

Nonprofit Money Market 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.

This account is available only to nonprofits who maintain their operating checking account with Atlantic Union Bank (AUB).

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| Minimum to Open | \$500 | | | | |
| Monthly Maintenance Fee | \$0 or \$15 ; Waive the \$15 fee by maintaining a minimum daily balance of \$2,500 in the account | | | | |
| Interest-Bearing | <p>Tiered. 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 based on the daily balance range tiers listed below. The interest rate applicable to each tier will be paid on the entire balance in your account. Interest begins to accrue on the business day you make a deposit. Ask your Banker for current rate information.</p> <table border="0"> <tr> <td>Tier 1: Below \$250,000.00</td> <td>Tier 3: \$500,000.00 - \$1,499,999.99</td> </tr> <tr> <td>Tier 2: \$250,000.00 - \$499,999.99</td> <td>Tier 4: \$1,500,000.00+</td> </tr> </table> | Tier 1: Below \$250,000.00 | Tier 3: \$500,000.00 - \$1,499,999.99 | Tier 2: \$250,000.00 - \$499,999.99 | Tier 4: \$1,500,000.00+ |
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| Fraud Prevention Services¹ | <ul style="list-style-type: none"> • Check Positive Pay • ACH Positive Pay • ACH or Check Debit Block | | | | |
| Other Available Business Services¹ | <table border="0"> <tr> <td> <ul style="list-style-type: none"> • Contactless Visa® Business Debit Card • Business Credit Card Services • Treasury Management Services, such as Remote Deposit Capture, Sweep and ACH Services </td> <td> <ul style="list-style-type: none"> • Business Online Banking with Bill Pay • Mobile Banking with Mobile Check Deposit • Merchant Services </td> </tr> </table> | <ul style="list-style-type: none"> • Contactless Visa® Business Debit Card • Business Credit Card Services • Treasury Management Services, such as Remote Deposit Capture, Sweep and ACH Services | <ul style="list-style-type: none"> • Business Online Banking with Bill Pay • Mobile Banking with Mobile Check Deposit • Merchant Services | | |
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| Additional Account Features | <ul style="list-style-type: none"> • Link to your business checking account to help prevent overdrafts • Monthly maintenance fee is waived for the first statement cycle after account opening • No transaction limitations • No fee to close the account | | | | |
| Overdraft Services | For more information, please talk to a Banker or visit AtlanticUnionBank.com/BusinessOverdraftServices . | | | | |

¹Other products and services described in this Guide may be subject to separate enrollment, terms and conditions and fees. Credit products are subject to credit approval. Product and service offerings and availability may be subject to change.