



**Written Comments 2025**  
As of 8/31/2025



**Atlantic Union Bank Complaint Form**

**Bank Information**

Date:	8/13/2025
Identifier:	2025057
Banking Center/Department Name:	CSC
Submitted Via:	Secured message

**Type of Issue/Complaint**

Issue:	Funds Availability
Date Received:	8/09/2025

**Issue Comments**

Entity sending issue:	Client
Does Issue allege Discrimination:	No
Does Issue allege Unfair, Deceptive Act or Practice:	No
Product/Service Issue:	ATM Deposit

**Description of Issue**

Customer upset that the funds deposited in the ATM were not immediately available.

**Additional Comments**

Deposit made on Saturday. Stickers have been placed on converted ATMs explaining the new cutoff times and fund availability dates. Any resulting overdraft fees for transactions posting on the date of deposit were prevented from being charged.



## Messages

[Compose](#)

Full name

[REDACTED]



Legal entity ID

[REDACTED]

[Profile](#)[← Back to All](#)

Resolved

Other



MY MONEY!!!



Aug 9, 2025 at 9:03 PM

STOP TRYING TO [REDACTED] ME OVER! MY MONEY IS MY MONEY, NOT [REDACTED] OURS, AND I WILL STOP AT ABSOLUTELY [REDACTED] NOTHING TO GET IT BACK! STOP BLOCKING MY CASH FROM BEING ACCESSIBLE AFTER I DEPOSIT IT. THAT MONEY SHOULD BE ACCESSIBLE THE SECOND I [REDACTED] DEPOSIT IT. DON'T TRY TO [REDACTED] LIE AND SAY I'M WRONG, WHEN THAT IS HOW IT HAS WORKED SINCE I SIGNED UP FOR YOUR BANK. I PUT \$370 IN THERE EARLIER AND IT WANTS TO LIE AND SAY I ONLY HAD \$119 EARLIER. THEN AFTER I BOUGHT FOOD, STEAM WOULDN'T PURCHASE THE GAME I WAS WAITING TO BUY UNTIL TODAY. I HAD TO TRANSFER MONEY OVER JUST TO PAY FOR IT. SO IF COMCAST TRIES TO OVERDRAFT MY SAVINGS TO PAY FOR IT, YOU WILL PAY FOR IT, WHETHER I HAVE TO COME UP THERE AND TAKE MY MONEY FROM YOU OR NOT. I'M CLEARLY [REDACTED] DONE WITH YOU.

Aug 11, 2025 at 10:32 AM

Dear [REDACTED]

Thank you for contacting Sandy Spring Bank. Cash deposits made at ATMs which have been converted to AUB's system now have next day availability. Since the deposit was made on Saturday, the date of deposit is today, 8/11 therefore the funds will be available tomorrow, 8/12. ATMs that have already been converted contain a sticker that state that funds from deposits may not be immediately available for withdrawal. We understand that this is a change for our clients and we apologize for any inconvenience.

If you have any questions please call [REDACTED] to reach our Customer Service Department.

Thank You,  
[REDACTED]



**Atlantic Union Bank Complaint Form**

**Bank Information**

Date:	2/03/2025
Identifier:	2025049
Banking Center/Department Name:	Enterprise Experience/Enterprise Services
Submitted Via:	Regulator: CFPB

**Type of Issue/Complaint**

Issue:	Mortgage Fraud
Date Received:	2/03/2025

**Issue Comments**

Entity sending issue:	Client
Does Issue allege Discrimination:	No
Does Issue allege Unfair, Deceptive Act or Practice:	Yes
Product/Service Issue:	Mortgage Fraud

**Description of Issue**

Customer is a military veteran who purchased a home via remote signatures and paid representatives from Atlantic Union. They submitted a CFPB Complaint alleging that Atlantic Union Bank falsified the inspection report to finalize the VA loan requirements. Customer states that roof leaks and insurance company will no longer insure them. They allege that they were lied to about the condition and age of the roof. Customer is asking Atlantic Union Bank to fix home and property at no cost.

**Additional Comments**

An investigation determined that Atlantic Union Bank does not hold authority as it relates to the home appraisal process. Therefore, Atlantic Union Bank is not responsible for covering any damages to the home.

[← Active complaints](#)

2/3/25, 8:36 AM

Complaint Detail

## Affiliations provided by the consumer

**CONSUMER IS**

A servicemember or veteran

**Service details**

Branch: United States Marine Corps

Status: Veteran

## Product information

**PRODUCT OR SERVICE**

Mortgage (VA mortgage)

**CONSUMER IDENTIFIED COMPANY  
NAME**

Atlantic Union Bank

**ISSUE**

Closing on a mortgage  
Changes in loan terms during or after  
closing

**PURPOSE OF MORTGAGE**

Purchase

## What happened

After purchasing a home Through the loan office of Atlantic Union Bank The V.A. loan Officer And The Insurance company has found that Atlantic Union Bank Faulsified the Inspection report in order to Finalize the V.A. loan Requirements. I'm a Disabled USMC veteran who Purchased the home from Georgia.. via Remote Signatures, and Paid Representatives From Atlantic Union Bank. They Faulsified The Home



2/3/25, 8:36 AM

Complaint Detail

Inspection and The Condition of the home to the Degree that The Roof Leaks.. and our Insurance Company will NO LONGER INSURE US. And Because they Lied about not only the condition of the Roof but The Age of it as well.. It cannot be Insured...by another company.. until a New Roof is installed. My Question as well as the V.A.'s is.. Why do I need to Borrow More Money to Fix a Home I Haven't Even Made The FIRST mortgage Payment On?? Goosehead Insurance has uncovered FRAUD as Well As The V.A. I need Help!

**ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?**

Yes

2/3/25, 8:36 AM

Complaint Detail

## Desired resolution

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A Fair Resolution would be For Atlantic Union To FIX My Home And Property!!! AT NO COST TO ME!! I haven't even made my First Home Payment Yet!!

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## Response recipients

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### SUBMITTED BY

Primary consumer

### WHO WILL RECEIVE RESPONSES?

Primary consumer

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## What is the company's response?

