



Personal Deposit Product Conversion
Guidebook

- Effective May 28, 2024
- Important account information and disclosures

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Additional important disclosures and information included in this Guidebook:

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Daily Cutoff Times



FACTS

WHAT DOES ATLANTIC UNION BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and income • account balances and transaction history • credit history and payment history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Atlantic Union Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Atlantic Union Bank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> • Visit us online: https://www.AtlanticUnionBank.com/privacy or • Call toll free: 1.800.990.4828 – our menu will prompt you through your choice(s) <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call toll free: 1.800.990.4828
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Who we are	
Who is providing this notice?	This notice is being provided by certain specific companies in the Atlantic Union Bank corporate group, such as banks, securities brokers-dealers, investment advisors, and mortgage companies.
What we do	
How does Atlantic Union Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Our employees are bound by our Code of Business Conduct and Ethics and policies when accessing your personal information.
How does Atlantic Union Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • apply for a loan or pay your bills • give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Our affiliates include subsidiaries of Atlantic Union Bank. Additional companies include a trust company, an insurance company, and investment advisory firms.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Nonaffiliates we can share with include government entities, credit bureaus, software developers, service providers, companies that provide marketing services on our behalf, and consulting firms.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing partners include other financial organizations such as companies that may provide financial products or services not offered by us.</i></p>

State and International Regulations: In addition to federal law, you may have other privacy protections under some state or international laws. We will comply with all applicable laws as to information about you, including medical information.

For additional privacy information, please visit: <https://www.AtlanticUnionBank.com/Privacy>

Important information for accounts converting to LOYALTY CHECKING

The table below highlights a summary of account changes that will occur as a result of your American National Bank account converting to Atlantic Union Bank. Please reference the Truth-In-Savings Disclosure to better understand your new account terms.

Service charges applicable to your Atlantic Union Bank checking account, such as monthly maintenance fees, will be temporarily waived through the July 31, 2024 statement cycle. Information about all our personal checking accounts is available at AtlanticUnionBank.com or by speaking with one of our bankers. If you feel another product better suits your banking needs, please contact us at 800.990.4828 or speak with your banker beginning Tuesday, May 28 to select a new account type.

If your current personal checking account is...	Summary of Changes
<p>Advantage Checking</p> <p>Advantage Checking w/ODE</p>	<ul style="list-style-type: none"> The balance required to avoid the monthly maintenance fee is changing from a \$1,000 minimum daily balance to a \$2,500 minimum daily balance. See <i>Minimum balance requirements</i> below for more details and ways to avoid the monthly maintenance fee. The number of ATM waivers per month when using other banks' ATMs is changing from three (3) per debit card to five (5) per account. See <i>Other features and benefits</i> below for more details. Interest rates may be lower and will be paid on a tiered structure rather than paid on all balances. See <i>Rate information</i> below for more details. Interest rates will be determined on May 28.
<p>Premier Checking</p> <p>Premier Checking ODE</p>	<ul style="list-style-type: none"> The balance required to avoid the monthly maintenance fee is changing from a \$2,500 minimum daily balance or \$25,000 combined balance to a \$2,500 minimum daily balance or \$10,000 combined balance. See <i>Minimum balance requirements</i> below for more details and ways to avoid the monthly maintenance fee. The monthly maintenance fee is changing from \$20 to \$10. See <i>Minimum balance requirements</i> for more details. Unlimited monthly ATM waivers and refunds when using other banks' ATMs will be changing to five (5) per statement cycle per account. See <i>Other features and benefits</i> below for more details. Interest rates may be lower and will be determined on May 28. The interest tier structure is changing from \$4,999.99 or less; \$5,000.00-\$24,999.99; \$25,000.00 or more to the tier structure shown below under <i>Rate information</i>.
<p>Other important changes to review</p>	<ul style="list-style-type: none"> The \$3 paper statement fee no longer applies. Check images are not included in statements but are available upon request for no additional charge. See <i>Additional feature</i> below for more details. Refer to pages 9-11 of this Guide for important information about our Personal Overdraft Services and how services will work on your account beginning Tuesday, May 28. If you rent a safe deposit box, your annual rental fee may change at the next contract renewal period. Reference the <i>Deposit Account Fee Schedule</i> for current pricing.

TRUTH-IN-SAVINGS DISCLOSURE

Rate information. Your interest rate and annual percentage yield may change.

- Tier 1** - If your daily balance is \$2,499.99 or less, the interest rate paid on the entire balance in your account will be 0.01% with an annual percentage yield of 0.01%.
- Tier 2** - If your daily balance is more than \$2,499.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be 0.02% with an annual percentage yield of 0.02%.
- Tier 3** - If your daily balance is \$10,000.00 or more, the interest rate paid on the entire balance in your account will be 0.03% with an annual percentage yield of 0.03%.

(Information continues on the next page.)

The annual percentage yield and interest rates are accurate as of March 27, 2024. You can contact us beginning Tuesday, May 28 for your account's current rate.

Frequency of rate changes. We may change the interest rate on your account at any time.

Determination of rate. At our discretion, we may change the interest rate on your account.

Limitations on rate changes. There are no maximum or minimum interest rate limits on this account.

Compounding and crediting frequency. Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest. No fee is charged to close the account.

Minimum balance requirements. You must deposit \$25 to open this account. A maintenance fee of \$10.00 will be imposed every statement cycle unless you maintain one of the following requirements:

- Receive at least one qualified monthly direct deposit into this account. 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 into this account.

OR

- Maintain a \$2,500.00 minimum daily balance in this account or a \$10,000.00 minimum daily combined balance in your personal deposit, installment loan and line of credit accounts (business accounts are excluded).

Daily balance computation method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations. No transaction limitations apply to this account.

Additional feature. Check images are not included with statements but are available upon request for no additional charge.

Additional fees. Additional fees that may be imposed in connection with this account are listed on the Deposit Account Fee Schedule.

Other features and benefits.

- 5 free non-Atlantic Union Bank ATMs per statement cycle per account, including rebates of surcharges by other banks
- Eligible for Personal Overdraft Services (review pages 9-11 of this Guide for more information)
- 0.25% discount on new personal loan when you use an automatic payment from your account¹
- Free cashier's checks
- 35% discount off your first year of LifeLock by Norton Identify Theft Protection² – learn more at AtlanticUnionBank.com/LifeLock

¹-This is not a commitment to lend or extend credit. All loans, credit and collateral are subject to approval.

²-By subscribing, you are purchasing a recurring subscription which will automatically renew. The 35% off discount price quoted is valid for the offered introductory term of one year.

Important information for accounts converting to FREE CHECKING

The table below highlights a summary of account changes that will occur as a result of your American National Bank account converting to Atlantic Union Bank. Please reference the Truth-In-Savings Disclosure to better understand your new account terms.

Service charges applicable to your Atlantic Union Bank checking account, such as monthly maintenance fees, will be temporarily waived through the July 31, 2024 statement cycle. Information about all our personal checking accounts is available at AtlanticUnionBank.com or by speaking with one of our bankers. If you feel another product better suits your banking needs, please contact us at 800.990.4828 or speak with your banker beginning Tuesday, May 28 to select a new account type.

If your current personal checking account is...	Summary of Changes
Simple Checking Simple Checking w/ODE	<ul style="list-style-type: none"> • <u>Three (3) ATM waivers per month per debit card when using other banks' ATMs will no longer be available.</u> We have other checking accounts that provide ATM waivers. Please review our Checking overview page for a full comparison of our checking accounts. If you find another product that may better suit your banking needs, please contact us on or after May 28.
Simple Checking Plus Simple Checking Plus w/ODE	<ul style="list-style-type: none"> • <u>Three (3) ATM waivers per month per debit card when using other banks' ATMs will no longer be available.</u> We have other checking accounts that provide ATM waivers. Please review our Checking overview page for a full comparison of our checking accounts. If you find another product that may better suit your banking needs, please contact us on or after May 28.
Other important changes to review	<ul style="list-style-type: none"> • The \$3 paper statement fee no longer applies. • <u>Check images are not included in statements</u> but are available upon request for no additional charge. See <i>Additional feature</i> below for more details. • Refer to pages 9-11 of this Guide for <u>important information about our Personal Overdraft Services</u> and how services will work on your account beginning Tuesday, May 28. • <u>If you rent a safe deposit box, your annual rental fee may change</u> at the next contract renewal period. Reference the <i>Deposit Account Fee Schedule</i> for current pricing.

TRUTH-IN-SAVINGS DISCLOSURE

Minimum balance requirements. You must deposit \$25.00 to open this account.

Transaction limitations. No transaction limitations apply to this account.

Additional information regarding your account. The account is not interest bearing. No interest will be paid on this account.

Effect of closing an account. No fee is charged to close the account.

Additional feature. Check images are not included with statements but are available upon request for no additional charge.

Additional fees. Additional fees that may be imposed in connection with this account are listed on the Deposit Account Fee Schedule.

Other features and benefits.

- Eligible for Overdraft Privilege Services (review pages 9-11 of this Guide for more information)
- 0.25% discount on new personal loan when you use an automatic payment from your account¹
- 35% discount off your first year of LifeLock by Norton Identify Theft Protection² – learn more at AtlanticUnionBank.com/LifeLock

1-This is not a commitment to lend or extend credit. All loans, credit and collateral are subject to approval.

2-By subscribing, you are purchasing a recurring subscription which will automatically renew. The 35% off discount price quoted is valid for the offered introductory term of one year.

Important information for accounts converting to PRISM CHECKING

The table below highlights a summary of account changes that will occur as a result of your American National Bank account converting to Atlantic Union Bank. Please reference the Truth-In-Savings Disclosure to better understand your new account terms.

Service charges applicable to your Atlantic Union Bank checking account, such as monthly maintenance fees, will be temporarily waived through the July 31, 2024 statement cycle. Information about all our personal checking accounts is available at AtlanticUnionBank.com or by speaking with one of our bankers. If you feel another product better suits your banking needs, please contact us at 800.990.4828 or speak with your banker beginning Tuesday, May 28 to select a new account type.

If your current personal checking account is...	Summary of Changes
Clear Checking	<ul style="list-style-type: none"> • The maintenance fee is not charged if an owner on the account is age 62 and older. See <i>Maintenance fee</i> below for more details. • <u>Unlimited ATM waivers per month per debit card when using other banks' ATMs will no longer be available.</u> We have other checking accounts that provide ATM waivers. Please review our Checking overview page on AtlanticUnionBank.com for a full comparison of our checking accounts. If you find another product that may better suit your banking needs, please contact us on or after May 28. • The \$2 paper statement fee no longer applies. • <u>Check images are not included in statements</u> but are available upon request for no additional charge. See <i>Additional feature</i> below for more details. • <u>If you rent a safe deposit box, your annual rental fee may change</u> at the next contract renewal period. Reference the <i>Deposit Account Fee Schedule</i> for current pricing.

