

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	\$25,000 in new money not currently on deposit at Atlantic Union Bank		
Monthly Maintenance Fee	\$0 or \$12; Waive the \$12 monthly maintenance fee by maintaining a \$2,500 minimum daily account balance		
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 - \$24,999.99	2.23%	2.25%
	\$25,000.00 - \$99,999.99	2.23%	2.25%
	\$100,000.00 - \$249,999.99	2.23%	2.25%
	\$250,000.00 - \$499,999.99	2.23%	2.25%
	\$500,000.00 or more	2.23%	2.25%
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">• Service charges waived for the first statement cycle after account opening• Contactless Visa® Debit Card protected by Visa’s Zero Liability¹• 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>		

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, services and interest rates may vary by location.