[Response categories](#)

- |   |   |
|---|---|
| <input type="radio"/> In progress                     | <input type="radio"/> Alerted CFPB                      |
| <input type="radio"/> Closed with explanation         | <input type="radio"/> Duplicate CFPB complaint reported |
| <input type="radio"/> Closed with monetary relief     | <input type="radio"/> Incorrect company                 |
| <input type="radio"/> Closed with non-monetary relief | <input type="radio"/> Sent to regulator                 |



2/3/25, 8:36 AM

Complaint Detail

Pending Action By Company

**SENT TO COMPANY**

01/31/2025 12:14 ET

**DUE DATE**

02/15/2025

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**ACTIONS**


 [Respond](#)

 [Print](#)

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[Terms of service \(terms-of-service\)](#)

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 An official website of the United States Government



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## Office of the President

[REDACTED]

February 10, 2025

Via CFPB Website

Ref Complaint ID [REDACTED]

Mr. [REDACTED]

Atlantic Union Bank received the complaint you filed with the Consumer Financial Protection Bureau (CFPB) on January 31, 2025. You mentioned concerns regarding your recent home purchase. We appreciate the opportunity to address your concerns.

In December 2024, you originated a mortgage with Atlantic Union Bank "AUB". While AUB is the lender for this origination, the loan was managed by Veteran's Administration (VA) guidelines. The VA selects the home appraiser and reviews the appraisal prior to sending AUB the notice of value. The VA then approves the appraisal once the final inspection is completed to ensure that all repairs are resolved. Once this step has been completed and the VA has accepted the appraisal, AUB moves forward with the loan process.

AUB is not a participating lender with the Lender Appraisal Processing Program (LAPP). Therefore, when a loan is managed by the VA, AUB does not hold authority as it relates to the home appraisal process. In addition, a home inspection is not required however we understand a home inspection was completed with assistance from the realtor. As a result, AUB is not responsible for covering any damages to the home. We recommend that you reach out to your realtor or the home inspector to discuss a potential resolution.

We apologize for any inconveniences caused by this experience, and we sincerely hope that you are able to resolve your concerns with the appropriate parties.

Thank you,

[REDACTED]  
Senior Customer Advocate  
Office of the President  
Atlantic Union Bank





**Written Comments 2024**



**From:** Cord [REDACTED]  
**Sent:** Thursday, December 19, 2024 10:33 AM  
**To:** Latisha [REDACTED]  
**Subject:** Re: \$5,000 Grant from Atlantic Union Bank to JA Central Carolinas

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

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Hi Latisha,

I hope this note finds you well and you're enjoying some special moments as the holiday season approaches. I wanted to take a moment to thank you personally and on behalf of everyone at Junior Achievement for your generous support through Atlantic Union Bank.

The bank's belief in our mission is a gift in itself, and your generosity will help us inspire and prepare even more young people for brighter futures.

I'd love to share a story that's been on my heart lately, one that highlights the power of your investment. This fall, we welcomed a high school senior to JA Finance Park who came to the experience with a unique sense of urgency. He was a recent teen parent, balancing school, work, and fatherhood, and was deeply motivated to learn strategies to provide for his family.

During his time at Finance Park, he threw himself into every activity, carefully budgeting his expenses and exploring ways to stretch a paycheck to cover his family's needs. By the end of the program, he shared how eye-opening the experience was not just in helping him understand financial basics, but in giving him hope that with planning and hard work, he could create a stable and successful future for his family. He left inspired, and I left reminded of how much these programs matter.

Stories like his wouldn't be possible without supporters like you. Your generosity isn't just a gift, it's a lifeline for students who are working hard to overcome challenges and chase their dreams. I hope the attached 2023-24 JA Impact Report gives you a glimpse of the incredible difference you are making.

As we head into the new year, please know how deeply grateful we are to have you as part of the JA family. If you'd ever like to visit and see the impact firsthand, I'd be thrilled to host you.

Wishing you a joyful holiday season and a wonderful start to the New Year!

[Atlantic Union Bank Complaint Form](#)

Warmly,

**Cord [REDACTED]**  
*Associate Director, Communications*

**Junior Achievement of Central Carolinas**  
1701 N Graham Street, Ste.100 | Charlotte, NC 28206

[Make A Gift](#) | [Learn More About JA](#) | [Follow Us On Social](#)  
Support JA with a simple gift - Explore our [Amazon Wish List!](#)



**Atlantic Union Bank Complaint Form**

**Bank Information**

Date:	10/4/2024
Banking Center/Department Name:	Enterprise Experience/Enterprise Services
Identifier:	2024001
Submitted Via:	Regulator: SCC

**Type of Issue/Complaint**

Issue:	Discrimination
Date Received:	10/4/2024

**Issue Comments**

Entity sending issue:	Client
Does Issue allege Discrimination:	Yes
Does Issue allege Unfair, Deceptive Act or Practice:	Yes
Product/Service Issue:	Mortgage & Credit Line

**Description of Issue**

Customer is a local women owned minority business. They mention that it's not fair and believe there are discriminated against because they are a woman with no dependents and unmarried. Customer mentions declined for lines of credit and mortgages.

**Additional Comments**

Investigation determined no error or discrimination. A mortgage pre-qualification was located, and records indicate that customer did not respond to numerous attempts to continue the request. Two lines of credit were declined with an explanation provided. Another application was approved but customer was unsatisfied with the amount of credit offered. The time frame for business financing seems to be an obstacle for the customer and an apology was given.



E. J. FACE, JR.  
COMMISSIONER OF  
FINANCIAL INSTITUTIONS



1300 EAST MAIN STREET  
SUITE EIGHT HUNDRED  
P.O. BOX 640  
RICHMOND, VIRGINIA 23218-0640  
(804) 371-9657  
FAX (804) 371-9416  
[scc.virginia.gov](http://scc.virginia.gov)

STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS

October 3, 2024

Atlantic Union Bank  
Clinton Kelly, Chief Compliance Officer  
4300 Cox Road  
Richmond, VA 23060

RE: [REDACTED]

Dear [REDACTED]

We are in receipt of correspondence from [REDACTED] who is filing a complaint against Atlantic Union Bank. A copy of the complaint is enclosed for your review.