TRUTH-IN-SAVINGS DISCLOSURE

Account eligibility requirements. To open an account, at least one owner on the account must be 18 or older. Joint owners must be 13 or older.

Minimum balance requirements. You must deposit \$25.00 to open this account.

Maintenance fee. A maintenance fee of \$5.00 will be imposed every statement cycle. The maintenance fee is not charged if an owner on the account is age 13 through 24 or age 62 and older.

Additional information regarding your account. The account is not interest bearing. No interest will be paid on this account.

Overdraft Fees. This account is not charged overdraft fees.

Overdraft Services.

Overdraft Service	Available on this account
Standard Overdraft Privilege	No
Opt-in Overdraft Privilege	No
Overdraft Account Transfer	Yes, optional service; separate enrollment required
Overdraft Line of Credit	Yes, optional service; additional application required and subject to credit approval

Please review the "Understanding Overdrafts and Overdraft Services" section of our Consumer Deposit Account Agreement for detailed information on paying items or transactions which may overdraft your account and our Overdraft Services.

(Information continues on the next page.)

Transaction limitations. No transaction limitations apply to this account.

Effect of closing an account. No fee is charged to close the account.

Cashier's Check fee. The fee is \$5.00 to purchase a Cashier's Check.

Additional feature. Check images are not included with statements but are available upon request for no additional charge.

Additional fees. Additional fees that may be imposed in connection with this account are listed on the Deposit Account Fee Schedule.

Other benefits.

- 0.25% discount on new personal loan when you use an automatic payment from your account¹
- 35% discount off your first year of LifeLock by Norton Identify Theft Protection² – learn more at AtlanticUnionBank.com/LifeLock
- Qualifies for PRISM Savings account with no monthly maintenance fee when account owner has PRISM Checking³

1-This is not a commitment to lend or extend credit. All loans, credit and collateral are subject to approval.

2-By subscribing, you are purchasing a recurring subscription which will automatically renew. The 35% off discount price quoted is valid for the offered introductory term of one year.

3-To qualify for a PRISM Savings account, at least one owner of the PRISM Savings account must also own a PRISM Checking account.

Important information for accounts converting to SOLUTIONS CHECKING

The table below highlights a summary of account changes that will occur as a result of your American National Bank account converting to Atlantic Union Bank. Please reference the Truth-In-Savings Disclosure to better understand your new account terms.

Service charges applicable to your Atlantic Union Bank checking account, such as monthly maintenance fees, will be temporarily waived through the July 31, 2024 statement cycle. Information about all our personal checking accounts is available at AtlanticUnionBank.com or by speaking with one of our bankers. If you feel another product better suits your banking needs, please contact us at 800.990.4828 or speak with your banker beginning Tuesday, May 28 to select a new account type.

If your current personal checking account is...	Summary of Changes
ANB@Work ANB@Work w/ODE	<ul style="list-style-type: none"> • No fee from us for using another bank's ATM, plus we'll rebate two surcharges by other banks per statement cycle. See <i>Other features and benefits</i> below for more details. • The \$2 paper statement fee no longer applies. • <u>Check images are not included in statements</u> but are available upon request for no additional charge. See <i>Additional feature</i> below for more details. • Refer to pages 9-11 of this Guide for <u>important information about our Personal Overdraft Services</u> and how services will work on your account beginning Tuesday, May 28. • <u>If you rent a safe deposit box, your annual rental fee may change</u> at the next contract renewal period. Reference the <i>Deposit Account Fee Schedule</i> for current pricing.

TRUTH-IN-SAVINGS DISCLOSURE

Account eligibility requirements. This account is subject to a secondary review which may be completed after initial account opening. You will be contacted if your account application is denied based on the results of the secondary review.

You must be employed by or affiliated with a company or organization currently enrolled in the Atlantic Union Bank Solutions Banking program to be eligible for this account type.

Minimum balance requirements. You must deposit \$25.00 to open this account.

Additional information regarding your account. The account is not interest bearing. No interest will be paid on this account.

Effect of closing an account. No fee is charged to close the account.

Transaction limitations. No transaction limitations apply to this account.

Additional feature. Check images are not included with statements but are available upon request for no additional charge.

Additional fees. Additional fees that may be imposed in connection with this account are listed on the Deposit Account Fee Schedule.

- Eligible for Overdraft Privilege Services (review pages 9-11 of this Guide for more information)
- No fee from us for using another bank's ATM, plus we'll rebate two surcharges by other banks per statement cycle
- Free cashier's checks
- 0.25% discount on new personal loan when you use an automatic payment from your account¹
- 35% discount off your first year of LifeLock by Norton Identify Theft Protection² – learn more at AtlanticUnionBank.com/LifeLock

¹-This is not a commitment to lend or extend credit. All loans, credit and collateral are subject to approval.

²-By subscribing, you are purchasing a recurring subscription which will automatically renew. The 35% off discount price quoted is valid for the offered introductory term of one year.

Important information for account eligible for PERSONAL OVERDRAFT SERVICES & FEES

Below we explain each of our four Overdraft Services to help you better understand services that come standard with your eligible Atlantic Union Bank checking account as well as other optional services available to you beginning Tuesday, May 28. The selections you make will let us know what you would like us to do when there is not enough money in your account to cover a transaction. Please note that most of these services have costs and fees associated with them. Once enrolled in a service, you can opt in to or out of the service at any time.



We encourage you to watch our Overdraft Services video – scan the QR code or visit AtlanticUnionBank.com/PersonalOverdraftServices.

Overdraft Fees

Summary of Changes	
Overdraft Fee	The fee that is charged when an item ¹ is paid by us and you do not have enough money in your account to cover it is changing from \$36 to \$38 .
Daily Limit	The maximum number of Overdraft Fees assessed per account per business day is changing from 6 to 4.
Overdraft Threshold	The dollar amount threshold for when Overdraft Fees are not charged is changing from: <ul style="list-style-type: none"> • For items \$10 or less to \$5 or less, or • For items that cause the current balance to be overdrawn by \$10 or less to \$5 or less

Standard Overdraft Privilege

If your personal checking account is <u>currently</u> enrolled in Overdraft Express (ODE):	If your personal checking account is <u>not currently</u> enrolled in Overdraft Express (ODE):
We will continue to pay overdrafts created by transactions (items), at our discretion** and for a fee, up to \$500 in total (including fees). Beginning on July 10, 2024, your personal checking account* may become eligible for our Standard Overdraft Privilege service.	Your personal checking account* may become eligible for our Standard Overdraft Privilege beginning on July 10, 2024.

How does Standard Overdraft Privilege work?

This service comes standard with most checking accounts*. We will consider paying an item, at our discretion** and for a fee, when your account balance at the time of settlement is not enough to cover the item. If we do not pay the item, we will return it unpaid and charge no fee. However, the merchant may charge you a return fee. The Bank does not guarantee an item presented for more than the current balance in your account will be paid.

It is important to understand that this service provides a dynamic overdraft limit. This means your Standard Overdraft Privilege limit can change daily based on several account behaviors, such as deposit activity, account tenure and absence of any legal and administrative order or levy. We pay items up to that limit at our discretion* and for a fee. In other words, it is not a static limit, which remains the same every day as Overdraft Express (ODE) provides.

(Information continues on the next page.)

With Standard Overdraft Privilege:

We **may** authorize and pay overdrafts for the following types of transactions:

- Checks
- Automatic bill payments (ACH)
- Recurring debit card transactions
- Other transactions made using your checking account number

We **will not** authorize and pay overdrafts for the following types of transactions:

- One-time debit card transactions
- ATM transactions

(For information regarding authorization or payment of overdrafts for these transaction types, see the *Opt-In Overdraft Privilege* section below.)

How much does it cost?

- \$38 Overdraft Fee for each paid item¹.
- Maximum of 4 Overdraft Fees per account per business day.
- You are expected to repay a negative balance in your account right away.

When is an Overdraft Fee not charged?

When an item is \$5 or less or when the item overdraws your account by \$5 or less.

Can I opt out?

Yes. You can remove this service at any time for checks, automatic bill payments, and other transactions made using your checking account number. Removing this service does not stop the payment of recurring debit card transactions **because you pre-approved those transactions with the merchant.**

If you choose to remove Standard Overdraft Privilege, you also opt out of Opt-In Overdraft Privilege. To opt out,

- Call Customer Care at 800.990.4828
- Visit a nearby branch

Opt-In Overdraft Privilege

Beginning Tuesday, May 28 Opt-In Overdraft Privilege is an optional service that may be available to you and requires your enrollment or "opt-in"*. Your enrollment decision determines how we handle your ATM transactions and one-time debit card transactions on eligible personal checking accounts*.

How does it work?

We will consider authorizing one-time debit card and ATM transactions, at our discretion** and for a fee, when your available balance at the time of the authorization is not enough to cover them. If we do not authorize a transaction, your transaction is declined and no fee is assessed. We do not guarantee that we will authorize a transaction presented for more than the available balance in your account.

With Opt-In Overdraft Privilege:

In addition to the transaction types covered by Standard Overdraft Privilege service, with Opt-In Overdraft Privilege we **may** authorize and pay overdrafts for the following types of transactions:

- One-time debit card transactions
- ATM transactions

How much does it cost?

- \$38 Overdraft Fee for each paid item¹.
- Maximum of 4 Overdraft Fees per account per business day.
- You are expected to repay a negative balance in your account right away.

(Information continues on the next page.)



When is an Overdraft Fee not charged?

- When an item is \$5 or less or when the item overdraws your account by \$5 or less.
- When your transaction is declined at the time you attempt the transaction.
- If your balance was sufficient when your transaction was authorized but your account becomes overdrawn when the transaction settles, you are not charged an Overdraft Fee.

How can I opt in?

- Log in to your Online Banking account, click Service & Support and select Overdraft Election
- Visit your local Atlantic Union Bank branch
- Call our Customer Care Center at 800.990.4828

You can opt out at any time. If you opt out of Standard Overdraft Privilege, you also opt out of Opt-In Overdraft Privilege.

Overdraft Account Transfer

This is an optional service that allows you to link your personal checking account to another Atlantic Union Bank account to help pay items that would otherwise overdraw your account. **If you currently have this service established between your checking account and another eligible account, your service will continue.** Funds are automatically transferred to your checking account from the account you designate, up to the available amount in your designated account. Because funds are transferred in the exact amount needed, there is no negative balance for you to repay.

