

Analyzed Business 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 Account Analysis Fee	\$27
Earnings Credit	An Earnings Credit Rate (ERC) is applied to reduce or offset the monthly account maintenance fee and other service fees. The earnings credit amount or rate applied may vary based on the account(s) average monthly collected balance. The ERC is determined at the Bank's discretion, is variable and subject to change without notice. Analysis fees are debited from the account mid-month for the previous month's activity. You can choose to receive a monthly account analysis statement that details charges for the previous month's activity, in addition to the regular monthly account statement. Account analysis statements are only available electronically via Business Online Banking.
Transaction Item Fees	\$0.22 per check / debit paid \$1.00 per credit / deposit \$0.20 per deposited item \$0.22 per automatic credit / debit (ACH)
Branch Cash Deposited	\$0.0015 per \$1.00
Additional Analyzed Fees	Additional analyzed fees may apply to your account. Some analyzed fees may be offset by the earnings credit, while others may not. Please consult your Treasury Management Officer for more information.
Fraud Prevention Services¹	<ul style="list-style-type: none"> • Check Positive Pay • ACH Positive Pay • ACH or Check Debit Block
Treasury Management Services¹	<ul style="list-style-type: none"> • ACH Services • Cash Vault • Integrated Payables • Lockbox • Remote Deposit Capture • Purchasing Card • Sweep Services • Wire Transfer Services
Other Available Business Services¹	<ul style="list-style-type: none"> • Contactless Visa® Business Debit Card • Business Credit Card Services • Merchant Services • Business Online Banking with Bill Pay • Mobile Banking with Mobile Check Deposit
Overdraft Services	For more information, please talk to your Treasury Management Officer 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.