

# Nonprofit Interest 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.

**This account is available only to nonprofits.**

<b>Minimum to Open</b>	<b>\$25</b>
<b>Monthly Maintenance Fee</b>	<b>\$27</b>
<b>Transaction Item Fees</b>	<b>\$0.22</b> per check / debit paid <b>\$1.00</b> per credit / deposit <b>\$0.20</b> per deposited item <b>\$0.22</b> per automatic credit / debit (ACH)
<b>Branch Cash Deposited</b>	\$0.0015 per \$1.00
<b>Interest-Bearing</b>	Tiered. Rates are subject to change without notice at any time and after account opening. Rates may vary by location. Fees could reduce earnings. 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 based on the daily balance range tiers listed below. The interest rate applicable to each tier will be paid on the entire balance in your account. Interest begins to accrue on the business day you make a deposit. Ask your Banker for current rate information.
<b>Treasury Management Services<sup>1</sup></b>	<ul style="list-style-type: none"> <li>• ACH Services</li> <li>• Cash Vault</li> <li>• Integrated Payables</li> <li>• Lockbox</li> <li>• Remote Deposit Capture</li> <li>• Purchasing Card</li> <li>• Sweep Services</li> <li>• Wire Transfer Services</li> </ul>
<b>Fraud Prevention Services<sup>1</sup></b>	<ul style="list-style-type: none"> <li>• Check Positive Pay</li> <li>• ACH Positive Pay</li> <li>• ACH or Check Debit Block</li> </ul>
<b>Other Available Business Services<sup>1</sup></b>	<ul style="list-style-type: none"> <li>• Contactless Visa® Business Debit Card</li> <li>• Business Credit Card Services</li> <li>• Merchant Services</li> <li>• Business Online Banking with Bill Pay</li> <li>• Mobile Banking with Mobile Check Deposit</li> </ul>
<b>Overdraft Services</b>	For more information, please talk to a Banker or visit <a href="https://AtlanticUnionBank.com/BusinessOverdraftServices">AtlanticUnionBank.com/BusinessOverdraftServices</a> .

<sup>1</sup>Other 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.