Overdraft Line of Credit

Overdraft Line of Credit is an optional service. **If you currently have this service established for your checking account, your service will continue.** If you do not have this service currently established, you may apply for an eligible Atlantic Union Bank personal line of credit to link to your checking account to help pay items that might otherwise overdraw your account. Eligibility for the Overdraft Line of Credit service requires an additional application, is subject to credit approval and other terms and conditions apply.

How does it work?

Funds are automatically transferred to your checking account from a personal line of credit. Money is advanced from your line of credit in \$100 increments, up to the available credit amount. The amount transferred from your line of credit is considered an advance, which you must repay, plus a finance charge.

How much does it cost?

- Pay off the entire balance or make minimum monthly payments.
- We disclose the interest rate charged in other agreements related to your Overdraft Line of Credit.

Need more information?

If you need additional information or have any questions, please call us at 800.990.4828 or talk with your Banker. We also encourage you to refer to the section "Understanding Overdrafts and Overdraft Services" of our Consumer Deposit Account Agreement for additional information on paying items or transactions which may overdraw your account. Complete Overdraft Fee information is also available on our Deposit Account Fee Schedule.

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

*This service is not available with PRISM Checking, Transition Checking, Money Market accounts or Health Savings Accounts.

**Examples of when the Bank does not pay a transaction or item at our discretion are when your account is not in good standing, or when you are not making regular deposits to your account, or when your account has too many overdrafts.



Important information for accounts converting to MONEY MARKET

The table below highlights a summary of account changes that will occur as a result of your American National Bank account converting to Atlantic Union Bank. Please reference the Truth-In-Savings Disclosure to better understand your new account terms.

Service charges applicable to your Atlantic Union Bank money market account, such as monthly maintenance fees, will be temporarily waived through the July 31, 2024 statement cycle. Information about all our personal money market accounts is available at AtlanticUnionBank.com or by speaking with one of our bankers. If you feel another product better suits your banking needs, please contact us at 800.990.4828 or speak with your banker beginning Tuesday, May 28 to select a new account type.

If your current personal money market account is...	Summary of Changes
Connect Money Market	<ul style="list-style-type: none"> • The balance required to avoid the monthly maintenance fee is changing from a \$10,000 minimum daily balance to a \$2,500 minimum daily balance. See <i>Minimum balance requirements</i> below for more details. • The monthly maintenance fee is changing from \$20 to \$12. See <i>Minimum balance requirements</i> below for more details. • The number of debits / withdrawals per month at no charge is changing from six (6) to unlimited. See <i>Transaction limitations</i> below for more details. • The interest tier structure is changing from \$10,000.00-\$99,999.99; \$100,000.00-\$249,999.99; \$250,000.00-\$499,999.99; \$500,000.00-\$999,999.99; \$1,000,000.00 or more to the tier structure shown below under <i>Rate information</i>. • The current interest rate on your account will remain the same when it is converted to Money Market. However, rates are variable and subject to change at any time without notice after May 28.
Money Market	<ul style="list-style-type: none"> • The monthly maintenance fee is changing from \$15 to \$12. See <i>Minimum balance requirements</i> below for more details. • The number of debits / withdrawals per month at no charge is changing from six (6) to unlimited. See <i>Transaction limitations</i> below for more details. • Interest rates may be lower and will be determined on May 28. The interest tier structure is changing from \$2,500.99 or less; \$2,501.00-\$10,000.99; \$10,001.00-\$25,000.99; \$25,001.00 or more to the tier structure shown below under <i>Rate information</i>.
Other important information to review	<ul style="list-style-type: none"> • Refer to pages 9-11 of this Guide for important information about our Personal Overdraft Services and how services will work on your account beginning Tuesday, May 28. • If you rent a safe deposit box, your annual rental fee may change at the next contract renewal period. Reference the <i>Deposit Account Fee Schedule</i> for current pricing.

TRUTH-IN-SAVINGS DISCLOSURE

Rate information. Your interest rate and annual percentage yield may change.

- **Tier 1** - If your daily balance is \$24,999.99 or less, the interest rate paid on the entire balance in your account will be 0.15% with an annual percentage yield of 0.15%.
- **Tier 2** - If your daily balance is more than \$24,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be 0.25% with an annual percentage yield 0.25%.
- **Tier 3** - If your daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be 0.40% with an annual percentage yield of 0.40%.

(Information continues on the next page.)

- **Tier 4** - If your daily balance is \$250,000.00 or more, the interest rate paid on the entire balance in your account will be 0.65% with an annual percentage yield 0.65%.

The annual percentage yield and interest rates are accurate as of March 27, 2024. You can contact us beginning Tuesday, May 28 for your account's current rate.

Frequency of rate changes. We may change the interest rate on your account at any time.

Determination of rate. At our discretion, we may change the interest rate on your account.

Limitations on rate changes. There are no maximum or minimum interest rate limits on this account.

Compounding and crediting frequency. Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest. No fee is charged to close the account.

Minimum balance requirements. You must deposit \$500.00 to open this account. A maintenance fee of \$12.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Overdraft Services.

Overdraft Service	Available on this account
Standard Overdraft Privilege	No
Opt-in Overdraft Privilege	No
Overdraft Account Transfer	Yes, optional service; separate enrollment required
Overdraft Line of Credit	Yes, optional service; additional application required and subject to credit approval

Please review the "Understanding Overdrafts and Overdraft Services" section of our Consumer Deposit Account Agreement for detailed information on paying items or transactions which may overdraft your account and our Overdraft Services.

Daily balance computation method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations. No transaction limitations apply to this account.

Additional fees. Additional fees that may be imposed in connection with this account are listed on the Deposit Account Fee Schedule.

Important information for accounts converting to PREFERRED MONEY MARKET

The table below highlights a summary of account changes that will occur as a result of your American National Bank account converting to Atlantic Union Bank. Please reference the Truth-In-Savings Disclosure to better understand your new account terms.

Service charges applicable to your Atlantic Union Bank money market account, such as monthly maintenance fees, will be temporarily waived through the July 31, 2024 statement cycle. Information about all our personal money market accounts is available at AtlanticUnionBank.com or by speaking with one of our bankers. If you feel another product better suits your banking needs, please contact us at 800.990.4828 or speak with your banker beginning Tuesday, May 28 to select a new account type.

If your current personal money market account is...	Summary of Changes
Premium Money Market	<ul style="list-style-type: none"> • The balance required to avoid the monthly maintenance fee is changing from \$25,000 minimum daily balance to \$10,000 minimum daily balance. See <i>Minimum balance requirements</i> below for more details and ways to avoid the monthly maintenance fee. • The monthly fee changes from \$20 to \$15. See <i>Minimum balance requirements</i> below for more details. • The number of debits / withdrawals per month at no charge is changing from six (6) to unlimited. See <i>Transaction limitations</i> below for more details. • <u>Interest rates may be lower</u> and will be determined on May 28. The interest tier structure is changing from \$25,000.99 or less; \$25,001.00-\$100,000.99; \$100,001.00-\$250,000.99; \$250,001.00-\$500,000.99; \$500,001.00-\$1,000,000.99; \$1,000,001.00 or more <u>to the tier structure shown below under Rate information.</u>
Other important information to review	<ul style="list-style-type: none"> • Refer to pages 9-11 of this Guide for important information about our Personal Overdraft Services and how services will work on your account beginning Tuesday, May 28. • <u>If you rent a safe deposit box, your annual rental fee may change</u> at the next contract renewal period. Reference the <i>Deposit Account Fee Schedule</i> for current pricing.

TRUTH-IN-SAVINGS DISCLOSURE

Rate information. Your interest rate and annual percentage yield may change.

- **Tier 1** - If your daily balance is \$24,999.99 or less, the interest rate paid on the entire balance in your account will be 0.17% with an annual percentage yield of 0.17%.
- **Tier 2** - If your daily balance is more than \$24,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be 0.27% with an annual percentage yield 0.27%.
- **Tier 3** - If your daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be 0.42% with an annual percentage yield of 0.42%.
- **Tier 4** - If your daily balance is \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be 0.67% with an annual percentage yield 0.67%.
- **Tier 5** - If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be 1.00% with an annual percentage yield 1.00%.

The annual percentage yield and interest rates are accurate as of March 27, 2024. You can contact us beginning Tuesday, May 28 for your account's current rate.

(Information continues on the next page.)

Frequency of rate changes. We may change the interest rate on your account at any time.

Determination of rate. At our discretion, we may change the interest rate on your account.

Limitations on rate changes. There are no maximum or minimum interest rate limits on this account.

Compounding and crediting frequency. Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest. No fee is charged to close the account.

Minimum balance requirements. You must deposit \$10,000.00 to open this account. A maintenance fee of \$15.00 will be imposed every statement cycle unless you maintain one of the following balance requirements:

- \$10,000.00 each day of the cycle in your Preferred Money Market Account.
- OR**
- \$25,000.00 minimum daily combined balance in your personal deposit, installment loan and line of credit accounts (business accounts are excluded).

Overdraft Services.

Overdraft Service	Available on this account
Standard Overdraft Privilege	No
Opt-in Overdraft Privilege	No
Overdraft Account Transfer	Yes, optional service; separate enrollment required
Overdraft Line of Credit	Yes, optional service; additional application required and subject to credit approval

Please review the “Understanding Overdrafts and Overdraft Services” section of our Consumer Deposit Account Agreement for detailed information on paying items or transactions which may overdraft your account and our Overdraft Services.

Daily balance computation method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations. No transaction limitations apply to this account.

Additional fees. Additional fees that may be imposed in connection with this account are listed on the Deposit Account Fee Schedule.

Important information for accounts converting to PERSONAL SAVINGS

The table below highlights a summary of account changes that will occur as a result of your American National Bank account converting to Atlantic Union Bank. Please reference the Truth-In-Savings Disclosure to better understand your new account terms.

Service charges applicable to your Atlantic Union Bank savings account, such as monthly maintenance fees, will be temporarily waived through the July 31, 2024 statement cycle. Information about all our personal savings accounts is available at AtlanticUnionBank.com or by speaking with one of our bankers. If you feel another product better suits your banking needs, please contact us at 800.990.4828 or speak with your banker beginning Tuesday, May 28 to select a new account type.

If your current personal savings account is...	Summary of Changes
Easy Save	<ul style="list-style-type: none"> The minimum daily balance requirement to avoid the monthly maintenance fee is changing from \$200 to \$300. See <i>Minimum balance requirements</i> below for more details.
Easy Save Plus ReStart Savings	<ul style="list-style-type: none"> No minimum daily balance requirement and no monthly maintenance fee is changing to a \$300 minimum daily balance requirement to avoid the \$5.00 monthly maintenance fee. See <i>Minimum balance requirements</i> below for more details.
Other important changes to review	<ul style="list-style-type: none"> Interest rates may be lower and will be determined on May 28. See <i>Rate information</i> below for more details. The number of debits / withdrawals per month at no charge changes from six (6) [\$5 per transaction in excess of 6] to three (3) [\$3 per transaction in excess of 3]. See <i>Fees</i> below for more details. If you rent a safe deposit box, your annual rental fee may change at the next contract renewal period. Reference the <i>Deposit Account Fee Schedule</i> for current pricing.

