

Free Checking 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
Interest	This account is not interest bearing.
Additional Account Features	<ul style="list-style-type: none"> • Contactless Visa® Debit Card protected by Visa's Zero Liability¹ • Enroll in RoundUp Savings to grow your savings every time you make a debit card purchase • Access to thousands of surcharge-free ATMs nationwide through the SUM® ATM Network • 35% discount on your first year of LifeLock by Norton identify theft protection service² • Free access to financial wellness tips and tools through our partnership with Banzai; explore AtlanticUnionBank.banzai.org/wellness • 0.25% rate reduction on new personal loan, line of credit or HELOC when you set up automatic monthly payments from your Atlantic Union Bank (AUB) account³ • Service charges waived for the first statement cycle after account opening • No transaction limitations • No fee to close the account <p>¹Visa's® Zero Liability policy protects you against fraudulent transactions made on your Atlantic Union Bank debit card by unauthorized users. To be covered, report any fraudulent transactions promptly, and don't share personal or account information with anyone. Refer to the Debit Cards section of our Consumer Deposit Account Agreement for additional information.</p> <p>²By subscribing, you are purchasing a recurring subscription which will automatically renew. The 35% off discount price quoted is valid for the offered introductory term of one year.</p> <p>³This is not a commitment to lend or extend credit. All loans, credit and collateral are subject to approval. Receive a discount on your loan rate when you set up an automatic monthly payment deduction from your AUB consumer account at the time of origination.</p>
Online and Mobile Banking⁴	<ul style="list-style-type: none"> • Bill Pay, Mobile Check Deposit, Account Transfer • Alerts: Set up custom alerts to help keep track of your balance and transaction activity • Security Alerts: Set up to get notified when your password is changed, an invalid password is attempted and more • Card Controls: Quickly disable your card if you can't locate it • Zelle®: Send money securely to friends and family⁵ • SavvyMoney: Stay on top of your credit • Financial Tools: Money management tool to help you track your spending habits <p>⁴Online Banking enrollment and acceptance of our Online Banking Agreement & Electronic Consent required to access these services.</p> <p>⁵You should send payments only to recipients you trust. Once payments are sent, they cannot be reversed. Neither AUB or Zelle® offers customers any protection for authorized payment made with Zelle®. To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. Payment requests to persons not already enrolled with Zelle® must be sent to an email address. Zelle® terms and conditions apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services LLC and are used herein under license.</p>
Overdraft Services	For more information, please talk to a Banker or visit AtlanticUnionBank.com/PersonalOverdraftServices .

For more disclosures, including our Deposit Account Fee Schedule and Consumer 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.