

Certificates of Deposit (CDs) & Individual Retirement Accounts (IRAs)

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 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	\$1,000 for CDs; \$500 for IRAs <i>May vary with promotional offers. Please consult your Banker for details.</i>		
Interest Rates (Rate) & Annual Percentage Yields (APY)	CDs & IRAs	Rate	APY
	3 months (91 days)	3.35%	3.40%
	6 months	3.30%	3.35%
	1 year	1.00%	1.00%
	2 year	1.15%	1.16%
	3 year	1.25%	1.26%
	4 year	1.35%	1.36%
	5 year	1.50%	1.51%
	1 year No Penalty CD (CD only, not available for IRAs)	0.75%	0.75%
	Specials: CDs & IRAs		
	13 month	3.25%	3.30%
	The APYs and rates are accurate as of 12/16/2025. IRAs are available to consumers only.		
Additional Rate Information	<p>Rates are subject to change without notice at any time. Rates may vary by location. Fees could reduce earnings on the account. A penalty may be imposed for withdrawals made before maturity. After account opening, there is no minimum balance to obtain the disclosed APY. Interest will be compounded monthly and will be credited to the account monthly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal may reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will 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.</p>		
Transaction Limitations	<p>You may make additional deposits during the 10-day grace period. Interest credited to your account may be withdrawn at any time without penalty. Principal withdrawals may be subject to early withdrawal penalties.</p>		
Maturity Date	<p>Maturity date will be determined based on the term of your CD and your account opening date.</p>		
Early Withdrawal Penalties	<p>We may impose a penalty if you withdraw any or all of the principal balance before the maturity date. Some exceptions may apply.</p> <ul style="list-style-type: none"> • If your account has an original maturity of one year or less, you will be subject to a penalty of 90-days interest on the amount withdrawn. • If your account has an original maturity of more than one year, you will be subject to a penalty of 180-days interest on the amount withdrawn. 		
Penalty Free Option Plan	<p>If and only if the account has a penalty free option plan as described in the original certificate terms and conditions, a one-time withdrawal of up to 100 percent of the account balance is permitted after the first seven days of the certificate's term.</p>		

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Renewal Policies	Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to make changes to your account, such as full or partial withdrawals without penalty, making additional deposits, or changing your term. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period) or we receive written notice from you within the grace period. We can prevent renewal if we mail notice to you at least 20 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Each renewal term period will be for a time period equal or similar to the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features.
Information for IRAs	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 Deposit Account Agreements, 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, services and interest rates may vary by location.