TRUTH-IN-SAVINGS DISCLOSURE

Rate information. Your interest rate and annual percentage yield may change. The interest rate for your account 0.10% with an annual percentage yield of 0.10%. **The annual percentage yield and interest rates are accurate as of March 27, 2024. You can contact us beginning Tuesday, May 28 for your account's current rate.**

Frequency of rate changes. We may change the interest rate on your account at any time.

Determination of rate. At our discretion, we may change the interest rate on your account.

Limitations on rate changes. There are no maximum or minimum interest rate limits on this account.

Compounding and crediting frequency. Interest will be compounded monthly. Interest will be credited to your account monthly.

Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest. No fee is charged to close the account.

Minimum balance requirements. You must deposit \$25.00 to open this account. A maintenance fee of \$5.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month.

Daily balance computation method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

(Information continues on the next page.)

Accrual of interest on noncash deposits. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations. No transaction limitations apply to this account.

Minimum balance to obtain annual percentage yield (APY). There is no minimum balance requirement to obtain the disclosed APY.

Fees. An activity fee of \$3.00 will be charged for each withdrawal in excess of three during a month.

Additional fees. Additional fees that may be imposed in connection with this account are listed on the Deposit Account Fee Schedule.

Important information for accounts converting to DELUXE SAVINGS CLUB

The table below highlights a summary of account changes that will occur as a result of your American National Bank account converting to Atlantic Union Bank. Please reference the Truth-In-Savings Disclosure to better understand your new account terms.

Service charges applicable to your Atlantic Union Bank savings account, such as monthly maintenance fees, will be temporarily waived through the July 31, 2024 statement cycle. Information about all our personal savings accounts is available at AtlanticUnionBank.com or by speaking with one of our bankers. If you feel another product better suits your banking needs, please contact us at 800.990.4828 or speak with your banker beginning Tuesday, May 28 to select a new account type.

If your current personal savings account is...	Summary of Changes
Christmas Easy Save	<ul style="list-style-type: none"> • A minimum \$10.00 monthly draft / transfer from an Atlantic Union Bank deposit account will no longer apply. Your monthly draft / transfer can be of any amount. • Up to two (2) withdrawals per year will change <u>to one (1) withdrawal during the club term. A subsequent withdrawal will result in account closure.</u> See <i>Transaction limitations</i> below for more details. • <u>A closing fee of \$5.00 will be charged if the account is closed before the end of the club term.</u> See <i>Effect of closing an account</i> below for more details. • An excessive activity fee of \$10.00 will no longer be charged after two (2) withdrawals per year. • <u>Interest rates may be lower</u> and will be determined on May 28. See <i>Rate information</i> below for more details. • <u>If you rent a safe deposit box, your annual rental fee may change</u> at the next contract renewal period. Reference the <i>Deposit Account Fee Schedule</i> for current pricing.

TRUTH-IN-SAVINGS DISCLOSURE

Rate information. Your interest rate and annual percentage yield may change. The interest rate for your account 0.01% with an annual percentage yield of 0.01%. **The annual percentage yield and interest rates are accurate as of March 27, 2024. You can contact us beginning Tuesday, May 28 for your account's current rate.**

Frequency of rate changes. We may change the interest rate on your account at any time.

Determination of rate. At our discretion, we may change the interest rate on your account.

Limitations on rate changes. There are no maximum or minimum interest rate limits on this account.

Compounding and crediting frequency. Interest will be compounded annually. Interest will be credited to your account annually.

Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest. A closing fee of \$5.00 will be charged if this account is closed before the end of the club term.

Minimum balance requirements. You must deposit \$10.00 to open this account.

Daily balance computation method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations. You may withdraw from this account one time with no penalty prior to the end of the club term; any withdrawals beyond this first withdrawal must be a closing withdrawal.

Minimum balance to obtain annual percentage yield (APY). There is no minimum balance requirement to obtain the disclosed APY.

Additional fees. Additional fees that may be imposed in connection with this account are listed on the Deposit Account Fee Schedule.

Important information for accounts converting to MINOR CUSTODIAL SAVINGS

The table below highlights a summary of account changes that will occur as a result of your American National Bank account converting to Atlantic Union Bank. Please reference the Truth-In-Savings Disclosure to better understand your new account terms.

Service charges applicable to your Atlantic Union Bank savings account, such as monthly maintenance fees, will be temporarily waived through the July 31, 2024 statement cycle. Information about all our personal savings accounts is available at AtlanticUnionBank.com or by speaking with one of our bankers. If you feel another product better suits your banking needs, please contact us at 800.990.4828 or speak with your banker beginning Tuesday, May 28 to select a new account type.

If your current personal savings account is...	Summary of Changes
UTMA Easy Save	<ul style="list-style-type: none"> • The number of debits / withdrawals per month at no charge changes from six (6) [\$5 per transaction in excess of 6] to three (3) [\$3 per transaction in excess of 3]. See <i>Fees</i> below for more details. • <u>When the minor turns age 19, the minimum daily balance requirement and monthly maintenance fee are applicable.</u> See <i>Minimum balance requirements</i> below for the specific balance requirement and maintenance fee. • <u>Interest rates may be lower</u> and will be determined on May 28. See <i>Rate information</i> below for more details. • <u>If you rent a safe deposit box, your annual rental fee may change</u> at the next contract renewal period. Reference the <i>Deposit Account Fee Schedule</i> for current pricing.

TRUTH-IN-SAVINGS DISCLOSURE

Rate information. Your interest rate and annual percentage yield may change. The interest rate for your account 0.10% with an annual percentage yield of 0.10%. **The annual percentage yield and interest rates are accurate as of March 27, 2024. You can contact us beginning Tuesday, May 28 for your account's current rate.**

Frequency of rate changes. We may change the interest rate on your account at any time.

Determination of rate. At our discretion, we may change the interest rate on your account.

Limitations on rate changes. There are no maximum or minimum interest rate limits on this account.

Compounding and crediting frequency. Interest will be compounded monthly. Interest will be credited to your account monthly.

Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest. No fee is charged to close the account.

Minimum balance requirements. You must deposit \$25.00 to open this account. A maintenance fee of \$4.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month. This fee will not apply to persons under 19 years of age.

Daily balance computation method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations. No transaction limitations apply to this account.

Minimum balance to obtain annual percentage yield (APY). There is no minimum balance requirement to obtain the disclosed APY.

Fees. An activity fee of \$3.00 will be charged for each withdrawal in excess of three (3) during a month.

Additional fees. Additional fees that may be imposed in connection with this account are listed on the Deposit Account Fee Schedule.

Important information for accounts converting to HEALTH SAVINGS ACCOUNT

The table below highlights a summary of account changes that will occur as a result of your American National Bank account converting to Atlantic Union Bank. Please reference the Truth-In-Savings Disclosure to better understand your new account terms.

Service charges applicable to your Atlantic Union Bank health savings account, such as monthly maintenance fees, will be temporarily waived through the July 31, 2024 statement cycle.

If your current health savings account is...	Summary of Changes
HSA Plan	<ul style="list-style-type: none"> • The balance required to avoid the monthly maintenance fee is changing from a \$500 minimum daily balance to no balance requirement. See <i>Minimum balance requirements</i> below for more details. • The monthly maintenance fee is changing from \$2.25 to \$3.50. See <i>Fees</i> below for more details. • <u>Interest rates may be lower</u> and will be paid on a tiered structure rather than paid on all balances. See <i>Rate information</i> below for the tier structure. Interest rates will be determined on May 28. • <u>If you rent a safe deposit box, your annual rental fee may change</u> at the next contract renewal period. Reference the <i>Deposit Account Fee Schedule</i> for current pricing.

TRUTH-IN-SAVINGS DISCLOSURE

Rate information. Your interest rate and annual percentage yield may change.

- **Tier 1** - If your daily balance is \$9,999.99 or less, the interest rate paid on the entire balance in your account will be 0.05% with an annual percentage yield of 0.05%.
- **Tier 2** - If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be 0.10% with an annual percentage yield of 0.10%.
- **Tier 3** - If your daily balance is \$25,000.00 or more, the interest rate paid on the entire balance in your account will be 0.20% with an annual percentage yield of 0.20%.

The annual percentage yield and interest rates are accurate as of March 27, 2024. You can contact us beginning Tuesday, May 28 for your account's current rate.

Frequency of rate changes. We may change the interest rate on your account at any time.

Determination of rate. At our discretion, we may change the interest rate on your account.

Limitations on rate changes. There are no maximum or minimum interest rate limits on this account.

Compounding and crediting frequency. Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest. No fee is charged to close the account.

Minimum balance requirements. No minimum balance requirements apply to this account.

Daily balance computation method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

(Information continues on the next page.)

Accrual of interest on noncash deposits. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations. No transaction limitations apply to this account.

Health Savings Account. Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information. IRS rules prohibit HSA owners from overdrawing their account, and because of this rule, overdrafts may result in HSA disqualification, and applicable taxes and penalties.

Fees. A maintenance fee of \$3.50 will be charged each monthly statement cycle.

Additional fees. Additional fees that may be imposed in connection with this account are listed on the Deposit Account Fee Schedule.



Additional important disclosures
for your review

Deposit Account Fee Schedule

Effective as of April 1, 2024



Our goal is to provide you with useful information you need to manage your account. 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

ATM & 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 ATM or Debit Card	\$5.00 per request
	Expedited Card Delivery	Rush delivery of your ATM or 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	\$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

Health Savings Account (HSA) & Individual Retirement Account (IRA) External Transfers

For Consumers Only	External Transfer	To rollover / close / transfer your Atlantic Union Bank HSA or IRA to another financial institution	\$25.00 one-time
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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
	Collections & Foreign Drafts	Service provided when we directly collect funds for an item drawn on a foreign bank; or purchase a bank draft in a foreign currency. <i>Additional fees may be assessed by third parties or other banks.</i>	\$50.00 per item
	Foreign Currency Exchange	When you exchange U.S. or foreign currency. <i>Service available to Atlantic Union Bank clients only.</i>	\$32.00 per exchange \$300 or less
			\$22.00 per exchange more than \$300
	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 locked or zippered bank bag	\$25.00 per locked bag
\$5.00 per zippered bag			
Returned Item (cashed or deposited)	Applies to business accounts only. 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	
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	\$250.00
	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.



