



Written Comments 2026
As of 2/28/2026



No Written Comments for 2026



Written Comments 2025



Atlantic Union Bank Complaint Form

Bank Information

Date: 8/13/2025
Identifier: 2025057
Banking Center/Department Name: CSC
Submitted Via: Secured message

Type of Issue/Complaint

Issue: Funds Availability
Date Received: 8/09/2025

Issue Comments

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

Description of Issue

Customer upset that the funds deposited in the ATM were not immediately available.

Additional Comments

Deposit made on Saturday. Stickers have been placed on converted ATMs explaining the new cutoff times and fund availability dates. Any resulting overdraft fees for transactions posting on the date of deposit were prevented from being charged.

Messages

[Compose](#)

Full name

[REDACTED]



Legal entity ID

[REDACTED]

[Profile](#)[← Back to All](#)

Resolved

Other



MY MONEY!!!



Aug 9, 2025 at 9:03 PM

STOP TRYING TO [REDACTED] ME OVER! MY MONEY IS MY MONEY, NOT [REDACTED] YOURS, AND I WILL STOP AT ABSOLUTELY [REDACTED] NOTHING TO GET IT BACK! STOP BLOCKING MY CASH FROM BEING ACCESSIBLE AFTER I DEPOSIT IT. THAT MONEY SHOULD BE ACCESSIBLE THE SECOND I [REDACTED] DEPOSIT IT. DON'T TRY TO [REDACTED] LIE AND SAY I'M WRONG, WHEN THAT IS HOW IT HAS WORKED SINCE I SIGNED UP FOR YOUR BANK. I PUT \$370 IN THERE EARLIER AND IT WANTS TO LIE AND SAY I ONLY HAD \$119 EARLIER. THEN AFTER I BOUGHT FOOD, STEAM WOULDN'T PURCHASE THE GAME I WAS WAITING TO BUY UNTIL TODAY. I HAD TO TRANSFER MONEY OVER JUST TO PAY FOR IT. SO IF COMCAST TRIES TO OVERDRAFT MY SAVINGS TO PAY FOR IT, YOU WILL PAY FOR IT, WHETHER I HAVE TO COME UP THERE AND TAKE MY MONEY FROM YOU OR NOT. I'M CLEARLY [REDACTED] DONE WITH YOU.

Aug 11, 2025 at 10:32 AM

Dear [REDACTED]

Thank you for contacting Sandy Spring Bank. Cash deposits made at ATMs which have been converted to AUB's system now have next day availability. Since the deposit was made on Saturday, the date of deposit is today, 8/11 therefore the funds will be available tomorrow, 8/12. ATMs that have already been converted contain a sticker that state that funds from deposits may not be immediately available for withdrawal. We understand that this is a change for our clients and we apologize for any inconvenience.

If you have any questions please call [REDACTED] to reach our Customer Service Department.

Thank You,
[REDACTED]



Atlantic Union Bank Complaint Form

Bank Information

Date: 2/03/2025
Identifier: 2025049
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

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Support JA with a simple gift - Explore our [Amazon Wish List!](#)



Atlantic Union Bank Complaint Form

Bank Information

Date: 10/4/2024
Banking Center/Department Name: Enterprise Experience/Enterprise Services
Identifier: 2024001
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



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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 Ln
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>
Desired Resolution	<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>
Authorization	True
reCAPTCHA	[REDACTED]
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
Identifier: 2024002
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: 6/17/2024
Banking Center/Department Name: Enterprise Experience/Enterprise Services
Identifier: 2024004
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



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,

[Redacted Signature]

Sr. 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
Identifier: 2024006
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: 1/29/2024

Banking Center/Department Name: Call Center/Customer Care

Identifier: 2024050

Submitted Via: Secured Messaging

Type of Issue/Complaint

Issue: Branch Closure

Date Received: 1/29/2024

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination: No

Does Issue allege Unfair, Deceptive Act or Practice: No

Product/Service Issue: ATM Fees

Description of Issue

Customer dissatisfied with ATM fees that are being charged. There is no longer a branch near work, and they disagree with being charged fees when using another ATM.

Additional Comments

Apologized and discussed other options.

The screenshot shows the Atlantic Union Bank case management system. The top navigation bar includes the bank logo, 'DASHBOARD', and 'CUSTOMERS'. The main content area is titled 'Case [REDACTED]' and has tabs for 'Summary', 'Case History', and 'Related Actions'. A progress bar at the top indicates the case status: 'Submitted' (active), 'Research & Investigation', and 'Closed - Resolved'. Below the progress bar, there are filters for 'Complaint', 'ATM', 'Branch Closure', and 'Fees'. The 'Customer Details' sidebar on the left shows redacted information for name, email, and phone. The main text area contains the following content:

Customer Complaint
customer messaged in the following "I will be closing my accounts at the [REDACTED] location. I've been with that branch when it was [REDACTED] federal 20 years ago and now being charged enormous fees for banking and using other atm's because there are few branch locations. You don't care about customers like it was, just profits"

I responded that I would submit the customers concern to our corporate office for review.

Initial Resolution with the Customer
told the customer I would submit his concern for review

Resolution
Branch manager spoke with Mr. [REDACTED]. He was upset that we closed our [REDACTED] branch and so when he is working in the lynchburg area he has no way to access his funds without using an ATM. I told him that a good way around is going to Sheets. They do not charge for using the ATM. He appreciated the call and I told him that going forward if had a fee he was upset about or concerns about to call me directly and we would take a look at it together. He likes banking with AUB and does not want to close his accounts out.

The right sidebar shows 'Owner' and 'Collaborators' sections, both containing redacted information.



Atlantic Union Bank Complaint Form

Bank Information

Date: 1/08/2024
Banking Center/Department Name: Enterprise Experience/Enterprise Services
Identifier: 2024007
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



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SUITE EIGHT HUNDRED
P.O. BOX 640
RICHMOND, VIRGINIA 23218-0640
(804) 371-9657
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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]

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



Via the SCC

Ref Complaint ID: 

Dear ,

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,



Sr. Customer Advocate
Office of the President
Atlantic Union Bank