

Loyalty 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	<p>\$0 or \$10; Waive the \$10 monthly maintenance fee by</p> <ul style="list-style-type: none"> Receiving at least one qualified monthly direct deposit* into this account, OR Maintaining a \$2,500 minimum daily account balance, OR Maintaining a minimum daily balance of \$10,000 in combined balances in personal deposit, installment loan and line of credit accounts. Business accounts are excluded. <p><i>*A qualified direct deposit is an electronic deposit of regular monthly income, such as your salary, pension or Social Security benefits, which are made by your employer or other payer into this account.</i></p>		
Interest Rate (Rate) & Annual Percentage Yield (APY)	If your daily balance is in one of the tier ranges indicated below, the interest rate paid on the entire balance in your account will be the Rate and APY shown for that balance range:		
	Daily Balance Range	Rate	APY
	\$0.00 - \$2,499.99	0.01%	0.01%
	\$2,500.00 - \$9,999.99	0.02%	0.02%
	\$10,000.00 or more	0.03%	0.03%
	The APYs and Rates are accurate as of 12/16/2025.		
Additional Rate Information	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. Interest begins to accrue on the business day you make a deposit.		
Additional Account Features	<ul style="list-style-type: none"> 5 free transactions at non-Atlantic Union Bank (AUB) ATMs per statement cycle, including rebates of surcharges by other financial institutions¹ First order of Exclusive checks at no charge or \$10 off your first order of other styles when ordered through AUB Service charges waived for the first statement cycle after account opening Contactless Visa® Debit Card protected by Visa's Zero Liability² 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 service³ 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 AUB account⁴ No transaction limitations No fee to close the account <p><i>¹After the first 5 free transactions per statement cycle, additional transactions are subject to AUB's Non-Atlantic Union Bank ATM fee (refer to Fee Schedule); a surcharge fee may also be assessed by the ATM owner.</i></p> <p><i>²Visa'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.</i></p> <p><i>³By 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.</i></p> <p><i>⁴This 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.</i></p>		



Online and Mobile
Banking⁵

- 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 family⁶
- SavvyMoney: Stay on top of your credit
- Financial Tools: Money management tool to help you track your spending habits

⁵Online Banking enrollment and acceptance of our Online Banking Agreement & Electronic Consent required to access these services.

⁶You 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.

Overdraft Services

For more information, please talk to a Banker or visit AtlanticUnionBank.com/PersonalOverdraftServices.

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 prices are subject to change. Product, services and prices may vary by market. Other products and services described in this Guide may be subject to separate terms and conditions. Credit products are subject to credit approval.