Consumer Deposit Account Agreement

- Effective February 5, 2024
- Important legal information and disclosures

Important Changes

- Your Responsibility to Review Account Statements and Notices and Notify Us of Errors is changing **from 60 days to 30 days**. Refer to pages 23-24 for detailed information.
- Payment order of items is changing. Refer to **Understanding Posting Order and Payment of Items** section on pages 12-13 for detailed information.

Thank you for choosing Atlantic Union Bank.

The information contained in this document is your Deposit Account Agreement and Disclosures (also referred to as this "Agreement") or contract with Atlantic Union Bank. **This Agreement applies to and governs new and existing consumer deposit accounts and replaces all prior agreements regarding your account**, including any verbal or written statements or representations. (If you have a business deposit account with us, your *Business Deposit Account Agreement* will govern your business deposit account.) We recommend you keep a copy of this Agreement (and any changes we make to this Agreement) for your records. Please be aware that we regularly update this Agreement. You can always get our current Agreement by visiting our website, by calling us at 800.990.4828, or visiting one of our branches.

As used in this Agreement, when we say "Atlantic Union Bank," "Bank," "we," "us," and "our," we are referring to Atlantic Union Bank, a Virginia banking corporation. When we say "you" and "your" it means each account owner, authorized signer, and any other person who is authorized to operate your account. When we say "We may" or "Atlantic Union Bank may" do something, that means you authorize us and agree to such action.

This Agreement is the basic contract between you and Atlantic Union Bank that governs your account with us. If you have a product that is not a deposit account, such as a credit card, this Agreement does not apply to that product. Other products or services, such as Online Banking or retirement accounts, may have separate agreements governing those products or services.

This Agreement also includes and refers to other disclosures we may provide to you related to your account, including: (1) product information; (2) rate and qualifying balance information; (3) fees associated with the services we provide; and (4) other additional disclosures, such as amendments or agreements, that we provide to you when you open your account or when we change the terms of your account.

By signing an account application (also known as a signature card) or using your account or any account service, you, anyone else identified as an owner, and any other person authorized to operate your account agree and consent to the terms of this Agreement. If you keep your account open after we change this Agreement, you agree to the changes.

Contact Us

Online	www.AtlanticUnionBank.com
Phone	800.990.4828
Mail	Atlantic Union Bank PO Box 5568 Glen Allen, VA 23058

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Opening Your Account

US Patriot Act Notice

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or changes an existing account. **What this means for you:** When you open an account or make changes to an existing account, we will ask you for your name; residential address; date of birth; and Social Security number, driver's license, or other identifying documents. Our policies may require additional information about you or any person associated with you or with the account when or after you open the account to assure that we comply with "Know Your Customer" requirements. We may restrict or close your account if we are unable to obtain information in order to satisfy our "Know Your Customer" requirements. By opening an account with us, you confirm that neither you nor any beneficial owner of any account is covered by any sanctions programs administered or enforced by the U.S. Department of the Treasury, Office of Foreign Asset Control.

Personal Accounts

THE TYPE OF ACCOUNT OWNERSHIP MAY DETERMINE HOW YOUR FUNDS ARE PAID UPON YOUR DEATH, EVEN IF YOUR WILL STATES OTHERWISE. PLEASE CONSULT YOUR ESTATE PLANNING ADVISOR OR ATTORNEY ABOUT YOUR CHOICES.

Ownership of your account is determined by the most current signature card. However, we are authorized to rely on the account ownership information contained in our deposit system, unless you notify us that the most current signature card and the deposit system contain different information. For example, if an individual is identified in our deposit system as an owner or co-owner of the account but does not sign any documentation related to the account (including, the signature card), we still may, in our sole discretion, treat them as an owner or co-owner of the account and will not be liable to anyone as a result.

The following provisions explain the rules that apply to your account depending on the form of ownership and beneficiary designation, if any, specified on our account records (including, the signature card). We make no representations as to whether the ownership and beneficiary designations are appropriate or effective, except as they determine to whom we pay the account funds.

Individual Accounts

When we list only one (1) individual as the owner of an account, we will treat the account as an individual account. By opening an individual account, you do not intend to create any right of survivorship for any other person.

Joint Accounts – With Right of Survivorship

A joint account is an account where there is more than one (1) account owner (for example, the account is issued in the name of two (2) or more persons). **We deem each joint account as a joint account with right of survivorship.** As a joint account with right of survivorship, each joint owner agrees and intends that upon the death of an owner to the account, the deceased owner's ownership in the account passes to the surviving owner or owners of the account. If two (2) or more owners survive, the surviving owners will own the balance in the account as joint tenants with right of survivorship. A payment to a joint owner or the survivor joint owner(s) will discharge the Bank from all liability. However, upon receipt of notice of death or incompetence of a joint owner, we may restrict or prohibit further withdrawals until we are satisfied that we have met our obligations under applicable law.

The following rules apply to all joint accounts:

Each joint owner has complete control over all of the funds in the account. As such, we may pay out money from the account upon the request of any joint owner (or a joint owner's authorized representative), regardless of their contributions to the account, and whether any other joint owner is incapacitated or deceased. As such, we may release all or any part of the balance of the account to honor checks, withdrawals, orders, or requests signed by any joint owner of the account. In addition, any joint owner can enroll in services we offer with regard to the account such as Online Banking.

All deposits made to a joint account are the property of all the owners of the account. Each owner of a joint account agrees that we may credit to the joint account any check or other item which is payable to at least one (1) of you, even if less than all of you endorse the check or other item. For certain checks, such as checks issued by the government, we may require all payees to endorse the check for deposit.

We may choose to act upon the instructions of any joint owner(s) without the authorization of the other joint owner(s), except that all joint owners of the account must authorize the addition or removal of a joint owner. Any one (1) joint owner can provide a power of attorney. If a joint owner requests that we not pay transactions initiated by a different joint owner or if a dispute arises with regard to ownership of the joint account, we may place a suspension on the account and refuse to pay any transactions and allow withdrawals, but we are not required to do so and will not be liable to anyone as a result. If we suspend the account, we may not release the suspension unless all joint owners agree in writing to remove it. No request to suspend the account will affect transactions that we paid before the account is suspended. If we decide not to suspend the account, all joint owners remain responsible for transactions paid from the account. Refer to the Section "Account Disputes" for additional rights that we have in the event of a dispute regarding your account.

Any joint owner may close the account without the consent from any other joint owner(s).

We may also pay all or any part of the funds in the joint account to a court or government agency if we receive a garnishment, levy or similar legal process that identifies any of the joint owners. Refer to the Section titled "Legal Process" for additional rights that we have in the event we receive legal process regarding your account.

All owners of a joint account are jointly and severally liable for all activity on the account, including overdrafts and fees. In the event of an overdraft on a joint account, all owners agree that each owner is jointly and severally liable for the overdraft, whether or not any particular owner (a) created the overdraft, (b) had knowledge of the overdraft, or (c) benefitted from the overdraft.

**Note: Terms
Applicable to
North Carolina
Joint
Accounts**

Joint accounts opened and maintained in North Carolina, including those accounts previously governed by Section 53-146.1 of the North Carolina General Statutes, are governed by Section 53C-6-6 of the General Statutes. Section 41-2.1 of the General Statutes may govern joint accounts opened prior to June 1989. If Section 41-2.1 governs your account, you agree that in addition to the payment alternative specified in Section 41-2.1, we may, at our option, pay the portion of the account which would be payable to the Clerk of Court or the decedent's estate directly to the surviving co-owners or the surviving co-owners and the decedent's estate. Any such payment shall be subject to the collection rights of the personal representative of the decedent. You agree to indemnify and hold us harmless against any claims or losses which arise from such payment. Payment of the balance of the account to the surviving co-owners or to the surviving co-owners and the decedent's estate constitutes a contractual expansion of the payment options set forth in Section 41-2.1. Your continued use of a joint account originally created under Section 41-2.1 constitutes your acceptance of this modification, which shall be binding upon you and your estate.

**Note: Tenants
by the
Entireties
Account
(Not Applicable
in All States)**

Some states permit married individuals to hold deposit accounts jointly with their spouses as tenants-by-the-entireties. In the absence of clear and convincing evidence in our records that you intended to create a tenants-by-the-entireties account (*i.e.*, a signature card signed by married owners in which tenants-by-the-entireties ownership is designated), you will hold any account in which you and your spouse are named as joint tenants with right of survivorship, unless state law prescribes otherwise. If we deem your account to be held by you and a co-owner as tenants-by-the-entireties, either by contract or by state law, you acknowledge and agree that (i) each account owner may act for the other as his or her agent with respect to all matters and transactions concerning the account; (ii) we may deduct from your account funds any fees, charges, expenditures, claims or losses caused by the mishandling of the account regardless of who caused the loss or expense; and (iii) in dealing with any and all potential claims against the account, whether by garnishment, levy, lien, execution or other claim, we are entitled to report the existence of the account and provide information and documentation about the account in the same manner as any other joint account. You acknowledge that we are not required to assess the viability of any protection that may be available to you with respect to the account due to your status as tenants-by-the-entireties, and you agree to bear the responsibility of appearing before a court and invoking any additional protection offered by your tenants-by-the-entireties ownership of the account.

**Payable on
Death ("POD")
Accounts**

When we list one (1) or more persons as the owner(s) of an account payable on death to one (1) or more beneficiaries, we will treat the account as a POD Account. If we receive proof that all owners have died, we will pay the balance of the account to the beneficiary or beneficiaries the owner(s) designated. The beneficiary or beneficiaries must survive all owners to receive payment. Multiple beneficiaries will be paid in equal shares, except that the owners of retirement accounts may designate unequal shares be paid to multiple beneficiaries by notifying us in writing. You or any co-owner may change a beneficiary

or beneficiaries at any time by notifying us in writing and giving us a reasonable opportunity to act on such writing.

We treat an account titled “in trust for (ITF),” “transfer on death (TOD),” or similar language as a POD account.

Trust Accounts

When one (1) or more persons open an account as trustee under a written trust agreement or court order, we will treat the account as a formal trust account. We may request a copy of the written trust agreement, court order or other documentation certifying the existence of the trust. We will not be responsible for or liable to any of the trust’s beneficiaries for the trustee’s actions under any circumstances. The trust agreement, court order, or other documentation will provide the rights of the beneficiaries to the funds in the account. If there is more than one (1) trustee on a formal trust account, each trustee may act independently. Refer to the Section titled “Additional Terms for Fiduciary Accounts” below for additional terms that apply to trust accounts.

