371-9657
FAX (804) 371-9416
scc.virginia.gov

STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS

January 8, 2024

Atlantic Union Bank
Clinton Kelly, Chief Compliance Officer
4300 Cox Road
Richmond, VA 23060

RE: [REDACTED] - Complaint No. [REDACTED]

Dear Mr. Kelly:

We are in receipt of correspondence from [REDACTED] who is filing a complaint against Atlantic Union Bank. A copy of the complaint is enclosed for your review.

Please look into this complaint and respond to [REDACTED] with a copy to my attention on this matter. I would appreciate it if you would respond to the Bureau of Financial Institutions and consumer by February 8, 2024. When responding, make reference to Complaint No. [REDACTED]. You may submit to [REDACTED] or by mail to [REDACTED] Richmond, VA 23218 or by fax to [REDACTED]. If you need to contact me, I can be reached directly at [REDACTED] or my email address.

Your cooperation is appreciated.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Atlantic Union BK

Debit card H

[REDACTED]

MM [REDACTED]

Jan [REDACTED]

[REDACTED]

MG B.

Can't find the original certified [REDACTED]

I'll be sending complaints against [REDACTED]

[REDACTED]

took 7 weeks 2022-23 to get new debit card

1st Citizens BK 2022. Called me a "kite"

Trust BK.

Stole money closed acct 11/27 without my OK. left me with no \$

to come.

RDYBZ





Office of the President

January 29, 2024

[REDACTED]

Via the SCC

Ref Complaint ID: [REDACTED]

Dear [REDACTED],

Atlantic Union Bank received the complaint you filed with the Virginia State Corporation Commission (SCC) on January 8, 2024. We appreciate the opportunity to address your concerns.

According to our records, Atlantic Union Bank exited the relationship due to the inappropriate way you interacted with and treated our teammates, which impaired our ability to continue to do business with you. I have included the previous response for reference.

In response to the claim of discrimination, Atlantic Bank firmly denies that allegation. We have found no grounds, nor has the complainant offered any evidence, to support such a claim.

At this time, we do not have enough information or clear understanding of any additional concerns related to Atlantic Union Bank to address the claim.

Sincerely,

[REDACTED]
Sr. Customer Advocate
Office of the President
Atlantic Union Bank



Written Comments 2023

Atlantic Union Bank Complaint Form

Bank Information

Date:

12/07/2023



Banking Center/Department Name: Enterprise Experience/Enterprise Services

Submitted Via: Letter sent to Executive

Type of Issue/Complaint

Issue: Misappropriation of funds

Date Received: 12/07/2023

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination: No

Does Issue allege Unfair, Deceptive Act or Practice: Yes

Product/Service Issue: Wire transfer

Description of Issue

Customer alleges that bank stole funds, violated their civil rights and several consumer protection laws. They state that they closed on real estate and had funds wired into a business account. Shortly after, customer states that business account showed a zero balance.

Additional Comments

Investigation determined no error. Atlantic Union Bank was required to return funds, and customer was advised that they would need to reach out to the depositing bank for additional information.



December 7, 2023

(Sent via Email, Fax, Regular US Mail and Certified US Mail)

██████████
Consumer Banking Group Executive
Atlantic Union Bank
Consumer Banking Group Executive
1051 East Cary Street
Suite 1200
Richmond, Virginia 23219

RE: Demand Letter
Negligence, Defamation of Character, and Violation of Civil Rights

Dear ██████████:

I am sending this Demand Letter to you for your information and edification. My name is ██████████ and I have opened both a business and personal account with Atlantic Union Bank in the Arlington Office. Below I will provide a timeline for you as well as my grievances and my solution for such grievances.

Timeline

- On May 9, 2023, ██████████ was established as a legal and bonified LLC in The District of Columbia with The District Department of Licensing and Consumer Protection.
- On May 9, 2023, ██████████ Obtained a Legal EIN form the IRS.
- On or about May 8, 2023, I spoke to, and met with, ██████████ the Branch Manager of Atlantic Union Bank in Arlington, Virginia. When I met with ██████████, I explained to her that ██████████ LLC owned a property in Midland, Texas and the property was being sold. I explained to ██████████ that ██████████ would be interested in opening a business account with Atlantic Union so the proceeds from the sale of the property could be used to fund that account. ██████████ explained to me that she could prepare the paperwork for the business account. However, she stated that her manager had to approve of the account being opened.
- On May 16, 2023, I received an email from Atlantic Union Bank with a welcome letter. The letter was welcoming ██████████ as a customer and information for the LLC was provided.