Please look into this complaint and respond to [REDACTED] with a copy to my attention on this matter. I would appreciate it if you would respond to the Bureau of Financial Institutions and consumer by November 4, 2024. When responding, make reference to Complaint No. 26856. You may submit to [REDACTED] or by mail to P.O. Box 640 Richmond, VA 23218 or by fax to 804-371-9416. If you need to contact me, I can be reached directly at (804) 371-9168 or my email address.

Your cooperation is appreciated.



Company Service Type	Bank
First Name	
Last Name	
Phone Number	
Alternate Phone	
Email Address	
Postal Address	
City	
State	
ZIP	
Company Name	Atlantic union bank
Company Address	Lucy In
City	Waynesboro
State	Virginia
ZIP	22980
Name of Company Contact	
Company Contact Phone	
Is your complaint the subject of pending litigation?	No
Have you consulted Legal Counsel?	No
Complaint Details	<p>I'm a local women owned minority business and have banked with atlantic union personally for 6 yrs and 3 years commercial. My company makes and brings them around 136k /yr. They have denied me personal lines of credit for 2k. They have denied me mortgages. Now I've been denied for equipment upgrade line of credit. They have never explained why I'm denied...or when they do I've done exactly as I was asked to do. Close down credit cards, refinance new car. Etc. I thought me being a women owned business in a tree and landscaping company they would be able to help me out with something. I've never had late payments and pay more than needed on all of my accounts..</p> <p>They need to help the local community better. Work with people they see pay their bills and are just trying to make a better life for themselves. I've been in tears about this... like what am i doing so wrong... no one can because then it would be discrimination involved... it's not fair that I'm a women, no dependents, un married..came from parents that didn't do much with their lives so I get faulted for that as well. And doing tree work as a women... in just a few years I've brought that bank over 300k. Line of credit of 12k in this world doesn't buy you anything. Thanks atlantic union bank I feel like you were a bad relationship I couldn't get away from for years because I</p>
Desired Resolution	<p>was gaslighted the whole time.... and also it isn't my fault your commercial department had to bought my another so you wouldn't go bankrupt.</p>
Authorization	True
reCAPTCHA	
FinancialInstitutionsComplaintFormID	
Form inserted	10/3/2024 2:40:20 PM
Form updated	10/3/2024 2:40:20 PM



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## Office of the President

October 25, 2024

[REDACTED]

Via the SCC

Ref Complaint ID: [REDACTED]

Dear Ms. [REDACTED]:

Atlantic Union Bank received the complaint you filed with the Virginia State Corporation Commission (SCC) on October 3, 2024. We appreciate the opportunity to address your concerns.

The loan transactions referenced within your complaint were researched to determine the manner in which they were handled, as Atlantic Union Bank takes your statements of dissatisfaction very seriously.

Several mortgage inquiries were located, one of which was tentatively approved as a pre-qualification to purchase a property. Our records indicate numerous attempts were made to continue this request for you however our messages received no response.

Two line of credit applications were received, one of which was declined; a verbal explanation was given as to why your application could not be approved and an adverse action letter was mailed to you containing the reason(s). Another application was approved however you were unsatisfied with the amount of credit offered to you.

Regarding your inquiries for business financing it is our understanding that the time frame for our response was the largest obstacle in moving forward, which resulted in at least one of the applications mentioned above. It is recognized our small business lending response times may need improvement, independent of your experience, and we are working towards a better experience for all of our customers.

No implications of mistreatment or discrimination was identified during our research, although we take your feedback into consideration for enhancing our customer experiences. We thank you for your past relationship and hope we can earn your future business needs.

1.800.990.4828 | [AtlanticUnionBank.com](https://atlanticunionbank.com) | Member FDIC



Sincerely,

[REDACTED]  
Sr. Customer Advocate  
Office of the President  
Atlantic Union Bank



**Atlantic Union Bank Complaint Form**

**Bank Information**

Date:	8/7/2024
Banking Center/Department Name:	Enterprise Experience/Enterprise Services
Identifier:	2024002
Submitted Via:	Letter sent to Executive

**Type of Issue/Complaint**

Issue:	Discrimination
Date Received:	8/7/2024

**Issue Comments**

Entity sending issue:	Client
Does Issue allege Discrimination:	Yes
Does Issue allege Unfair, Deceptive Act or Practice:	Yes
Product/Service Issue:	Withdraw Funds

**Description of Issue**

Customer alleges discrimination by tellers. They were informed that identification provided did not match identification on file. Customer believes they were harassed when asked for additional documentation.

**Additional Comments**

Customer provided with explanation that transaction was not conducted in a method that went against AUB policy and procedures. The identification presented did not match.



Greetings,

I'm not exactly sure who should be receiving this email but I've included all of you in hopes of this finding its correct path.

On 8/5/2024, I visited the Atlantic Union Bank in Ashburn, Va (43325 Junction) to 1. Use my card and access my account before overseas travel 2. Withdraw cash. Upon entering the bank, there was a women seated at the door that didn't properly greet me and gave me very strange vibes. When I walked in she literally looked at me as if I didn't belong. There clearly wasn't other customers in the bank but all 3 of the employees looked like they had never seen a brown man before. And they are brown.

I was a bit thrown off because I didn't see the teller or counter and that women directed me to the teller window located around a corner. Although we made a bit of commotion in a very quiet bank (the emptiest and strangest location I've ever experienced) when I approached the glass, the teller was facing the drive through, with no cars in line or at the window. She never turned around, although assuming the glass showed reflection and she heard us walk up, and I was there standing for 2 minutes before I pressed a yellow attention button and she turned to greet me. Well somewhat of a greeting.

She asked what I needed and I simply said to withdraw. She handed me a slip, asked me to write down my social and for my drivers license. I provided all requested information including last 4 of my account (that's what I'm used to doing) and I wrote the withdrawal amount. She almost immediately says to me she can't withdraw. She mentions that my California Drivers license does not match the Drivers License on file. I informed her that any drivers license on file other than California would be invalid. I also explained that I travel frequently and move frequently but I always update my address and credentials with Atlantic Union, as I had done which is why **the address on my accounts matched my California License**. She then seeks advice from her management and I start recording my experience for my safety.

