

# Personal Savings 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.

<b>Minimum to Open</b>	\$25	
<b>Monthly Maintenance Fee</b>	<b>\$0 or \$5</b> ; Waive the \$5 monthly maintenance fee by <ul style="list-style-type: none"><li>• Maintaining a \$300 minimum daily account balance, OR</li><li>• Receiving at least one Round Up Savings transfer credit each month (requires enrollment in Round Up Savings)</li></ul>	
<b>Interest Rate (Rate) &amp; Annual Percentage Yield (APY)</b>	<b>Rate</b>	<b>APY</b>
	Interest is paid on all balances:	0.10%
	The APY and Rate are accurate as of 12/16/2025.	
<b>Additional Rate Information</b>	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.	
<b>Activity Fees</b>	An activity fee of \$3.00 will be charged for each withdrawal in excess of 3 during any calendar month.	
<b>Additional Account Features</b>	<ul style="list-style-type: none"><li>• Service charges waived for the first six (6) statement cycles after account opening</li><li>• Link to your checking account to help prevent overdrafts</li><li>• No transaction limitations</li><li>• No fee to close the account</li></ul>	

For more disclosures, including our Deposit Account Fee Schedule and Consumer Deposit Account Agreement, visit [AtlanticUnionBank.com/Disclosures](http://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, services and interest rates may vary by location.