- On May 26, the closing of the property owned by [REDACTED] was settled in Midland, Texas by [REDACTED]. Shortly after the closing, funds were wired into the business account of [REDACTED].
- On May 31, 2023, the Business Account of [REDACTED] was at a balance of zero. Prior to the morning of May 31, 2023, the account balance for [REDACTED] LLC was at approximately \$83,000.00.

Grievances

Mr. [REDACTED] I have prepared this correspondence for you because your contact information is the only one that I have been able to receive from Atlantic Union Bank. When I called customer service, and I asked to be connected to the Corporate Office of Atlantic Union Bank, I was told that my message will be sent along. It has been three days later since I have been calling Atlantic Union, [REDACTED] her Branch Manager, Atlantic Union as well as customer service and no one has returned my call.

Mr. [REDACTED], at this point, I feel that Atlantic Union has left me no choice but to pursue my remedies that I feel are owed to me by Atlantic Union Bank in the Court of Law. It is my conclusion that Atlantic Union Bank has stolen the funds that rightfully belong to [REDACTED] LLC and have not had the decency to communicate with the account holder or the company about any concerns or any activity that has warranted Atlantic Union to steal the funds from [REDACTED] LLC Business Account.

At this time, I feel that Atlantic Union has engaged in theft by taking, misappropriation of funds, violation of several consumer protection laws that must be addressed and resolved. Additionally, as a black man, I feel that Atlantic Union Bank has violated my Civil Rights and I intend to pursue all remedies available to me against Atlantic Union.

Should you wish to communicate with me directly, you may do so by calling me at [REDACTED] or via email at [REDACTED]. Otherwise, please be advised that on Monday, December 18, 2023, I will be filing a Civil Complaint in The District Court against Atlantic Union Bank. I will also be seeking the counsel of a Civil Rights attorney regarding this matter.



Office of the President

January 4, 2024

[REDACTED]
[REDACTED]
[REDACTED]

Account: [REDACTED]

Dear Mr. [REDACTED]

I am responding to your December 2023 complaint submitted to our executive team regarding the availability of funds. Thank you for allowing us to respond to this.

On June 8, 2023, our fraud team communicated with you via phone and email to summarize that we were required to send the funds in question back to Wells Fargo. We advised in that communication that the outcome of those funds is something that Wells Fargo, the title company, and yourself would have to resolve.

From the perspective of Atlantic Union Bank, we consider this matter to be closed.

Sincerely,

[REDACTED]

Sr. Customer Advocate
Office of the President
Atlantic Union Bank



Atlantic Union Bank Complaint Form

Bank Information

Date: 9/01/2023
Banking Center/Department Name: Enterprise Experience/Digital Strategy
Submitted Via: Regulator: CFPB

Type of Issue/Complaint

Issue: Card Number Change
Date Received: 9/01/2023

Issue Comments

Entity sending issue: Client
Does Issue allege Discrimination: Yes
Does Issue allege Unfair, Deceptive Act or Practice: No
Product/Service Issue: Card Number Change

Description of Issue

Customer states that they have asked several times for the account number to be changed due to multiple overdraft charges. They believe they are being targeted and discriminated against because they mentioned that a disabled family member made some of the purchases.

Additional Comments

Upon review, no discrimination was found. An explanation was provided to the customer that the number could not be changed for this reason.

[← Active complaints](#)

Product information

PRODUCT OR SERVICE

Checking or savings account (Checking account)

ISSUE

Managing an account
Fee problem

CONSUMER IDENTIFIED COMPANY NAME

Atlantic Union Bank

What happened

I have attempted to resolve my issue with this bank numerous times, and they have not complied in the slightest. I asked several times for my account number to be changed because I could not figure out what all the charges were; they never and still have not done it. I asked for it to be frozen while I figured it out and was denied. Now, I have another 100+ in overdraft fees, and they have already taken over \$500 from me in overdraft fees. I am a single mother, and I do not receive child support, and this bank has put me in a hole that I will never get out of. They will not do what I am asking them to do, I want to be done with this bank.

ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?