██████████ comes over and reiterates that there's a VA Drivers license on file. I reiterate that I gave my Social Security Number, my name, my address, my current valid drivers license that matches the information on my account AND I'm standing in front of them where they can see me and see the picture on my valid ID. What's the problem ?

██████████ then tell me I should be glad they are doing such a "security check" because there's so much fraud. That has nothing to do with me. I'm a banking customer that has money and has had money in this bank for over 20 years. Consistently. It shouldn't matter what location I go to or if I haven't been to that location ever before, If I gave you my social, my valid updated drivers license and that all checks out, why am I being harassed and questioned about withdrawing my money ??



And by the way, I asked [redacted] to print off or show me the VA License in her system, she says the only thing she sees is a VA License number. I confirmed that what she said she saw didn't even have a picture and or address. I also confirmed that she could see the current address on my account that matches the drivers licensed that I handed her with a picture of me on it, a government issued ID.

There was no reason that justifies this type of treatment and harassment at this bank when attempting to withdraw my money. Absolutely disrespectful, unethical (and as I discover more of these experiences at this bank) prejudice.

There was no reason, with the information I provided, that matched everything on my account, I should have been hassled this way. I ended up having to verified transactions, which I wouldn't have been able to do if I didn't have the app on my phone. I stayed in this bank 25 minutes to be hassled, harassed and denied access to my funds.

If an employee of the bank sees a old license in a system and the customer is telling you it's old and **I've updated with the bank** and the address matches my current license, why not just scroll back through your system to see that the Va license was from years ago (if that's was the big issue even though I've had numerous drivers licenses after VA) It was very simple to understand. They didn't want to do that because it was not about what was right, they wanted to harass and hassle me. It was all unnecessary.

I was reminded, triggered and traumatized all over again because just a few years ago, I had a situation with Atlantic Union Bank, denying me business loan services and that was also documented and Atlantic execs contacted me apologizing and trying to convince me that wasn't the Atlantic way. Well, funny that it's not the Atlantic way because every time a turn, I'm experiencing the same treatment at these banks and from people that represent this bank. They are not comfortable doing these types of things unless it's by design, temperament and culture.

I don't see enough diversity on the leadership board or at the executive level across the board at this bank and that's probably the problem. I can guarantee, if I post a question to my 3.7 million social followers about their experiences, I'm not alone. I can almost guarantee it's a problem for many people who bank while black at Atlantic Union. I bet it is.

I'm still processing what happened to me and don't tell me it's normal. Normal would be me coming in being properly welcomed, requesting a withdraw, handing over my valid IDs and receiving my money. [redacted] tells me after the harassment, we have to regulate and validate security as if thats what they were doing. There's a fine line between validating security and violating your customers. It wasn't a normal experience and handing me a piece of Atlantic Union chocolate wouldn't ever make it right.



Mr. [REDACTED]

The Office of the President received your email correspondence. You mentioned concerns regarding your recent visit to the Ashburn branch location. We appreciate the opportunity to respond.

We have conducted a thorough review and have found no error committed by Atlantic Union Bank or its teammates. At the time the withdrawal was requested, your identification was not up to date in our system. When this occurs, we ask teammates to request additional information from the customer for verification. Our goal with this process is to ensure that we have correctly identified the customer as the authorized signer to protect customer accounts. Due to the increased amount of fraudulent activity across the industry, we believe such verification is necessary to protect our customers and the bank from potential loss. We apologize if this process caused any inconvenience to you during your visit. |

When the address was updated by our Customer Care Center in October 2023, the teammate was unable to update the driver's license on file as the identification must be viewed. To our knowledge, all account information is now up to date which should prevent any further issues in the future. If you would like to confirm that your personal information is accurate, please stop by your local branch or schedule a virtual appointment online with a teammate and they will be happy to help.

In conclusion, we found that our teammates acted in accordance with our standard procedures for account validations and fraud prevention, and in no way were their actions discriminatory. Atlantic Union Bank is committed to fair and equal treatment of all customers in compliance with fair banking laws and regulations.

We appreciate you bringing your concerns to our attention and allowing us the opportunity to research further. We hope that this will provide a resolution to your concerns.



**Atlantic Union Bank Complaint Form**

**Bank Information**

Date:	6/17/2024
Banking Center/Department Name:	Enterprise Experience/Enterprise Services
Identifier:	2024004
Submitted Via:	Regulator: CFPB

**Type of Issue/Complaint**

Issue:	Discrimination
Date Received:	6/17/2024

**Issue Comments**

Entity sending issue:	Client
Does Issue allege Discrimination:	Yes
Does Issue allege Unfair, Deceptive Act or Practice:	Yes
Product/Service Issue:	Mortgage

**Description of Issue**

Customer alleges lender ordered an appraisal from a racially biased appraiser that undervalues homes in brown neighborhoods. This led to a declined application.

**Additional Comments**

Investigation determined no error or discrimination. Denial of application was based on the home not containing a permanent heat source rather than the value of the property given by the appraiser.

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**PURPOSE OF MORTGAGE**

6/17/24, 9:06 AM Other (such as home improvement loan)

Complaint Detail

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## What happened

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Lender ordered an appraisal from racially biased appraiser that undervalues homes in brown neighborhoods. The result was a denial of my loan. Loan was applied for in may 2024. I received copy of appraisal 6/3/24.

**ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?**

Yes

**ATTACHMENTS**

[saved-Appraisal \(1\).pdf \(2.3 MB\)](#)

[Download all attachments](#)

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6/17/24, 9:06 AM

Complaint Detail

**SUBMITTED BY**

Primary consumer

**WHO WILL RECEIVE RESPONSES?**

Primary consumer

What is the company's response?