Uniform Transfers/Gifts to Minors Act Account

When an adult, as custodian for a designated minor, establishes an account under a state’s Uniform Transfers to Minors Act or Uniform Gifts to Minors Act (“UTMA/UGMA”), we will treat the account as a UTMA/UGMA account. The designated minor is the owner of all funds transferred into the UTMA/UGMA account. The adult, as the custodian, has exclusive control of the account and the minor cannot make deposits, withdrawals or transact on the account. If more than one (1) adult acts as the custodian on the account, each may act independently. If the last remaining custodian dies before the designated minor reaches the age of majority, we may transfer the funds to a successor custodian according to the applicable state law.

If you are the custodian or successor custodian of a UTMA/UGMA account, you agree to manage and use the UTMA/UGMA account in accordance with your obligations under applicable state law, including:

- Using the account for the exclusive use and benefit of the minor; and
- Transferring assets to the beneficiary at the appropriate age of majority when the UTMA/UGMA terminates.

When the designated minor reaches the age of majority established by applicable state law, we may pay the funds in the UTMA/UGMA account to the designated minor without waiting for instructions from the custodian. At our sole discretion, we may limit transactions on or suspend the account if the custodian does not transfer funds to the beneficiary as required by applicable state law.

You agree that we have no duty or agreement whatsoever to ensure that the acts of the custodian (or successor custodian) are for the minor’s benefit. You agree that we are not responsible to monitor the minor’s age or eligibility for a UTMA/UGMA account, even though our records may include the minor’s date of birth. Although we may pay the funds in the UTMA/UGMA account to the designated minor without waiting on instructions from the custodian, it is the custodian’s responsibility to properly distribute the funds in the account upon the minor’s death or attainment of the age of majority. For this type of account, we use the minor’s SSN/TIN for the Backup Withholding Certification. The custodian agrees, on its own behalf and on behalf of the designated minor, to indemnify and hold us harmless from any and all liability, including from any claim by the beneficiary, for following any instructions with respect to the UTMA/UGMA account.

Representative Payee

For any account opened in your capacity as (i) a “representative payee” for someone who receives Social Security payments, or (ii) a legal custodian, spouse payee or other custodian for someone who receives Veterans Administration payments, you agree not to permit any deposits to the account other than the designated payments. We are not required to determine whether you deposit other funds or whether any debits from the account are for the support of the beneficiary. Upon the death of the beneficiary, you must promptly notify us and stop all further deposits to and withdrawals from the account. If the government demands that we return deposits made after the beneficiary’s death and the account does not have enough funds to pay the demand, you and the beneficiary agree to refund these amounts to us and we may take the funds from any account you or the beneficiary owns.

HSA Accounts

If you open a Health Savings account, please note that additional terms and limitations may apply. You are responsible for understanding the legal implications associated with an HSA account including state and federal tax law implications and limitations on distributions from your HSA account (for example, HSA accounts are generally limited for the payment of qualified medical expenses). You should consult with your legal or tax advisors if you have questions about managing your HSA account. We may provide

you with additional terms and conditions if you open an HSA account. In the event of a conflict between this Agreement and the terms and conditions specifically regarding an HSA account, the terms and conditions regarding your HSA will control. We do not monitor transactions to and from your HSA account and we are not responsible for making contributions or ensuring withdrawals are used for appropriate purposes.

Power of Attorney

We may, in our discretion (unless applicable law requires us to recognize a statutory form of power of attorney) recognize the authority of a person to whom you have given a power of attorney to enter into transactions relating to your account, until we receive written notice or have actual notice of the revocation of such power of attorney. We may require that you provide us an original copy or certified copy of the power of attorney, properly notarized, and any other documentation we may ask for from time to time. The power of attorney and all other documents must be in a form satisfactory to us. We will not be liable for damages or penalty by reason of any payment made to, or at the direction of, a person holding a power of attorney (i.e., the person acting as an attorney-in-fact under the power of attorney).

Additional Terms for Fiduciary Accounts

For any account opened in a fiduciary capacity (e.g., trust accounts, estate accounts, conservatorship accounts, or other similar types of account), you agree that we are not responsible for the actions of a fiduciary, including the misuse of funds. We reserve the right to require any documents we reasonably request to satisfy us that you (acting as the fiduciary) are authorized to open an account or conduct transactions for the account, including withdrawing funds. You also agree that we are not responsible for understanding or enforcing the terms of the trust agreement, power of attorney, court order, letters testamentary, or similar governing documents, or complying with applicable law, and you agree to comply with applicable law to the type of fiduciary account you open. We do not have to permit any withdrawal from the account until we receive all requested documents. We have no fiduciary duties to you or to the beneficial owners of the account. You understand that by opening such an account, we are not acting in the capacity of a trustee in connection with the trust, and we do not undertake any obligation to monitor or enforce the terms of the trust agreement, court order, letters testamentary, or similar governing documents.

Multiple Signer Accounts

We do not offer accounts which require two (2) or more signatures for checks or other withdrawals. We will not review checks or other withdrawal requests for multiple signatures. As provided above, we may act on the instructions of any joint owner or authorized signer on your account and not require multiple signatures. Notwithstanding anything in your account documentation with us to the contrary, if you have indicated that more than one (1) signature is required to conduct transactions on your account, you acknowledge and agree that such requirements are for your own internal control purposes only, and we will not be liable if a check or other transaction is processed without multiple signatures.

Authority of Agents

The term "agent" as used in this Agreement includes, but is not limited to, the following:

- Each co-owner of a joint account, with respect to each other co-owner.
- Each person identified as an authorized signer or authorized representative on the signature card, but not identified as an "owner."
- Any trustee designated as such on any trust account.
- Any person acting as an agent, guardian, conservator, personal representative, trustee, custodian, receiver or in some other fiduciary capacity with respect to an account.
- Any person designated as an agent by any account owner or co-owner.
- Any person acting as your attorney-in-fact under a power of attorney.
- Any person authorized to act with respect to an account by any resolution or other writing by any account owner or co-owner.

Without limiting the other terms in this Agreement, you agree that each agent, with respect to the account, whether acting alone or with other agents, is authorized to:

- cash or negotiate in either the agent's name or the name of the account owner or co-owner(s) any item payable to any account owner or co-owner(s);
- deposit or endorse for deposit any item payable to any account owner or co-owner(s) to the account of the account owner, any account co-owner, or the agent;
- withdraw funds from the account;

- sign checks, drafts, or negotiable orders of withdrawal and otherwise draw on the account;
- stop payment on any item drawn on the account;
- draw upon any overdraft or other line of credit which may exist in connection with the account;
- pledge the account as security for the repayment of any debt (regardless of who is obligated to repay the debt);
- initiate wire transfers;
- authorize debits from and credits to the account;
- obtain or revoke ATM cards and authorize and perform ATM transactions;
- obtain or revoke debit cards and authorize and perform debit card transactions;
- establish or discontinue Online Banking and perform transactions through Online Banking;
- link accounts to the Online Banking account of a related or unrelated individual or entity so the account is accessible for viewing and executing transactions;
- authorize or revoke electronic fund transfers, including ACH transactions;
- freeze or close the account; and
- otherwise perform any other act relating to the account and transact any other business with respect to the account.

We may rely upon any instructions we receive from your agent relating to your account. You will be responsible for all of the acts of your agent, even if your agent acts contrary to your specific instructions or your best interest or exceeds his or her authority. We are not responsible for your agent's breach of fiduciary duty or misapplication of funds from your account.

Using Your Account

Deposits

There are many ways for you to deposit funds into your account, for example – at one of our branches, at ATMs with deposit taking capabilities, by mail and through Online Banking and Mobile Banking. The following provisions discuss the terms related to your deposits.

Notice of Electronic Direct Deposits

When we receive an electronic direct deposit to your account, the only notice you will receive from us is on your next statement. You may review your accounts online through our Online Banking and Mobile Banking services, or by calling us at 800.990.4828 to confirm that we have received a deposit. If the bank that sent an electronic direct deposit to your account tells us it was a mistake, or was intended for another customer or account, we may deduct the amount from your balance without investigating or providing notice to you and you agree to promptly repay us for any resulting overdrafts.

Availability of Funds

The timing of when your deposited funds will be available will depend on the day and time you make the deposit and the type of deposit you make. For information regarding when your deposit will be available to you, please refer to our Funds Availability Policy provided in this Agreement.

Our Rights and Responsibilities for Deposits

We exercise ordinary care when collecting deposited items but are not responsible for another bank's treatment or loss of the item. If a deposited item is lost or destroyed during processing or collection, you agree to provide us with all reasonable assistance to help us reconstruct the item. If you deposit or cash a check, or we send one for collection, we act only on your behalf. Our only responsibility is to exercise ordinary care. We will not be liable for the lack of care of any bank or third party we use to collect checks, or for checks lost during shipping. We may send checks to any bank or to the entity on which the check was written in our customary manner. We may have agreements with other banks regarding times and methods for collecting or returning items.

We will usually give you provisional credit for items deposited into your account. However, we may delay

or refuse to give you provisional credit if we believe in our discretion that your item will not be paid. We will reverse any provisional credit we have given you for an item deposited into your account if we do not receive final credit (or payment) for that item.

We may decline all or part of a deposit at any time, including cash, for any reason. We also may refuse a deposit after initially accepting it. This could happen, for example, if a payee is not a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit is more than internal limits we establish, the check looks suspicious, the check is a duplicate of a check we have previously accepted, or it is a non-U.S. item. We can reverse any amount we have added to your balance for a deposited check and send the check on a collection basis even after we have taken physical possession of the check. We will not be liable to you for refusing a deposit, even if it causes us to decline any transactions you have already made.

At our option, we may take an item for collection rather than for deposit, which means we will not add funds to your available balance until we actually receive the funds for the check. If we process any check deposit on a "collection basis," we will not add funds to your available balance until the other bank actually pays us for the check. If the other bank charges us a collections or processing fee for any item, we will deduct that from your account, or the amount credited to you. We may charge these fees even if the other bank does not pay us for the check or the funds have already been deposited to your account.

If the federal government requires us for any reason to reimburse it for all or any portion of a benefit payment that was deposited directly into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We also may use any other legal remedy to recover the amount of our liability.

**Returned
Items and
Other Claims
Regarding
Your Deposits**

Unless prohibited by law, if an item you deposited into your account or cashed is returned to us unpaid, we can deduct the amount from any account you have with us. Our right to deduct the amount returned applies even if there are insufficient funds in your account to cover the amount deducted, resulting in an overdraft of your account and applicable fees. We also may reverse all interest accrued on the returned item.