Yes

ATTACHMENTS

[/01626992.pdf](#) (7.3 KB)

[Download all attachments](#)

Desired resolution

I want ALL of my overdraft fees returned over the last 90 days, as I have asked them several times to change the account number to allow me to figure out what all the charges were. I want my account closed and a payment plan to pay back the money they allowed to come out even after I told them to freeze the account instead. they allowed the charges when the money was not in the history, and they knew I was working on closing my account with them. I believe they are targeting me and discriminating against me because I told them my autistic nephew had bought things (which is another reason I wanted my account number changed, and they knew this). I never said I wouldn't pay the charges that came out of the account, but I asked for a new account/card number.

COMPLAINT STATUS

ALERTS

 Files attached

COMPLAINT STATUS

Pending Action By Company

SENT TO COMPANY

08/31/2023 14:47 ET



3/4

9/1/23, 10:42 AM

Complaint Detail

DUE DATE

09/15/2023

ACTIONS

 Respond

 Print



by [REDACTED] on **Tue, 29 Aug at 6:10 AM** via **Portal**

Close my account

Please freeze my account. Once my daughter gets paid on Friday I will transfer the \$67 over to make my account current but I have found us a new bank that will work with our individual situation. I do not want anything additional coming out of this account. I asked over a week ago for you to change my account number and it clearly was ignored so again I'm screwed with overdraft fees.

Comments

by [REDACTED] on **Tue, 29 Aug at 3:36 PM** as [REDACTED]

[REDACTED] we have received your request to freeze the account however we are unable to do so unless fraudulent activity has occurred on the account. We do recommend you ensure there are no recurring debits coming from the account which could cause the account to continue to incur overdraft fees if the funds are not available. You are welcome to visit any local Atlantic Union Bank to discuss the account number change as that is not a request we are able to support through the email request.

by [REDACTED] on **Wed, 30 Aug at 5:53 AM** as [REDACTED]

There's your fraudulent activity. I told y'all things were coming out and I didn't know what they were and I needed to figure it out now my account even more overdrawn because no one listen to me.



Office of the President

[REDACTED]
[REDACTED]
[REDACTED]

September 12, 2023

Via CFPB Website

Ref Complaint ID # [REDACTED]

[REDACTED]

Atlantic Union Bank received the complaint you filed with the Consumer Financial Protection Bureau (CFPB) on August 31, 2023. You mentioned concerns regarding your checking account status and the overdraft fees assessed to the account. We appreciate the opportunity to assist with your concerns.

On August 29, 2023, you reached out to our Customer Care Center through secure email and requested that your account be frozen to prevent any further transactions from posting to the account. We informed you that we were unable to complete your request to freeze the account since no fraud had been reported. You notified us in a subsequent response that unknown transactions posted to your account. We informed you that we were unable to assist you with disputing the unknown transactions at that time, because you did not identify the specific transactions you wished to dispute. We requested that you call our Customer Care Center, utilize the secure chat through online banking, or visit your local branch so that one of our bank teammates could gather the required information to process the dispute. As of today, you have not provided any further details regarding the transactions you wish to dispute.

Through the secure email on August 29, 2023, you also stated that we did not change your account number as you requested. We reiterated that your local branch would be happy to assist you with that request. We cannot change an account number through secure email, because in order to change an account number you need to sign a new signature card in person.

Please see the attached response submitted to the CFPB, complaint ID [REDACTED] on September 6, 2023 to address your concerns regarding the overdraft fees assessed to your checking account. In addition to this response, you have successfully opted out of the Opt-In Overdraft Privilege.

We want to assure you that Atlantic Union Bank remains consistent and fair to all customers and does not discriminate against any individuals, for any reason, including marital status and disabilities. We hope that this will provide clarity to your concerns. If you have any questions, please reach out to me at [REDACTED]

Thank you,

[REDACTED]
[REDACTED]
Senior Customer Advocate
Office of the President
Atlantic Union Bank





Atlantic Union Bank Complaint Form

Bank Information

Date: 8/23/2023
Banking Center/Department Name: Enterprise Experience/Digital Strategy
Submitted Via: Regulator: CFPB

Type of Issue/Complaint

Issue: Overdraft fees
Date Received: 8/23/2023

Issue Comments

Entity sending issue: Client
Does Issue allege Discrimination: No
Does Issue allege Unfair, Deceptive Act or Practice: No
Product/Service Issue: Overdraft fees

Description of Issue

Customer states that they are being charged excessive fees after a disabled family member made some of the purchases. This is causing a hardship for them.