[Response categories](#)

- |   |   |
|---|---|
| <input type="radio"/> In progress                     | <input type="radio"/> Alerted CFPB                      |
| <input type="radio"/> Closed with explanation         | <input type="radio"/> Duplicate CFPB complaint reported |
| <input type="radio"/> Closed with monetary relief     | <input type="radio"/> Incorrect company                 |
| <input type="radio"/> Closed with non-monetary relief | <input type="radio"/> Sent to regulator                 |

**COMPLAINT STATUS**

**ALERTS**

 Files attached

**COMPLAINT STATUS**

6/17/24, 9:06 AM

Complaint Detail

[Terms of service \(terms-of-service\)](#)



An official website of the United States Government



05/30/2024

[REDACTED]  
Atlantic Union Bank  
1051 East Cary Street  
Richmond, VA 23219

Re: Property:

Borrower:  
File No.:



Opinion of Value: \$ 32,500  
Effective Date: 05/29/2024

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



[REDACTED]  
License or Certification #: [REDACTED]  
State: VA Expires: 09/30/2025



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## Office of the President

June 25, 2024

[REDACTED]

Via the CFPB website

Ref Complaint ID: CFPB Complaint [REDACTED]

Dear Mr. [REDACTED]:

Atlantic Union Bank ("AUB") received the complaint you filed with the Consumer Financial Protection Bureau regarding your concerns about the appraisal you received in connection with your loan application and allegations that there was racial bias involved. Please allow me to advise what our records reflect.

Atlantic Union Bank takes allegations of discrimination very seriously and therefore a thorough review of your appraisal was conducted by independent teammates who were not involved in your loan application. The following items were considered:

- The accuracy of the appraisal, including the comparative sales, adjustments, and commentary
- The status of the appraiser's license and the industry-required training
- The database which shows any disciplinary actions against individual appraisers
- The past experience AUB has with this appraiser
- A conversation with the AUB teammate who initially reviewed the appraisal
- The status of your loan application

The appraiser is currently licensed, has completed industry training (including Appraiser USPAP Update training which includes appraisal bias), and has no outstanding disciplinary actions per Department of Professional and Occupational Regulation's website). While any appraisal contains a certain amount of subjectivity, there was nothing about this appraisal that seemed unusual or biased. AUB has not received other complaints regarding this appraiser. Also of note, your application was denied based on the home not containing a permanent heat source rather than the value of the property given by the appraiser.






We believe our investigation of this matter was thorough, and no evidence of discrimination or bias was uncovered.

If you would like to provide additional insight into this situation, particularly any specific information on the appraisal that you feel is unfair, please contact us at your earliest convenience. We have logged your complaint in our internal records to monitor any similar concerns that we may receive in the future.

If you would like additional information, please contact our Customer Care Team at 1-888-990-4828.

Sincerely,

  
Sr. Customer Advocate  
Office of the President  
Atlantic Union Bank



**Atlantic Union Bank Complaint Form**

**Bank Information**

Date:	3/04/2024
Banking Center/Department Name:	Enterprise Experience/Enterprise Services
Identifier:	2024006
Submitted Via:	BBB

**Type of Issue/Complaint**

Issue:	Discrimination
Date Received:	3/04/2024

**Issue Comments**

Entity sending issue:	Client
Does Issue allege Discrimination:	Yes
Does Issue allege Unfair, Deceptive Act or Practice:	No
Product/Service Issue:	Customer service

**Description of Issue**

Customer states that spanish speaking customers are discriminated against when calling in. They allege that they were told that they could not be assisted because there was translation during the call.

**Additional Comments**

Customer was provided with an apology. They were advised that if they prefer to not call the bilingual line, the customer could provide permission to speak with another individual.



# Customer Reviews: Review & Respond

*Atlantic Union Bank*

Your BBB Business ID: 33001101

BBB Rating: A+

**Share this link to promote your BBB Customer Reviews:**

<https://www.bbb.org/richmond/review/33001101/>

## Comment on Customer Review

Absolutely no reason to discriminate against spanish speaking customers! I am bilingual and help my family who all have accounts here to make calls when their Spanish line is taking way too long to assist in after hours. Most have late afternoon jobs. How it works? I call the bank, merge the call, the actual customer verifies their information completely, after I translate what the bank representative has said. I do not answer for the actual customer ever. There is no reason to tell us you cannot assist us since there is a translation going on. That there is a Spanish line for a reason. I speak fluent English and Spanish so I should be able to use either line. Other employees have been more than helpful and accommodating with this. My only complaint is being told we cannot be helped if we are speaking Spanish. If you cannot handle customers speaking Spanish on your line as a bank representative then either make that known to your employer when being hired or do not take a job as the representation of a bank which is their customer service. We have been banking with this bank since it was named Northern Neck Bank. This is the first and hopefully last discriminative incident. I would be more than glad to join the ABU team to accommodate the Spanish speaking community. Let me know! This bank overall is wonderful and has great branches with excellent in person service.

Submitted: 03/01/2024

Review ID: [REDACTED]



## Your Response(s)

Hello [REDACTED], thank you for sharing your concerns. When calling into our Customer Care Center, we do offer bilingual support to assist Spanish speaking customers to provide a seamless experience. Our bilingual line is available Monday through Friday from 7am to 8pm EST and on Saturday from 7am-5pm EST except banking holidays. If customers are unable or prefer not to use this line, we would ask for the customer to verify their information and request permission to speak with the other individual on their behalf. This standard is designed to ensure that the Bank is able to identify its customers accurately and securely, and to protect their accounts from unauthorized access. We apologize if this was not the experience that you encountered. We would love the opportunity to research this further for you and ask that you reach out to us at 1-800-990-4828 to provide additional information. Thank you for your loyal patronage with Atlantic Union Bank throughout the years. [REDACTED]

Submitted: 03/08/2024



**From:** [Thomas Rohman](#)  
**To:** [Nathalia D. Artus](#)  
**Cc:** [Community Impact](#); [Doug Pick](#); [John Asbury](#); [Clare Miller](#)  
**Subject:** RE: Feed More: the gift of 1 million meals!  
**Date:** Friday, February 9, 2024 8:44:36 AM  
**Attachments:** [image018.png](#)  
[image019.png](#)  
[image020.png](#)  
[image021.png](#)  
[image022.png](#)  
[image023.png](#)  
[image024.png](#)

