

Flex Business Checking Plus

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	\$0 or \$25 ; Waive the \$25 fee by maintaining a \$25,000 average monthly balance in the account
Monthly Transaction Fees	No charge for the first 500 transaction items* per statement cycle \$0.50 per item for each additional item over 500 in a statement cycle <i>*Transaction items include deposits, deposited items, checks paid and other credits and debits.</i>
Statement Options	\$0 eStatement ¹ (check images available upon request at no charge) \$0 Paper statement without check images \$0 Paper statement with check images
Interest-Bearing	Interest is paid on all balances. 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. Ask your Banker for current rate information.
Discounted Treasury Management Services^{1,2,3}	Add up to three discounted Treasury Management services of your choice for \$25 per service per month: <ul style="list-style-type: none"> • Check Payee Positive Pay • ACH Positive Pay • Remote Deposit Capture • Online ACH Collection/Disbursement Service
Additional Account Features	<ul style="list-style-type: none"> • \$50 discount on first check order through Atlantic Union Bank • First four incoming wire transfers per month at no charge • Monthly maintenance fee is waived for the first statement cycle after account opening • No fee to close the account
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
Overdraft Services	For more information, please talk to a Banker or visit AtlanticUnionBank.com/BusinessOverdraftServices .

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.

For more disclosures, including our Deposit Account Fee Schedule and Business Deposit Account Agreement, visit 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 and services may vary by location.