Additional Comments

Customer was provided information for products that do not have overdraft fees.

[← Active complaints](#)

Product information

PRODUCT OR SERVICE

Checking or savings account (Checking account)

ISSUEProblem with a lender or other company charging your account
Can't stop withdrawals from your account**CONSUMER IDENTIFIED COMPANY NAME**

Atlantic Union Bank

What happened

For the second time, Atlantic Union Bank has charged me enormous overdraft fees. The fees are over 100% more than what was overdrafted. The first time was in July, and when I noticed it, I contacted the bank and asked them not to overdraft my account but they did anyway. This put my account in the negative by \$300, and the overdraft was only \$115. And in August, they took so much out of my account, I was overdrafted by \$438 when the actual overdraft was \$128. I can't get back on my feet when they won't work with me on these overdrafts. When I asked for the return of some of my money, I was treated very poorly and made me feel awful. They do not respond to secured messages. *See attached for full text/

ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY??

Yes

Desired resolution

I want the return of some of the money that I've been charged for fees. *See attached for full text.

Response recipients


SUBMITTED BY

Primary consumer

WHO WILL RECEIVE RESPONSES?

Primary consumer

COMPLAINT STATUS**ALERTS**

 Files attached

COMPLAINT STATUS

Pending Action By Company

SENT TO COMPANY

08/22/2023 13:24 ET

DUE DATE

09/06/2023



Customer Assistance Form

FDIC 3064-0134 Expiration Date: XX/XX/XXXX

Privacy Act Statement

Collection of this information is authorized by 12 U.S.C. §§ 1818 and 1819 and 15 U.S.C. § 57a(f). The information you provide to the FDIC on this form will be used to investigate and respond to your complaint or inquiry. The information you provide may be disclosed to the institution which is the subject of the complaint or inquiry and to any third party sources, when necessary to investigate or resolve the complaint or inquiry; to the Federal or State supervisory authority that has direct supervision over the financial institution that is the subject of the complaint or inquiry; to appropriate Federal, state or local authorities agencies if a violation or possible violation of a civil or criminal law is apparent; to a congressional office in response to an inquiry made at your request; to a court, magistrate or administrative tribunal in the event of litigation, or in accordance with the other "routine uses of records" listed in the FDIC's Consumer Complaint and Inquiry System of Records, # 30-64-0005. Completing this form is voluntary, but failure to provide all of the information may delay or preclude investigation of your complaint or inquiry.

Last Updated 09/23/2015

Paperwork Reduction Act Statement

Public reporting burden for this collection of information is estimated to average .25 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and review the collection of information.

Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Paper Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429, and the Office of Management and Budget, Paperwork Reduction Project (3064-0134), Washington, D.C. 20503.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection unless it displays a currently valid OMB control number.

Last Updated 09/23/2015

Please complete this form if you have an inquiry or a complaint regarding your financial institution. Once the form has been submitted you will receive the Customer Assistance Confirmation page indicating that your request has been received.

Please note:

- We cannot act as a court of law or as a lawyer on your behalf.
- We cannot give you legal or financial advice.
- We cannot become actively involved in complaints that are in litigation or have been litigated.

* Required Fields

Indicate whether you are a: Consumer



Additional Contact Information:

Do you want us to communicate with another individual on your behalf, such as a family member, attorney, or other person representing you about this complaint? No

If you list someone you authorize us to communicate with the listed individual and provide information to that individual as well.

*Representative Last Name	First Name		
Relationship	Email		
Home Phone	Business Phone		Mobile Phone
*Mailing Street			
*Mailing City	*Mailing State/Province		
*Mailing Zip/Postal Code			
*Mailing Country			

Does your request involve a specific financial institution? Yes

*Financial Institution Atlantic Union Bank
 Mailing Street 1051 E Cary St, Ste 1200
 *Mailing City RICHMOND *Mailing State/Province VA
 *Mailing Zip/Postal Code 23219
 *Mailing Country United States
 Institution Phone Number
 FI: Type of accounts Checking

Have you tried to resolve your complaint with your financial institution or company? Yes

*When? 08/15/2023 *Resolve: How Other
 Resolve: Contact Name Resolve: Title

Have you filed a complaint or contacted another government agency? No

*Gov Agency: Agency Name

Complaint Information:

Describe events in the order in which they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). Do not include personal or confidential information such as your social security, credit card, or bank account numbers. If you need to provide COPIES of any supporting documentation such as contracts, monthly statements, receipts or any correspondence with the bank (do not send original documents), you may mail this information to:

***Please describe below the nature of your complaint or inquiry.**

I am in a tough situation with this bank. This is the second time they have charged me astronomical overdraft fees, which are over 100% more than what was overdrafted. It started back in July; my autistic nephew started buying movies without me knowing; when I realized it, I immediately contacted the bank and begged them not to charge the overdraft fees because I got paid in three days. They did anyway and put my account over \$300 negative when I only overdraft by \$115. Then again, this month, because they took so much out, I was over drafted \$438 when in reality, it was only \$128. This is crazy, and I cannot get back on my feet when they keep [redacted] me and then refusing to work with me. I am a single mother who does get child support, and since they have taken around \$600 in over-draft fees, I cannot fix the situation or feed my children. I have asked them to return some of the fees just so I can get my account right, and they treated me so poorly and made me feel awful about it. I just want some of my money back so I am not put in this situation again this month. I have additionally tried to use the secure message, and they never respond. I am going through a hardship right now because of them and I am on the brink of probably overdrafting again this month because they already started me out bad by taking over \$300 in fees. This is absurd and they will not work with me. I am considering closing this account and probably will once I find a bank that will allow my minor child to have a checking account.

Please be advised that the issues described in this complaint will be shared with the financial institution or company in question for their response.

***Desired Resolution**

What action by the financial institution or company would resolve this matter to your satisfaction?

Fees returned.

***Checking this box authorizes the FDIC to respond to your inquiry**



Office of the President

[REDACTED]
[REDACTED]
[REDACTED]

September 6, 2023

Via CFPB Website

Ref Complaint ID #: [REDACTED]

Dear Mary Day,

Atlantic Union Bank received the complaint you filed with the Consumer Financial Protection Bureau (CFPB) on August 22, 2023. You mentioned concerns regarding the overdraft fees assessed to your checking account held with Atlantic Union Bank. We appreciate the opportunity to address your concerns.

On August 15, 2023, you initiated a secure message with our Customer Care Center requesting that some of the overdraft fees be forgiven. We shared that to remain fair and consistent, we were unable to refund the requested fees as they were not the result of bank error and two overdraft fees totaling \$76 were previously refunded in May 2023. You responded that they were not your error and that your nephew completed the transactions. Additionally, you requested that your account number be changed, as you stated the bank had discriminated against you based on your marital status. We assured you in our response that as we remain consistent and fair to all customers, we do not discriminate against any individuals, for any reason, including marital status. We requested that you reach out to your local branch for assistance with changing your account number as that request cannot be completed through the Customer Care Center. This is because a new signature card would need to be produced and signed by you. We also provided several options to assist with the overdraft fees that were being assessed to the account. To assist further and review these options with you again, a branch teammate reached out to the phone number on file and left two messages which were not returned. The branch teammate also provided a courtesy refund of overdraft fees totaling \$114 on August 17, 2023.

As a reminder you currently have our **Standard Overdraft Privilege** and **Opt-In Overdraft Privilege** services on your account. **Standard Overdraft Privilege** covers checks, automatic bill payments (ACH), recurring debit card transactions, and other transactions that use your checking account number. We pay transactions at our discretion when your account balance, at the time of settlement at the end of the day, is not enough to cover them. If we do not pay the transaction, it is returned unpaid and no fee is charged. However, you may be charged a returned fee by the merchant. **Opt-In Overdraft Privilege** covers one-time debit card and ATM transactions. We consider authorizing one-time debit card and ATM transactions at our discretion when your available balance at the time of the transactions is not enough to cover them. If we do not authorize a transaction, your transaction is declined and no fee is assessed.





We informed you that removing these services will stop transactions from being paid when you do not have funds to cover them and help you to avoid overdraft fees. Please keep in mind that any preauthorized recurring debit card transactions may still post to the account and result in an overdraft fee when funds are not available. To remove the **Standard Overdraft Privilege**, we requested that you respond to the secure message with your permission to remove the service. To opt out of **Opt-In Overdraft Privilege**, we provided instructions to remove the service through your online banking. For reference, please see the options below to opt out of Opt-In Privilege.