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**CAUTION:** This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

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Natalie, I left you a voicemail about this, but let me say again how appreciative I am of Atlantic Union Bank's generous and thoughtful contributions of volunteers, intern opportunities, and dollars to Feed More. These contributions enable Feed More to execute on its mission of helping those who are food challenged. Feed More is in the business of giving people a "hand up", not a "hand out", and it will do so very much with Atlantic Union Bank's generosity. Thanks you again. Best regards.  
Tom Rohman

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**From:** Nathalia D. Artus <[Nathalia.Artus@atlanticunionbank.com](mailto:Nathalia.Artus@atlanticunionbank.com)>  
**Sent:** Thursday, February 8, 2024 4:45 PM  
**To:** Thomas P. Rohman [REDACTED]  
**Cc:** Community Impact <[CommunityImpact@atlanticunionbank.com](mailto:CommunityImpact@atlanticunionbank.com)>  
**Subject:** Feed More: the gift of 1 million meals!

Hello Mr. Rohman,

I would like to reach out to you today with great news. Feed More has been an Atlantic Union Bank partner for many years – both in the community development space and with banking relationships. Most recently, we have collaborated in the financing of their [expansion at Villa Park](#), we have representation on their board with Clare Miller and yourself as Board Chair, and 121 hours of volunteer service just in 2023.

Doug has informed me he has already sent you an update, but I wanted to reach out as well if you allow space for sharing the enthusiasm about this contribution. As we continue to evolve in our relationship, we would like to share some big news with you (to keep in a small group as big announcement will come soon!): **we will fund One Million Meals with Feed More with a gift of \$250,000!** Each \$1 provides 4 meals! The big gift will be invested over 3 years. **We will also commit to provide 250 volunteer hours each year for the next 3 years, and we will also fund a summer intern through our Future Community Impact Makers Grant Program (that is \$4,000 per intern) for the next 3 years.** Lastly, we will have our logo on one of their delivery vehicles and naming rights to a building location to be determined. We are so excited to partner with this great organization. Please know that we will make a big splash about this soon – we will reach back out to you with more information.



I know how you and your family are passionate about this organization and their critical work, ensuring our communities have access to nourishment and hope. Thank you for the work you do leading them.

Thank you,

**Nathalia Daguano Artus (She/Her)**

SVP, Director of Community Development and Reinvestment



Richmond, VA 23060

**Feel free to reach out to my team:**

Community Impact Team



## Atlantic Union Bank Complaint Form

### Bank Information

Date: 1/29/2024

Banking Center/Department Name: Call Center/Customer Care

Identifier: 2024050

Submitted Via: Secured Messaging

### Type of Issue/Complaint

Issue: Branch Closure

Date Received: 1/29/2024

### Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination: No

Does Issue allege Unfair, Deceptive Act or Practice: No

Product/Service Issue: ATM Fees

### Description of Issue

Customer dissatisfied with ATM fees that are being charged. There is no longer a branch near work, and they disagree with being charged fees when using another ATM.

### Additional Comments

Apologized and discussed other options.

The screenshot displays the Atlantic Union Bank Case Management System interface. At the top, the bank's logo and navigation tabs for 'DASHBOARD' and 'CUSTOMERS' are visible. The main section is titled 'Case [REDACTED]' and includes tabs for 'Summary', 'Case History', and 'Related Actions'. A progress bar at the top of the case details shows the stages: 'Submitted', 'Research & Investigation', and 'Closed - Resolved'. The 'Complaint' tab is active, showing details for a complaint related to 'ATM', 'Branch Closure', and 'Fees'. The 'Customer Details' section on the left lists contact information for the customer. The 'Deadline' section indicates the case was due on [REDACTED]. The 'Documents' section shows that no documents have been added. The main content area contains a 'Customer Complaint' section with a detailed description of the issue, followed by an 'Initial Resolution with the Customer' section and a 'Resolution' section. The 'Resolution' section describes the branch manager's response and the customer's satisfaction. On the right side, there are sections for 'Owner' and 'Collaborators', both of which are currently empty.

**Case [REDACTED]**

Summary Case History Related Actions

**Customer Details**

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

**Deadline**

This case was due on [REDACTED]

**Documents**

No documents have been added

Submitted Research & Investigation Closed - Resolved

**Complaint** ATM Branch Closure Fees

**Customer Complaint**

customer messaged in the following "I will be closing my accounts at the [REDACTED] location. I've been with that branch when it was [REDACTED] federal 20 years ago and now being charged enormous fees for banking and using other atm's because there are few branch locations. You don't care about customers like it was, just profits"

I responded that I would submit the customers concern to our corporate office for review.

**Initial Resolution with the Customer**

told the customer I would submit his concern for review

**Resolution**

Branch manager spoke with Mr. [REDACTED]. He was upset that we closed our [REDACTED] branch and so when he is working in the lynchburg area he has no way to access his funds without using an ATM. I told him that a good way around is going to Sheets. They do not charge for using the ATM. He appreciated the call and I told him that going forward if had a fee he was upset about or concerns about to call me directly and we would take a look at it together. He likes banking with AUB and does not want to close his accounts out.

**Owner**

[REDACTED]

**Collaborators**

[REDACTED]



**Atlantic Union Bank Complaint Form**

**Bank Information**

Date:	1/08/2024
Banking Center/Department Name:	Enterprise Experience/Enterprise Services
Identifier:	2024007
Submitted Via:	Regulator: SCC

**Type of Issue/Complaint**

Issue:	Discrimination
Date Received:	1/08/2024

**Issue Comments**

Entity sending issue:	Client
Does Issue allege Discrimination:	No
Does Issue allege Unfair, Deceptive Act or Practice:	Yes
Product/Service Issue:	Discrimination

**Description of Issue**

Customer alleges discrimination in the branch. SCC claims are unclear.

**Additional Comments**

Investigation determined no discrimination.



