

Deposit Account Fee Schedule

Effective as of October 6, 2025



The information below provides service charges associated with our deposit accounts. Unless otherwise noted, they are applicable to both consumer and business deposit accounts.

Additional resources are available at:

- [AtlanticUnionBank.com/HowYourAccountWorks](https://atlanticunionbank.com/HowYourAccountWorks) (for consumers),
- [AtlanticUnionBank.com/HowYourBusinessAccountWorks](https://atlanticunionbank.com/HowYourBusinessAccountWorks) (for businesses), and
- [AtlanticUnionBank.com/Disclosures](https://atlanticunionbank.com/Disclosures).

Electronic & Digital Banking Services

Debit Card Services	Atlantic Union Bank ATM	When using an ATM owned by Atlantic Union Bank	No fee
	Non-Atlantic Union Bank ATM	When using an ATM not owned by Atlantic Union Bank. <i>Additional fees may be assessed by the ATM owner.</i>	\$3.00 per transaction
	International Purchase	For POS or ATM transactions that occur outside of the U.S.	3.00% of the transaction amount
	Card Replacement	To replace your Debit Card	\$5.00 per request
	Expedited Card Delivery	Rush delivery of your Debit Card	\$30.00 per request
Wire Transfers <i>Applies to requests made in-branch</i>	Incoming	A transfer of funds into your account from a sender within the U.S. (domestic) or abroad (international)	\$15.00 each
	Outgoing Domestic	A transfer of funds out of your account to a recipient within the U.S.	\$30.00 each
	Outgoing International (in USD)	A transfer of funds out of your account sent in U.S. dollars (USD) to a recipient outside of the U.S. <i>Additional remittance transfer fees may apply.</i>	\$50.00 each
	Outgoing International (in FX)	A transfer of funds out of your account converted to foreign currency (FX) to a recipient outside of the U.S. <i>Additional remittance transfer fees may apply.</i>	\$55.00 each

Overdraft & Non-Sufficient Funds (NSF) Fees

Overdraft Fees and NSF Fees	<i>Refer to the Section "Understanding Overdrafts and Overdraft Services" in our Consumer Deposit Account Agreement or our Business Deposit Account Agreement for information on the transaction types to which Overdraft and NSF fees may apply.</i>			
	Daily Limit	Maximum number of combined Overdraft Fees and NSF Fees assessed per account	4 per business day	
	Overdraft Threshold	We do not charge Overdraft Fees or NSF Fees for items \$5 or less, or for items that cause the current balance to be overdrawn by \$5 or less.		
	Overdraft Fee	Charged when an item ¹ is paid by us and you do not have enough money in your account to cover it:	For consumer accounts	\$35.00 per item
			For business accounts	\$38.00 per item
NSF Fee	<i>This fee applies to business accounts only.</i> Charged each time a transaction or item ¹ is presented and returned unpaid. You may be charged more than one NSF Fee if a merchant submits the same unpaid item multiple times for payment after it has been rejected or returned. If the represented item is paid by us and you do not have enough money in your account to cover it, you may be charged an Overdraft Fee.		\$38.00 per item	

Individual Retirement Account (IRA) External Transfers

For Consumers Only	External Transfer	To transfer your Atlantic Union Bank IRA to another financial institution	\$25.00 one-time
--------------------	-------------------	---	------------------

¹An item is any transaction that, if paid, would create a debit or credit to the account including, for example, a check, debit, or deposit.

Miscellaneous Service Fees									
Cashier's Check	Customer Initiated	For purchase by an Atlantic Union Bank customer	\$10.00 each						
	Non-Customer Initiated	Applies when an on-us check is converted to a cashier's check for a customer who does not have an account with Atlantic Union Bank	\$15.00 each						
	Lost Cashier's Check	Assessed when a cashier's check is lost	\$40.00 each						
Coin & Currency Processing <i>Applies to non-analyzed business accounts</i>	Currency & Rolled Coin Deposited	Applicable to service provided in an Atlantic Union Bank Branch	No fee						
	Currency Purchased	Applicable to service provided in an Atlantic Union Bank Branch	\$0.35 per strap						
	Rolled Coin Purchased	Applicable to service provided in an Atlantic Union Bank Branch	\$0.10 per roll						
Other Misc Fees	Charge-Off of Account	Assessed when your account is charged off because it has been overdrawn for a continuous 60-calendar day period	\$35.00 one-time						
	Check Cashing Services – Non-Customer	Applies when a non-Atlantic Union Bank customer is cashing an Atlantic Union Bank check greater than \$100	\$10.00 each						
	Checking Supplies	Checks, deposit slips or other banking supplies ordered for your account	Ask us for pricing						
	Garnishment / Levy / Lien	Processing of any garnishment, tax levy or other court administrative order, whether or not the funds are actually paid as allowed by state law	\$125.00 per request						
	Night Deposit Bag	Purchase of a locked bank bag	\$50.00 each						
		Purchase of a zippered bank bag	\$10.00 each						
	Returned Item <i>(cashed or deposited)</i>	<i>This fee applies to business accounts only.</i> Applies to a cashed or deposited item that is returned unpaid for any reason	\$12.00 per item						
Stop Payment Order	For a check, preauthorized (recurring) ACH debit, or electronic funds transfer	\$35.00 each							
International Services*	Collections & Drafts	Collection of funds for an item drawn on a foreign bank (non-U.S.) for deposit into your AUB account; or purchase a bank draft in a foreign currency. \$300 USD minimum amount per collection item. No minimum for Canadian items.	\$50.00 per item						
	Foreign Currency Exchange <i>Exchange rates will apply.</i>	For orders / exchanges less than \$500	\$35.00 per order						
		For orders / exchanges \$500 or more	\$20.00 per order						
		Rush Order Fee	\$20.00 per order						
<i>*International services available only to Atlantic Union Bank checking, savings and / or money market account holders. Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on AUB are added.</i>									
Safe Deposit Box Services	Annual Rental Fees	Boxes of various sizes can be rented at select branches; availability varies by branch.							
		2" x 5"	\$40.00	5" x 10"	\$85.00	10" x 10"	\$125.00	11" x 20"	\$140.00
		3" x 5"	\$50.00	6" x 10"	\$90.00	10" x 15"	\$130.00	Locker	\$150.00
		5" x 5"	\$65.00	7" x 10"	\$95.00	10" x 16"	\$130.00	15" x 31"	\$350.00
		3" x 10"	\$75.00						
Drilling Fee	Applies when a safe deposit box must be drilled open to access contents				\$300.00				
Lost Key Replacement	Applies when a key to a safe deposit box must be replaced				\$25.00 each				

All prices are subject to change. **Note for Business Clients:** This Fee Schedule does not contain all fees associated with all Treasury Management products and services, which are provided in a consultation with an Atlantic Union Bank Treasury Management Officer. Please contact your local branch or Relationship Manager to schedule a consultation.