We may place a hold on or charge your account for the amount of any item deposited or cashed for you if a claim is made or we otherwise have reason to believe the item should not have been paid. This includes when an item is forged, unauthorized, missing a signature, altered, or counterfeit, or for any other reason which in our judgment justifies the hold or charge. We are not obligated to take any action to recover payment of a returned deposited item, and we are not responsible if we take, or fail to take, any action to recover payment of a returned deposited item. However, you authorize us to attempt to collect previously returned deposited items without giving you notice. In attempting to collect, we may permit the payor bank to hold an item beyond the midnight deadline.

**ATM and Night
Depositories,
and Deposit by
Mail**

Our ATMs with deposit taking functions, night depositories, and deposit by mail service are for your convenience. We are not accountable for deposits made in this manner until the deposit is actually accepted and processed by us. Our records will be conclusive proof of what deposits were received from you through ATM depositories, night depositories, or the mail service. Any claim by you that a deposit is missing will not create a presumption that there is a missing item or that we failed to act with ordinary care.

**Deposit of
Non-U.S. Items**

A non-U.S. item is an item: (i) payable in a currency other than U.S. dollars, (ii) drawn on a financial institution that isn't organized under U.S. law, or (ii) that is an incoming funds transfer remitted in a currency other than U.S. dollars. We are not required to accept a non-U.S. item for deposit or collection, but we may accept it on a collection basis without your specific instruction to do so. We can reverse any amount we have credited to your account and send the non-U.S. item on a collection basis even if we have taken physical possession of the item. If we accept a non-U.S. item, the U.S. dollar amount you receive for it will be determined by the applicable exchange rate that is in effect at the time of deposit or our receipt of final payment (less any associated fees) of the non-U.S. item. If the deposited non-U.S. item is returned for any reason, we'll charge the amount against your account (or any other account you

maintain with us) at the applicable exchange rate in effect at the time of the return. Incoming wire transfers received in a foreign currency for deposit into your account will be converted into U.S. dollars using the applicable exchange rate without notice to you. The exchange rate will be determined by us in our sole discretion. Exchange rates may fluctuate significantly in a short period of time. You bear all exchange risk related to deposits in foreign currency. You will be responsible for all collection charges if any item that is payable at a foreign bank or in a foreign currency is deposited to your account.

**Deposit
Accuracy,
Transaction
Records and
Receipts**

It is your responsibility to confirm the accuracy of the amount you deposit. We may rely on the account number on any deposit slip, payment instruction, or similar record we receive, even if that account number is associated with a name that is different from the name you have provided. It is not our responsibility to detect any inconsistency between the account number you provide and the name. If you make a deposit, we may provide a receipt, but we base the amount on your deposit receipt entirely on the deposit slip you complete or payment instruction you provide. We may confirm the funds you deposit and, after review, may adjust your account for any errors including any errors on your deposit slip. We are permitted to adjust (debit or credit) your account, and we may notify you, if we determine a discrepancy exists between the declared and the actual amount of the funds in your account, or if we misdirected a transaction to or from your account or made a transaction that we reasonably believe to be in error.

You must notify us of any discrepancy regarding your deposits within six (6) months after we have made your account statement reflecting the deposit available to you. If you do not notify us in a timely manner and the actual deposit is less than the amount on the statement, the difference is your property; if the actual deposit is more, the difference is the Bank's property.

Endorsements

An endorsement is a signature, stamp, or other mark made on a check to transfer the check to another person. If a check you deposited does not have your endorsement, we may endorse it for you or treat the check as if we had endorsed it. Either way, the effect will be as if you had endorsed the check. Any deposited check that appears to contain your stamped or facsimile endorsement will be treated as if you had actually endorsed it.

The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements, or other special instructions on every check. For this reason, we are not bound by any conditional or restrictive endorsements or notations on a check you cash or deposit (for example, "void after six months," "void over \$50," or "payment in full"), or by any endorsement "without recourse." Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks.

**Endorsement
Requirements**

Your endorsement (and any other endorsement supplied by a co-payee) of a check must be in the 1½ inch area that starts on the top of the back of the check. Payee or customer information must not be on any other part of the back of the check. If you don't endorse your check properly and it causes us a loss, cost, or expense, you agree to promptly re-pay that amount to us. If we accept a third-party check or draft for deposit, we may require any third-party endorsers to verify or guarantee their endorsements or endorse in our presence.

**Facsimile
Signatures**

Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us at any time to charge you for all checks, drafts, or other orders for the payment of money that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed, so long as they resemble the facsimile signature specimen filed with us. You must notify us at once if you suspect misuse of your facsimile signature.

**Substitute
Checks**

A substitute check is a check created from an original check that is legally equivalent to the original check and may be used as proof of payment. A substitute check contains an accurate copy of the front and back of the original and bears the legend: "This is a legal copy of your check. You can use it the same way you would use an original check." We may return any check to you in the form of a substitute check. You agree that you will not transfer a substitute check to us, by deposit or otherwise, if we would be the first financial institution to take the substitute check, unless we have expressly agreed in writing to take it. For more information regarding substitute checks, refer to the Section titled "Substitute Checks and Your Rights."

**Remotely
Created
Checks**

A remotely created check is a check created by the payee and not signed by the account owner. It states that the account owner authorized the check. You warrant and agree to the following for every remotely created check we receive from you for deposit or collection:

- you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check;
- you will maintain proof of the authorization for at least two (2) years from the date of the authorization, and supply us the proof if we ask; and
- if a check is returned, you owe us the amount of the check regardless of when the check is returned.

We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

Withdrawals

**When You Can
Withdraw
Funds You
Have
Deposited**

Generally, you may withdraw funds the next business day after the business day you deposit them. Please refer to our Funds Availability Policy in this Agreement for additional details. If funds from a deposit become available for withdrawal, that does not mean the check or other item you've deposited is authorized, is "good," has "cleared," or has been paid by the paying bank. We cannot guarantee to you that a deposit will not be returned. Sometimes a return occurs months after we have made the funds available to you, and you have withdrawn them.

Withdrawals and Transfers from Your Account. We may subtract from your available balance the amount of any check or other transaction that we receive throughout the day that you or any person you authorize created or approved. We may require you or any person you authorize to provide us with identification, documentation, or information that's acceptable to us before allowing the transaction. If check writing is not an available feature of your account, we will not issue you checks, and you are not permitted to write checks drawn on your account. We will not pay checks if you attempt to do so.

Large Cash Withdrawals. We may place reasonable restrictions on when and how you make any large cash withdrawal.

**Check
Processing**

Processing and payment of checks is automated, and we process many checks each day. Although we inspect some checks, this means that we do not examine individually all of your items to determine if the item is properly completed, signed, and endorsed. When we take an item for processing by automated means, ordinary care does not require us to exam the item. You agree that reasonable commercial standards do not require us to do so. In all other cases, ordinary care requires only that we follow standards that do not vary unreasonably from the general standards followed by similarly situated banks. If we return a check because we believe it doesn't match your signature on file with us, we're not liable to you even if you authorized the check. If the numeric amount on a check doesn't match the amount written out in words, we may select either one when paying it. We have no duty to prevent presentment of a check more than once.

If you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements, unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item.

**Checks Not
Purchased
From Us**

If you purchase your blank checks from a third party other than us, you should first consult with us to ensure that we will accept the checks you plan to purchase. We may deny any form of checks that we determine in our discretion would cause additional risk to us or that we would not be able to process efficiently. We may refuse any withdrawal or transfer request on forms of checks not approved by us or by a method we do not permit.

Check Cashing	<p>If a person who is not our deposit or loan customer tries to cash your check at any of our branches, we may charge them a fee or refuse to cash it. We also may require that they provide us identification we deem acceptable.</p> <p>We may pay the amount encoded on your foreign check in U.S. dollars, even if you wrote the check in a foreign currency or made a notation on the check's face to pay it in a foreign currency. If we, in our sole discretion, pay a check or other item in a foreign currency, the applicable exchange rate may apply.</p>
Death or Incompetence	<p>Tell us immediately if any account owner dies or is declared incompetent by a court. We may act as if all owners are alive and competent until we receive notice otherwise. After we receive notice of death or incompetence, we may freeze your balance, refuse to accept transactions, and reverse or return deposits. If an account owner dies or is declared legally incompetent, we may comply with court orders and legal documents, and take direction from affiants, court-appointed representatives, guardians, or conservators from your state of residence, even if different than where the account was opened, except as otherwise required by applicable law or court order. We may require additional documentation be provided to us before complying with the directives. We may require U.S. court documents for customers residing outside of the U.S. at the time of incompetence or death. If we have any tax liability because of paying your balance to your estate, the estate will be responsible for repaying us the amount of that tax. We may continue to honor your checks, items, and instructions until (i) we know of your death or incompetence, and (ii) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or incompetence for up to ten (10) days after your death or incompetence, or as otherwise permitted by the state laws governing your account, unless ordered to stop payment by someone claiming an interest in the account. If an account owner authorizes any transaction, but it's not presented for payment until after that owner dies, we are authorized to pay the transaction. If you owe us a debt at the time of your death, we are permitted to exercise our right of setoff (our right to apply funds in one account to the debt associated with another account) or security interest rights against the funds credited to your balance after your death. We have these rights even if a surviving joint owner, a "payable on death" payee, or a beneficiary of an "in trust for" or "trustee for" account has rights to the account.</p>
Truncation, Substitute Checks and Other Check Images	<p>If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check, or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that previously have not been warranted by a bank or other financial institution in conformance with the Check Clearing for the 21st Century Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.</p>
Postdated Checks	<p>For accounts with checks, you agree that when you write a check you will not date the check for a date in the future (i.e., a postdated check). If you do and the check is presented to us for payment before the date of the check, we may either pay it or return it unpaid. You agree that if we pay the check, the check will be posted to your account on the date we pay the check. You further agree that we are not responsible for any loss to you by paying the check.</p>
Stale-Dated Checks	<p>We may choose to pay or not to pay a stale-dated check (dated more than six (6) months before it is presented for payment), regardless of how old it is. If we pay it, you will be responsible for the check. If you do not want us to pay a stale-dated check, you must place a stop payment order on the check. Refer to the Subsection titled "Stop Payments" below for instructions on how to place a stop payment order on a check.</p>
Stop Payments	<p>General Information. We will charge a stop payment fee for stop payment orders. Reference our Fee Schedule for current pricing.</p> <p>Generally, you may request a stop payment through Online Banking, by calling us at 800.990.4828, or visiting one of our branches. If you call in your request for a stop payment, you will be required to sign the stop payment form and return it to us within fourteen (14) calendar days after your call to keep the stop payment on file. Failure to respond within the timeframe will result in the stop payment request being removed from your account.</p>

In the event you need to change information originally provided in your stop payment request, we may require you to complete a new stop payment form and an additional stop payment fee may be assessed.

