Financial Insomnia Sweepstakes
from Atlantic Union Bank (the “Sponsor”)

Official Rules

Eligibility

The Financial Insomnia Sweepstakes (the "Sweepstakes") is open to legal residents of Virginia, Maryland, North Carolina, and the District of Columbia who are at least eighteen (18) years old at the time of entry.

Limit one (1) entry per person.

Employees of Atlantic Union Bank, its affiliates, subsidiaries, advertising and promotion agencies, and members of their immediate families and households are not eligible.

Void where prohibited by law.

Sweepstakes Period

The Sweepstakes begins on November 1, 2026 and ends on January 31, 2027 (the "Sweepstakes Period").

How to Enter

Eligible individuals may enter by completing the entry form available at AUBHelpsYouSleep.com during the Sweepstakes Period.

No purchase, account opening, or banking relationship is required to enter or win.

Prize

Two (2) winners will each receive a $10,000 cash prize.

If a winner maintains an eligible Atlantic Union Bank deposit account, the winner may elect to have the prize deposited into that account. A winner who does not maintain an Atlantic Union Bank deposit account will receive the prize by cashier’s check or another

payment method determined by Sponsor. Opening or maintaining an Atlantic Union Bank account is not required to receive the prize.

Approximate Retail Value ("ARV") of each prize: $10,000. Total ARV of all prizes: $20,000.

Prize Purpose Disclosure

The Sweepstakes is intended to provide winners with funds that may be used to help pay credit card debt or address other financial needs.

The amount of a winner's credit card debt, if any, will not affect prize eligibility or prize value.

Winner Selection

Two (2) winners will be selected in a random drawing from all eligible entries received during the Sweepstakes Period.

Odds of winning depend on the number of eligible entries received.

The drawing will occur on or about February 1, 2027.

Winner Notification

Potential winners will be notified using the contact information provided during entry. Sponsor will make up to three (3) notification attempts by email. A potential winner must respond within fourteen (14) days after Sponsor's initial notification. If a potential winner cannot be contacted, fails to timely respond, is ineligible, or fails to complete required documentation, Sponsor may select an alternate winner by random drawing from the remaining eligible entries.

Taxes

Winners are solely responsible for all federal, state, and local taxes associated with receipt of the prize.

Atlantic Union Bank may issue applicable tax reporting forms as required by law.

Publicity
Except where prohibited by law, acceptance of a prize constitutes permission for Sponsor to use the winner's name, city/state of residence, likeness, photograph, and testimonial for promotional purposes without additional compensation.

Marketing Communications

As a condition of entering the Sweepstakes, entrants must consent to receive marketing and promotional communications from Sponsor and its affiliates using the contact information provided during entry. Marketing consent does not impact the odds of winning once a valid entry has been submitted.

General Conditions

Sponsor reserves the right to disqualify any entrant who tampers with the entry process, submits fraudulent entries, or violates these Official Rules.

Sponsor may cancel, suspend, or modify the Sweepstakes if fraud, technical failures, or other circumstances impair the integrity of the promotion.