E. J. FACE, JR.  
COMMISSIONER OF  
FINANCIAL INSTITUTIONS



1300 EAST MAIN STREET  
SUITE EIGHT HUNDRED  
P.O. BOX 640  
RICHMOND, VIRGINIA 23218-0640  
(804) 371-9657  
FAX (804) 371-9416  
[scc.virginia.gov](http://scc.virginia.gov)

STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS

January 8, 2024

Atlantic Union Bank  
Clinton Kelly, Chief Compliance Officer  
4300 Cox Road  
Richmond, VA 23060

RE: [REDACTED] - Complaint No. [REDACTED]

Dear Mr. Kelly:

We are in receipt of correspondence from [REDACTED] who is filing a complaint against Atlantic Union Bank. A copy of the complaint is enclosed for your review.

Please look into this complaint and respond to [REDACTED] with a copy to my attention on this matter. I would appreciate it if you would respond to the Bureau of Financial Institutions and consumer by February 8, 2024. When responding, make reference to Complaint No. [REDACTED]. You may submit to [REDACTED] or by mail to [REDACTED] Richmond, VA 23218 or by fax to [REDACTED]. If you need to contact me, I can be reached directly at [REDACTED] or my email address.

Your cooperation is appreciated.

Sincerely,

[REDACTED]



[REDACTED]  
[REDACTED]  
[REDACTED]  
Atlantic Union Bk

Debit card H.  
[REDACTED]

MR B.

Can't find the original cert. filed [REDACTED]

I'll be sending complaints against

[REDACTED] took 7 weeks 2022-23 to get new debit card

1st Citizens Bk 2022. Called me a "kike"

Trust Bk. Stole money  
Closed acct 11/27 without my  
OK. Left me with no \$

to come.

RDYB77





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## Office of the President

January 29, 2024



Via the SCC

Ref Complaint ID: [REDACTED]

Dear [REDACTED],

Atlantic Union Bank received the complaint you filed with the Virginia State Corporation Commission (SCC) on January 8, 2024. We appreciate the opportunity to address your concerns.

According to our records, Atlantic Union Bank exited the relationship due to the inappropriate way you interacted with and treated our teammates, which impaired our ability to continue to do business with you. I have included the previous response for reference.

In response to the claim of discrimination, Atlantic Bank firmly denies that allegation. We have found no grounds, nor has the complainant offered any evidence, to support such a claim.

At this time, we do not have enough information or clear understanding of any additional concerns related to Atlantic Union Bank to address the claim.

Sincerely,



Sr. Customer Advocate  
Office of the President  
Atlantic Union Bank



**Written Comments 2023**



**Atlantic Union Bank Complaint Form**

**Bank Information**

Date:	12/07/2023
Banking Center/Department Name:	Enterprise Experience/Enterprise Services
Identifier:	2023001
Submitted Via:	Letter sent to Executive

**Type of Issue/Complaint**

Issue:	Misappropriation of funds
Date Received:	12/07/2023

**Issue Comments**

Entity sending issue:	Client
Does Issue allege Discrimination:	No
Does Issue allege Unfair, Deceptive Act or Practice:	Yes
Product/Service Issue:	Wire transfer

**Description of Issue**

Customer alleges that bank stole funds, violated their civil rights and several consumer protection laws. They state that they closed on real estate and had funds wired into a business account. Shortly after, customer states that business account showed a zero balance.

**Additional Comments**

Investigation determined no error. Atlantic Union Bank was required to return funds, and customer was advised that they would need to reach out to the depositing bank for additional information.



December 7, 2023

(Sent via Email, Fax, Regular US Mail and Certified US Mail)

Consumer Banking Group Executive  
Atlantic Union Bank  
Consumer Banking Group Executive  
1051 East Cary Street  
Suite 1200  
Richmond, Virginia 23219

RE: Demand Letter

Negligence, Defamation of Character, and Violation of Civil Rights

Dear [REDACTED]:

I am sending this Demand Letter to you for your information and edification. My name is [REDACTED] and I have opened both a business and personal account with Atlantic Union Bank in the Arlington Office. Below I will provide a timeline for you as well as my grievances and my solution for such grievances.

#### Timeline

- On May 9, 2023, [REDACTED] was established as a legal and bonified LLC in The District of Columbia with The District Department of Licensing and Consumer Protection.
- On May 9, 2023, [REDACTED] Obtained a Legal EIN form the IRS.
- On or about May 8, 2023, I spoke to, and met with, [REDACTED] the Branch Manager of Atlantic Union Bank in Arlington, Virginia. When I met with [REDACTED], I explained to her that [REDACTED] LLC owned a property in Midland, Texas and the property was being sold. I explained to [REDACTED] that [REDACTED] would be interested in opening a business account with Atlantic Union so the proceeds from the sale of the property could be used to fund that account. [REDACTED] explained to me that she could prepare the paperwork for the business account. However, she stated that her manager had to approve of the account being opened.
- On May 16, 2023, I received an email from Atlantic Union Bank with a welcome letter. The letter was welcoming [REDACTED] as a customer and information for the LLC was provided.



- On May 26, the closing of the property owned by [REDACTED] was settled in Midland, Texas by [REDACTED]. Shortly after the closing, funds were wired into the business account of [REDACTED].
- On May 31, 2023, the Business Account of [REDACTED] was at a balance of zero. Prior to the morning of May 31, 2023, the account balance for [REDACTED] LLC was at approximately \$83,000.00.

### Grievances

Mr. [REDACTED] I have prepared this correspondence for you because your contact information is the only one that I have been able to receive from Atlantic Union Bank. When I called customer service, and I asked to be connected to the Corporate Office of Atlantic Union Bank, I was told that my message will be sent along. It has been three days later since I have been calling Atlantic Union, [REDACTED] her Branch Manager, Atlantic Union as well as customer service and no one has returned my call.

Mr. [REDACTED], at this point, I feel that Atlantic Union has left me no choice but to pursue my remedies that I feel are owed to me by Atlantic Union Bank in the Court of Law. It is my conclusion that Atlantic Union Bank has stolen the funds that rightfully belong to [REDACTED] LLC and have not had the decency to communicate with the account holder or the company about any concerns or any activity that has warranted Atlantic Union to steal the funds from [REDACTED] LLC Business Account.

