Consumer Checking Bonus Offer Terms and Conditions

Eligibility. Offer is available only to individuals who receive direct communication from Atlantic Union Bank (AUB) containing the qualifying Promo Code. Receipt of these offer terms alone does not qualify an individual for the offer. All account owners and co-owners must be at least 18 years of age and must not have owned or co-owned an AUB personal checking account in the previous 12 months. A valid U.S. Taxpayer Identification Number is required (Form W-9 for U.S. persons, including resident aliens). Bonus payments cannot be made to nonresident aliens who certify their status using IRS Form W-8. Business, fiduciary, estate, and trust accounts are not eligible for this offer. Offer is non-transferable.

Required activities to qualify for the Bonus.

1. **Open a Checking Account.** Open your first new eligible AUB checking account between **October 13, 2026** and **December 31, 2026** (the "Offer Period") using the **Promo Code NCXP8**. *Eligible checking products include PRISM Checking, Free Checking, Loyalty Checking*, Preferred Checking*, and ThankU Checking*. A $25 minimum opening deposit is required.*

   AND

2. **Establish Direct Deposit.** The bonus amount you are eligible to receive is based on the total amount of qualifying direct deposits that post to your new checking account during the first 90 calendar days following account opening (the "Deposit Period"):

Earn This Bonus	If Your Qualifying Direct Deposits Total
$400	$1,000.00 - $4,999.99
$600	$5,000.00 - $9,999.99
$800	$10,000.00 or more

A qualified direct deposit is an electronic deposit of regular monthly income, such as your salary, pension, or Social Security benefits, which are made by your employer or other payer. Non-qualifying deposits such as wire transfers, person-to-person transfers, online and mobile deposits and bank transfers between your AUB accounts or accounts you have at other financial institutions or brokerages do not qualify.

Account Opening Instructions. Accounts can be opened online through the promotion webpage or at the participating AUB branch identified in the direct communication. All accounts are subject to applicable terms, fees, programs, products, and services which are subject to change. Accounts are subject to approval and must be funded with money not currently on deposit with AUB. When opening your account online, click Apply Now on the promotion webpage to have the Promo Code automatically applied during account opening. When opening your account at a branch, provide the Promo Code to the banker. Enrollment in the promotion must be completed at the time of account opening using the Promo Code provided to you. Accounts opened without the Promo Code applied will not be eligible to participate in the promotion.

Bonus Payment. If all offer requirements are met, your bonus will be deposited into your new AUB checking account within 30 calendar days following the end of the Deposit Period. Your account must be open and in good standing at the time the bonus is paid. If multiple AUB checking accounts are opened during the Offer Period, the bonus will be deposited into the first eligible checking account opened. Offer is limited to one bonus per new customer (defined by tax identification number) and may not be combined with any other offer.

Bonus Forfeiture. The bonus will be forfeited if: (1) the new checking account is converted to an account type that is not eligible for this offer; (2) the account has a negative balance or is restricted at the time AUB performs its qualification review; or (3) the account is closed before the bonus is credited. An account is considered restricted if a temporary or permanent block prevents credits from posting to the account. Qualification requirements will be reviewed one time following satisfaction of all offer requirements. AUB reserves the right to disqualify any account, in its sole discretion, if we determine or suspect that the account was opened or maintained for the purpose of circumventing, abusing, or exploiting the terms of this offer.

Important Tax Information. The bonus will be reported to the IRS as interest earned on IRS Form 1099-INT in the year received as required and recipient is responsible for any applicable taxes.

Atlantic Union Bank reserves the right to revoke, restrict, or change this offer at any time. Participation and enrollment in an offer does not guarantee eligibility or fulfillment of the offer.

***Interest Rate.** Loyalty Checking, Preferred Checking and ThankU Checking are interest-bearing accounts. The annual percentage yield (APY) for Loyalty Checking and for ThankU Checking for balances $0.00-$2,499.99 is 0.01%; $2,500.00-$9,999.99, 0.02%; $10,000.00 or more, 0.03%. The APY for Preferred Checking for balances $0.00-$49,999.99 is 0.01%; $50,000.00-$249,999.99, 0.02%; $250,000.00-$499,999.99, 0.02%, $500,000.00-$999,999.99, 0.03%; $1,000,000.00 or more, 0.05%. Rates are subject to change without notice and after account opening. Rates may vary by location. Fees could reduce the earnings on the account. Rates are accurate as of September 16, 2026.