

IOLTA Checking (Interest on Lawyers' Trust Account) Account Overview Guide



We're committed to providing information to our customers to help them better manage their account. This Guide equips you with a summary of monthly fee(s) and selected account terms that may apply to your account. It's also important to review our Fee Schedule for additional account-related fees.

You must maintain a separate operating account with us that will be linked to the IOLTA Checking account to pay associated expenses that are considered the responsibility of the client who is setting up the IOLTA Checking account.

You must provide a completed IOLTA enrollment form provided by your designated IOLTA organization at account opening.

Minimum to Open	\$25
Monthly Maintenance Fee	\$0 There is no monthly maintenance fee for this account.
Monthly Transaction Fees	There are no per transaction item fees.
Statement Options	Monthly statements include front and back image of each cleared check.
Interest-Bearing	Interest is paid on all balances. Rates are subject to change without notice at any time and after account opening. Rates may vary by location. Fees could reduce earnings. There is no minimum balance requirement to receive the disclosed APY. There are no maximum or minimum interest rate limits for this account. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you make a deposit. Ask your Banker for current rate information.

For more disclosures, including our Deposit Account Fee Schedule and Business Deposit Account Agreement, visit AtlanticUnionBank.com/Disclosures. This Guide is not inclusive of all fees that may apply to your account. Please refer to your agreement and related disclosures for legal terms and conditions of your account. All fees are subject to change. Products and services may vary by location.