



## Consumer Checking \$400 Bonus Offer Terms & Conditions

**Eligibility.** Offer is available only to individuals who receive direct communication with the qualifying Promo Code from Atlantic Union Bank (AUB). Receiving this disclosure on its own does not entitle a customer to the offer. All eligible account owners and co-owners must be at least 18 years old and have not owned or co-owned an AUB personal checking in the last 12 months. Requires a valid U.S Taxpayer Identification Number (Form W-9 for U.S. persons including a resident alien). Bonus offer cannot be paid to non-resident aliens signing IRS Form W-8. *Business, fiduciary, estate and trust accounts are not eligible for this offer.* Offer is non-transferable.

### **Required activities to qualify for the \$400 Bonus.**

- 1. Open a Checking Account.** Open your first new eligible AUB checking account between February 10, 2026 and March 31, 2026 (the "Offer Period") using the **Promo Code 4004U**. *Eligible checking products include: PRISM Checking, Free Checking, Loyalty Checking\*, Preferred Checking\*, and ThankU Checking\*. A \$25 minimum opening deposit is required.*

**AND**

- 2. Set up Direct Deposit.** Set up and receive qualifying direct deposits totaling \$2,000 or more in your new eligible checking account within 90 calendar days of account opening. 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. Non-qualifying deposits such as wire transfers, person-to-person transfers, online and mobile deposits and bank transfers between your AUB accounts or accounts you have at other financial institutions or brokerages do not qualify.

**Account Opening Instructions.** Accounts can be opened online through the promotion webpage or at an AUB branch. Enrollment in the promotion is required at account opening using the Promo Code provided to you (see above). If you open your account at a branch, provide the Promo Code to the banker at account opening. If you open your account online, click Apply Now on the promotion webpage to have the Promo Code automatically applied during account opening. Accounts opened without the Promo Code applied will not be eligible to participate in the promotion.

**Bonus Payment.** Your Bonus will be deposited into your new AUB checking account within 30 calendar days after all requirements are met. Your account must be open and in good standing up to the date the bonus is deposited. If you open more than one AUB checking account during the Offer Period, your bonus will be deposited into the first checking account opened. This offer cannot be combined with any other offer and is limited to one bonus per new customer and new account.

**Bonus Forfeiture.** Bonus forfeiture will occur if: (1) the new checking account is changed to an account type not included in this customer offer (2) the new checking account has a negative balance or is restricted at the time AUB verifies the qualification requirements have been met or (3) the new checking account is closed at the time of payout. An account is considered restricted if it has a temporary or permanent block that prevents credits from posting to the account. AUB verification will occur one time after the qualification requirements are initially met. AUB reserves the right in its sole discretion to disqualify any account if we suspect accounts are being opened for the purpose of exploiting this promotional offer.

**Important Tax Information.** The Bonus will be reported to the IRS as interest earned on IRS Form 1099-INT in the year received as required and recipient is responsible for any applicable taxes.

**Atlantic Union Bank reserves the right to revoke, restrict, or change this offer at any time.** All accounts subject to applicable terms, fees, programs, products, and services which are subject to change. Accounts subject to approval and must be funded with money not currently on deposit with AUB. Participation and enrollment in a promotional offer does not guarantee eligibility or fulfillment of the promotional offer.

**\*Interest Rate.** Loyalty Checking, Preferred Checking and ThankU Checking are interest-bearing accounts. The annual percentage yield (APY) for Loyalty Checking and for ThankU Checking for balances \$0.00-\$2,499.99 is 0.01%; \$2,500.00-\$9,999.99, 0.02%; \$10,000.00 or more, 0.03%. The APY for Preferred Checking for balances \$0.00-\$49,999.99 is 0.01%; \$50,000.00-\$249,999.99, 0.02%; \$250,000.00-\$499,999.99, 0.02%, \$500,000.00-\$999,999.99, 0.03%; \$1,000,000.00 or more, 0.05%. Rates are subject to change without notice and after account opening. Rates may vary by location. Fees could reduce the earnings on the account. Rates are accurate as of January 22, 2026.