1. Login to Online Banking, click on "Service & Support," select "Overdraft Election"
2. Call our Customer Care Center at 1-800-990-4828
3. Visit a local branch

As of today, your elections have remained the same as we have not received any response or request to process the change. Without changing your current elections, transactions may continue to post to your checking account if adequate funds are not available resulting in additional overdraft fees. Further information regarding overdraft services can be found at <https://www.atlanticunionbank.com/personal/how-your-account-works/overdraft-services>.

In addition to the recommendations above, please be aware that Atlantic Union Bank does offer a **PRISM Checking** account to all consumer customers. The **PRISM Checking** features no overdraft fees and no minimum balance requirement. This account does assess a \$5 monthly service fee except for those ages 13 to 24 or 62 and over. If interested in transitioning your account product type, please reach out to your local branch and a teammate will be happy to help.

We are disappointed to hear that your perception is that Atlantic Union Bank did not provide the best customer experience. As a final one-time courtesy, we have provided an additional overdraft fee refund of \$304 to your checking account. We hope that this will provide a resolution to your concerns. If you have any questions, please reach out to me at [REDACTED]

Thank you,

[REDACTED]
[REDACTED]
Senior Customer Advocate
Office of the President
Atlantic Union Bank



Atlantic Union Bank Complaint Form

Bank Information

Date: 1/17/2023
Banking Center/Department Name: Retail Admin – Northern/Consumer Banking
Submitted Via: In person

Type of Issue/Complaint

Issue: Branch closure
Date Received: 1/17/2023

Issue Comments

Entity sending issue: Client
Does Issue allege Discrimination: No
Does Issue allege Unfair, Deceptive Act or Practice: No
Product/Service Issue: Branch closure

Description of Issue

Customer is a business owner and longtime customer. They placed a petition in their place of business and collected approximately 61 signatures from customers in the area regarding the decision to close the Thornburg Branch.

Additional Comments

Customer was provided name of banker to discuss their individual banking needs.



Petition to stop Atlantic Union Bank from closing in Thornburg

The residents who rely on the accessibility of the only local bank in the Thornburg area, are petitioning to stop and reconsider the closing of the Atlantic Union Bank at 5510 Morris Rd, Spotsylvania, VA 22551. As a key business in the local economy, the residents and local businesses rely heavily on the access of banking services provided by Atlantic Union Bank. Most residents do not require travel to other counties due to the accessibility of resources in the area. However, closing the bank would deny residents a banking institution, force residents to either close the account in pursuit of more traditional, non-banking financial practices, or require residents to travel further for banking allowing for other financial institutions to become available instead of the local bank we've come to trust for generations.

Printed Name	Signature	Address	Date
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]



Office of the President

[Redacted]

February 1, 2023

Dear [Redacted],

First and foremost, on behalf of Atlantic Union Bank, thank you for your 50-year patronage of our organization, dating back to 1973. It has been our privilege to serve as your financial institution and to earn your trust over such a remarkable tenure.

Secondly, we appreciate the feedback and concern regarding the upcoming closure of our Thornburg Branch. The signatures you collected at your place of business were shared with multiple teammates within our leadership team. As mentioned in our original communication, the decision to close any branch is a difficult one, and we are aware of the impacts to our customers and community.

We understand the closure of the Thornburg Branch impacts you and would love the opportunity to sit down and review your personal and business needs. In that discussion, we can share the many tools and new ways to make banking with us easier, as well as get to know the teammates of our Cosner's Corner location. We take pride in a balance of services to provide a multitude of options for our customers to bank in ways that fit their lifestyle. At your convenience, [Redacted], whom I believe you know, would be eager to continue this conversation and can be reached at [Redacted].

Again, thank you for taking the time to share your thoughts and we are very grateful for your business.

Sincerely,

[Redacted Signature]

[Redacted Name]
SVP, Head of Office of the President
Atlantic Union Bank



2023 Future Impact Makers Grant Survey Comments

"The process was very efficient. I have not suggestions for improvement."

"The grant program was a God-send! It allowed the bulk of the expenses to be covered..."

"HFF is incredibly grateful to have been given the opportunity to partner with Atlantic Union Bank in a way that expanded our operational capacity. The grant application process was thoughtful and streamlined and without unnecessary barriers. This was a high-impact experience for both HFF and the intern we hosted."