

IRA Variable Rate 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.

Minimum to Open	\$50	
Monthly Maintenance Fee	\$0	
Interest Rate (Rate) & Annual Percentage Yield (APY)	Rate	APY
	Interest is paid on all balances:	0.25%
	The APY and Rate are accurate as of 12/16/2025.	
Additional Rate Information	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.	
Additional Account Features	<ul style="list-style-type: none">• Can be opened for a Traditional IRA, Roth IRA or SEP IRA• \$25 IRA external transfer fee (for transfers to external custodians)• Set up automatic transfer into the account to save on a consistent, periodic basis	
Information for IRAs	No transaction limitations apply to this account. However, Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please refer to your IRA Agreement at account opening or consult your tax advisor for additional information.	

For more disclosures, including our Deposit Account Fee Schedule and Consumer Deposit Account Agreement, visit [AtlanticUnionBank.com/Disclosures](https://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.