At this time, I feel that Atlantic Union has engaged in theft by taking, misappropriation of funds, violation of several consumer protection laws that must be addressed and resolved. Additionally, as a black man, I feel that Atlantic Union Bank has violated my Civil Rights and I intend to pursue all remedies available to me against Atlantic Union.

Should you wish to communicate with me directly, you may do so by calling me at [REDACTED] or via email at [REDACTED]. Otherwise, please be advised that on Monday, December 18, 2023, I will be filing a Civil Complaint in The District Court against Atlantic Union Bank. I will also be seeking the counsel of a Civil Rights attorney regarding this matter.



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## Office of the President

January 4, 2024

[REDACTED]  
[REDACTED]  
[REDACTED]

Account: [REDACTED]

Dear Mr. [REDACTED]

I am responding to your December 2023 complaint submitted to our executive team regarding the availability of funds. Thank you for allowing us to respond to this.

On June 8, 2023, our fraud team communicated with you via phone and email to summarize that we were required to send the funds in question back to Wells Fargo. We advised in that communication that the outcome of those funds is something that Wells Fargo, the title company, and yourself would have to resolve.

From the perspective of Atlantic Union Bank, we consider this matter to be closed.

Sincerely,

[REDACTED]

Sr. Customer Advocate  
Office of the President  
Atlantic Union Bank



## Atlantic Union Bank Complaint Form

### Bank Information

Date: 3/27/2023

Banking Center/Department Name: Call Center/Customer Care Center

Identifier: 2023015

Submitted Via: Secured Messaging

### Type of Issue/Complaint

Issue: Branch closure

Date Received: 3/27/2023

### Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination: No

Does Issue allege Unfair, Deceptive Act or Practice: No

Product/Service Issue: Branch closure

### Description of Issue

Customer dissatisfied with closure of branch. They mention that the branch location that they visited was short staffed. They encountered a lengthy wait time for drive thru service.

### Additional Comments

Apologized for inconvenience.

DASHBOARD CUSTOMERS

### Case [REDACTED]

Summary Case History Related Actions

Customer Details

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Deadline

This case was due on [REDACTED]

Documents

No documents have been added

Submitted

Closed - Acknowledged

Complaint Branch Closure Drive-Thru Wait Times

#### Customer Complaint

Customer sent Secure Message via her consumer oib profile "I am very disappointed with The closing of branches in the Richmond area. The branch I finally was able to find was understaffed and I had to wait 15 minutes in the drive thru with only 2 cars ahead of me. Your cost cutting will probably cost you business"

#### Initial Response to the Customer

Response sent back to the customer - Thank you for your message. I apologize for your recent experience at one of your local branches. Your message has been forwarded to the appropriate department for review.

In the meantime if you have any questions or need additional assistance, feel free to contact us either by using our LIVE Chat feature or call the Customer Care Center at 1-800-990-4828. We are open Monday-Friday 7am-8pm and Saturday 7am-5pm EST.



**Atlantic Union Bank Complaint Form**

**Bank Information**

Date:	1/17/2023
Banking Center/Department Name:	Retail Admin – Northern/Consumer Banking
Identifier:	2023005
Submitted Via:	In person

**Type of Issue/Complaint**

Issue:	Branch closure
Date Received:	1/17/2023

**Issue Comments**

Entity sending issue:	Client
Does Issue allege Discrimination:	No
Does Issue allege Unfair, Deceptive Act or Practice:	No
Product/Service Issue:	Branch closure

**Description of Issue**

Customer is a business owner and longtime customer. They placed a petition in their place of business and collected approximately 61 signatures from customers in the area regarding the decision to close the Thornburg Branch.

**Additional Comments**

Customer was provided with the name of banker to discuss their individual banking needs.



## Petition to stop Atlantic Union Bank from closing in Thornburg

The residents who rely on the accessibility of the only local bank in the Thornburg area, are petitioning to stop and reconsider the closing of the Atlantic Union Bank at 5510 Morris Rd, Spotsylvania, VA 22551. As a key business in the local economy, the residents and local businesses rely heavily on the access of banking services provided by Atlantic Union Bank. Most residents do not require travel to other counties due to the accessibility of resources in the area. However, closing the bank would deny residents a banking institution, force residents to either close the account in pursuit of more traditional, non-banking financial practices, or require residents to travel further for banking allowing for other financial institutions to become available instead of the local bank we've come to trust for generations.

Printed Name	Signature	Address	Date



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## Office of the President

[REDACTED]

February 1, 2023

Dear [REDACTED],

First and foremost, on behalf of Atlantic Union Bank, thank you for your 50-year patronage of our organization, dating back to 1973. It has been our privilege to serve as your financial institution and to earn your trust over such a remarkable tenure.

Secondly, we appreciate the feedback and concern regarding the upcoming closure of our Thornburg Branch. The signatures you collected at your place of business were shared with multiple teammates within our leadership team. As mentioned in our original communication, the decision to close any branch is a difficult one, and we are aware of the impacts to our customers and community.

We understand the closure of the Thornburg Branch impacts you and would love the opportunity to sit down and review your personal and business needs. In that discussion, we can share the many tools and new ways to make banking with us easier, as well as get to know the teammates of our Cosner's Corner location. We take pride in a balance of services to provide a multitude of options for our customers to bank in ways that fit their lifestyle. At your convenience, [REDACTED], whom I believe you know, would be eager to continue this conversation and can be reached at [REDACTED].

Again, thank you for taking the time to share your thoughts and we are very grateful for your business.

Sincerely,

[REDACTED]

[REDACTED]

SVP, Head of Office of the President  
Atlantic Union Bank



**2023 Future Impact Makers Grant  
Survey Comments**

"The process was very efficient. I have not suggestions for improvement."

"The grant program was a God-send! It allowed the bulk of the expenses to be covered..."

"HFF is incredibly grateful to have been given the opportunity to partner with Atlantic Union Bank in a way that expanded our operational capacity. The grant application process was thoughtful and streamlined and without unnecessary barriers. This was a high-impact experience for both HFF and the intern we hosted."