

Flex Business Checking 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.

Minimum to Open	\$25
Monthly Maintenance Fee	<p>\$0 or \$15; Waive the \$15 fee by</p> <ul style="list-style-type: none"> • Processing 100 or fewer transaction items* per statement cycle, OR • Maintaining a \$5,000 average monthly balance in the account <p><i>*Transaction items include deposits, deposited items, checks paid and other credits and debits.</i></p>
Monthly Transaction Fees	<p>No charge for the first 300 transaction items per statement cycle</p> <p>\$0.50 per item for each additional item over 300 in a statement cycle</p>
Statement Options	<p>\$0 eStatement¹ (check images available upon request at no charge)</p> <p>\$0 Paper statement without check images</p> <p>\$5 Paper statement with check images</p>
Interest-Bearing	This is a non-interest-bearing account.
Discounted Fraud Prevention Services^{1,2,3}	<p>Add discounted fraud prevention services for \$25 per service per month:</p> <ul style="list-style-type: none"> • Check Payee Positive Pay • ACH Positive Pay
Other Available Business Services^{2,3}	<ul style="list-style-type: none"> • Contactless Visa[®] Business Debit Card • Business Credit Card Services • Merchant Services • Business Online Banking with Bill Pay¹ • Mobile Banking with Mobile Check Deposit¹
Additional Account Features	<ul style="list-style-type: none"> • Monthly maintenance fee is waived for the first statement cycle after account opening • No fee to close the account
Overdraft Services	<p>For more information, please talk to a Banker or visit AtlanticUnionBank.com/BusinessOverdraftServices.</p>

¹Business Online Banking enrollment and acceptance of Online Banking Agreement & Electronic Consent required to access these services.

²Other products and services described in this Guide may be subject to separate enrollment, terms and conditions and fees. Credit products are subject to credit approval. Product and service offerings and availability may be subject to change.

³Certain Treasury Management services are not permitted, or may be limited, in conjunction with this type of checking account. The monthly service fee for a discounted Treasury Management service(s) is assessed per eligible business checking account. Additional application and user training required, and treasury services terms and conditions apply.