

Personal Deposit Accounts Fee Schedule

Effective June 30, 2022



ATM FEES:

Foreign ATM Withdrawal ¹	\$3.00
Replace ATM/Debit Card	\$5.00

CASHIER'S CHECK:

Customer Initiated	\$10.00
Non-Customer Initiated ²	\$15.00
Lost Cashier's Check	\$40.00

COPIES:

Check Image Copy.....	\$5.00
Statement Copy/Account Activity Printout	\$5.00
Faxed Copy (\$1/Page After the First)	\$5.00
Xerox Copy.....	\$1.00

FOREIGN EXCHANGE FEES:

Order/Exchange Currency Over \$300 (<i>Customers Only</i>)	\$22.00
Order/Exchange Currency \$300 or less (<i>Customers Only</i>)	\$32.00
Foreign Currency Transaction Fee (<i>Debit Cards</i>)	3%

NIGHT DEPOSIT BAGS:

Lock Bag	\$25.00
Zipper Bag.....	\$5.00

OVERDRAFT SERVICES:

Atlantic Union Bank does not charge Overdraft Fees for transactions that are \$5.00 or less or when a transaction causes an account balance to be overdrawn by \$5.00 or less.

Atlantic Union Bank does not charge a fee for transactions that are returned unpaid. However, the merchant may charge a fee.

An Overdraft Fee is charged when a transaction is paid by Atlantic Union Bank and you do not have enough money in your account to cover it.

Overdraft Fees apply to transactions such as checks, debit card transactions³, ATM withdrawals³, and other electronic means.⁴

Overdraft Fee.....	\$38.00
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There will be a maximum number of four (4) Overdraft Fees charged per business day.

Wire Fees:

Incoming (Domestic and Foreign).....	\$15.00
Outgoing Domestic.....	\$30.00
Outgoing Foreign ⁵	\$50.00
Indirect Wire Request (by phone, fax, or email).....	\$50.00

OTHER FEES:

Charge-off of Account.....	\$35.00
CD-Rom Statement (<i>Per Period</i>).....	\$25.00
Collection Item (<i>Domestic or Foreign Check</i>).....	\$50.00
Counter Check	\$0.25
Deluxe Savings Club Closing (<i>Prior to Maturity</i>).....	\$5.00
Dormant Account (<i>Per Month</i>)	\$10.00
Early Account Closing (<i>Within 180 Days of Opening</i>)	\$25.00
Garnishment/Levy	\$125.00
Health Savings Account (<i>HSA</i>) Rollover/Closing (<i>For External Transfers</i>).....	\$25.00
IRA Transfer (<i>For External Transfers</i>)	\$25.00
Lost Loan Book Replaced.....	\$5.00
Missing/Incorrect Tax ID Number.....	\$50.00
Non-Customer Check Cashing Fee (Atlantic Union Bank checks greater than \$100; per check).....	\$10.00
Research (<i>Per Hour</i>).....	\$25.00
Returned Deposit (<i>Or Cashed</i>) Item (<i>Per Return</i>)	\$12.00
Returned Statement/Undeliverable Address Fee (<i>Per Month</i>).....	\$5.00
Statement Reconciliation (<i>Per Hour</i>)	\$25.00
Stop Payment (<i>Each Stop Order Placed</i>)	\$35.00
Telephone Loan Payment	\$10.00
Verification Fee, Deposit or Loan.....	\$10.00

SAFE DEPOSIT BOX FEES⁶:

2" x 5".....	\$40.00
3" x 5".....	\$50.00
5" x 5".....	\$65.00
3" x 10".....	\$75.00
5" x 10".....	\$85.00
6" x 10".....	\$90.00
7" x 10".....	\$95.00
10" x 10".....	\$125.00
10" x 16".....	\$130.00
11" x 20".....	\$140.00
13" x 23" (<i>Locker</i>).....	\$150.00
15" x 31".....	\$350.00
Drill Box.....	\$250.00
Safe Deposit Box Lost Key Fee.....	\$25.00

¹ATMs that Atlantic Union Bank does not own or operate.

²Applies when an on-us check is converted to a cashier's check for a customer who does not have an account with Atlantic Union Bank.

³If you are not enrolled in Opt-In Overdraft Privilege, ATM and one-debit card transactions are declined when there is not enough money in your account and no Overdraft Fees are charged.

⁴These are common transaction types, and other types of transactions may result in applicable fees.

⁵Other additional remittance transfer fees may apply.

⁶Per Year. Not all sizes are available at all branches.