Generally, we will complete your request as soon as we receive your instructions; however, you agree to allow us a reasonable amount of time to act on your stop payment request.

Any subsequent request by you to cancel a stop payment order on a check must be received in a time and manner that gives us a reasonable opportunity to act on it.

Stop Payment Orders on Checks

We use automated systems to identify items, so we need specific information to process the stop payment request. In order for us to identify the item, you must give us the account number on which the check is drawn, and we may request the following information:

- the exact check number or a range of check numbers;
- the payee name or names; and
- the exact amount of the check or amounts of the checks.

We may request additional information and may, at our sole discretion, use only a portion of the required information in order to identify the check. We are not responsible for stopping payment on checks if you do not provide this information or if you provide inconsistent or incorrect information. We may refuse a payment to a payee with a similar name that we believe to be the same payee; however, we are not liable if we do not refuse the payment. We may send you written confirmation of your stop payment request. We may rely on the information in the confirmation unless you notify us immediately of any errors. When the stop payment order expires, we may pay the item and have no duty to notify you.

A stop payment order on a check is valid for six (6) months. We may pay a check once a stop payment order has expired, and we have no duty to notify you. It is your responsibility to request a new stop payment order if you don't want it to expire. We treat each renewal as a new stop payment order. Additional fees may apply to each new stop payment order. Even if we return a check unpaid due to a stop payment order, you may still be liable to the holder of the check.

Generally, we do not allow you to place a stop payment order on a cashier's check, teller's check, or certified check. However, we may, but are not required to, allow you to place a stop payment on a cashier's check, teller's check, or certified check if you provide us with a sworn statement—in a form we deem acceptable—that the check is lost, stolen, or destroyed. We may also require you to provide us with a bond or other protection as we deem necessary. If a cashier's check, teller's check, or certified check is presented for payment, we may pay it. You will be liable to us for that item even if we agreed to attempt to stop payment unless otherwise required by applicable law. After you place a stop payment, we are not required to refund the check amount or issue a replacement check until at least ninety (90) days after the original check's issue date. We are not required to refund the check amount or issue a replacement check if the check is presented for payment within ninety (90) days after the issue date.

Stop Payment Orders on Preauthorized (Recurring) ACH Debits and Electronic Funds Transfers

You may use your account number or debit card to make recurring payments. If these recurring payments vary in amount, the payee should tell you the amount and date of the next payment at least ten (10) days before the payment due date. You may choose to get this notice from your payee only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

You can stop some payments before the scheduled payment date in the following ways:

If you provided your debit card number for the recurring transfer, you must contact us by telephone or at the branch and give us the exact card number along with the following information:

- exact name of the payee;
- the exact amount of the payment or a range of amounts; and
- an instruction to block all payments from the named payee.

If you provided your account number and routing number for ACH direct debits to your account (both recurring and one-time payments), you must contact us by telephone or at the branch and give us your account number and the following information:

- exact name of the payee;

- the exact amount of the payment or a range of amounts; or
- an instruction to block all payments from the named payee.

We are not responsible for stopping payment on ACH transactions if you do not provide this information or if you provide inconsistent or incorrect information. We may refuse a payment to a payee with a similar name that we believe to be the same payee; however, we are not liable if we don't refuse the payment. If you see a "pending" payment for a different amount or for a different payee than the stop payment you placed, contact us before the end of the business day so we can try to refuse payment. We may send you a written confirmation of your stop payment. We may rely on the information in the confirmation unless you notify us immediately of any errors. We may stop multiple transactions that have the amount and exact payee name you provided unless you cancel your stop payment request.

You also acknowledge that there is some information that is subject to change. For example, if the sender (i.e., the payee) changes its company identification number or individual identification number. If this happens, it may result in payment of the ACH transaction. You acknowledge this risk and agree that you are responsible for notifying the sender of the ACH transaction that your authorization has been revoked. You agree to indemnify and hold us harmless from, and against any loss we incur, as a result of our paying an ACH transaction, the information relied on in the stop payment order being incorrect or incomplete, or as a result of our not paying an ACH transaction for which a valid stop payment order is in effect.

Refer to the Section titled "Electronic Funds Transfer Service – Your Rights and Liabilities" for more information on your rights and liabilities for unauthorized electronic funds transfers.

Your ACH stop payment is effective, at minimum, until we have determined that the ACH transaction requested to be stopped has been returned; or we receive authorization from you to withdraw the stop payment order, whichever occurs first.

We may pay preauthorized (recurring) ACH debits and electronic funds transfers once a stop payment order has expired. It is your responsibility to request a new stop payment order if you don't want it to expire and we treat each renewal as a new order. Additional fees may apply to each new stop payment order.

**Stopping
Payment on
Other
Common
Transactions**

If you set up your recurring or one-time bill payments or transfers through Online Banking, you can use that service to cancel pending and future payments.

If you previously set up recurring account transfers in the branch, you only can cancel those pending and future transfers in the branch.

Account Balance Types and Posting Transactions

Understanding Account Balance Types

**Current
Balance**

Your account's **current balance** is the amount in your account after all transactions, credits, and debits, have been **posted** to your account at the end of our nightly posting process occurring at the end of each business day. Your current balance does not reflect any funds placed on hold or any pending transactions (refer to the Section "Pending Transactions" for more information). Your current balance does not change throughout the day. It is important to understand that we use your account's current balance to pay or return your transactions during our nightly posting process at the end of each business day, including returning items due to insufficient funds or paying items that overdraw your account. Refer to the Sections "Posting Order and Payment of Items" and "Understanding Overdrafts and Overdraft Services" below for more information.

**Available
Balance**

Your account's **available balance** is the portion of your account balance that is available for you to use immediately. This balance will reflect any processed and pending transactions on your account, such as when you used your debit card to make a purchase or withdraw money from the ATM, and any holds that we may place on your account. We use your account's available balance to authorize your transactions during the day (for example, debit card purchases and ATM withdrawals). Unlike your current balance, your available balance can change throughout any given day based on the transactions you make.

Your available balance may not include all of the transactions you have made. For example, your available balance may not reflect the following transactions you have made:

- Your outstanding checks that have not posted. We process checks during the nightly posting process, and they will be reflected the next business day. (Note, however, checks cashed at an Atlantic Union Bank branch will be reflected in your available balance).
- Authorized withdrawals we have not received for payment, such as recurring debit card transactions.
- ACH transactions.
- The final amount of a debit card purchase (for example, we may authorize a purchase amount prior to a tip that you add).
- Debit card transactions previously authorized but no longer reflected as “pending” and not yet sent to us for payment. In most cases, a transaction authorization hold will be released after three (3) business days even though the transaction may be sent to us for payment from your account at a later date, which we must honor. For some types of purchases, we may place a hold for a longer period, which may be up to thirty (30) business days for certain transactions, including car rentals, hotels, cash disbursements, and international transactions.

You can use your available balance as a guide for writing checks, withdrawing cash, and making purchases. However, as your available balance does not include all transactions you have made, it is very important to understand that you still may overdraw your account, even though the available balance appears to show there are sufficient funds to cover a transaction at the time it is made. Please closely review the terms related to how pending transactions may affect your available balance by referring to the Sections titled “Pending Transactions” and “Understanding Overdrafts and Overdraft Services.”

Understanding Posting Order and Payment of Items

How we post transactions to your account

Posting order is the order in which we apply transactions (debits and credits) to your account during the nightly posting process that happens at the end of each business day to determine your current balance. We post transactions on the business day they are presented for processing or settlement, which may not be the same day the transaction was authorized. We group like transactions into categories before we post them. You agree that we reserve the right to post transactions to your account in any order we may determine at our discretion. However, to assist you with handling your account with us and managing your account transactions, we are providing you with the chart below showing how we process transactions generally during our nightly processing each business day. Once we process a transaction, we post the results to your account. Your current balance will reflect the results on the following business day.

Below are the most common categories we use to post your transactions during our nightly posting process in the order they will post and includes a description of some common types of transactions that fall within each category:

Category	Description
All Credits	First, we apply credits to your account. These are deposits and credits to your account that include cash deposits, check deposits, direct deposits, and incoming wire transfers, received before our cutoff time at the location we received the deposit or transfer. Please also refer to our Funds Availability Policy regarding how and when we make funds available to you.
Pre-Authorized Debits	Next, we deduct pre-authorized debits from your account. These are transactions that we have authorized previously and must be paid. They include ATM withdrawals, debit card purchases, recurring debit card transactions, and checks cashed at the teller window. These items will post according to their timestamp (<i>i.e.</i> , in chronological order based on the information that we receive for each item). If any of the pre-authorized debits have the same timestamp or do not include a timestamp, we post them from lowest to highest dollar amount.
Other Debits	Next, we deduct other debits from your account. This category includes automated payments (ACH) and transfers, checks, and bill pay transactions paid through Online Banking. Checks will post in check number order; other debits will post from lowest dollar to highest dollar amount.

Bank Fees	Finally, we deduct bank fees from your account, such as a monthly account maintenance fee or a stop payment fee. However, please note that some transactions have fees associated with them that we deduct at the time of the transaction.
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The items listed above include common categories and common types of transactions but are not inclusive of all transactions.

This general posting order and timeline description does not cover every kind of transaction we may process, and there can be exceptions to the posting order or timeline described above. You acknowledge and agree that we are allowed to determine, in our sole discretion, at any time without notice to you, the categories of transactions, the transactions within a category, the order or timeline among categories, and the posting orders or timelines within a category. **The order in which we pay items is important if your current balance is not sufficient to pay all of the items presented for payment.** Our processing policy may increase the overdraft fees you have to pay if funds are not available to pay all of the items when presented to us for payment. It could also increase the number of items we may return unpaid for nonsufficient funds. **We encourage you to keep careful records and follow good account management practices.** Please also refer to the Section titled “Understanding Overdrafts and Overdraft Services.”

Pending Transactions

If you review your account during the day, you will see that we show some transactions as “pending.” A pending transaction is a transaction, such as a purchase or a payment, that we have not posted to your account but is reflected in your available balance. For example, a debit card purchase may be pending until the merchant sends in the final transaction for payment. In situations where you include a tip (such as restaurants) or have an estimated authorization amount (such as gas stations and hotels), the final transaction amount submitted by the merchant may differ from the original pending transaction amount. In general, it may take up to three (3) business days for a pending transaction to post to your account. The timeframe can vary based on a number of factors, including the type of transaction or the payment network used to process the transaction. We do not guarantee that we will pay these transactions to your account if you have a negative balance at the time the final transaction is presented for payment. We may still return a transaction unpaid if your balance has insufficient funds during that business day’s nightly processing, even if it had been displayed as a “pending” transaction on a positive balance during the day. If a transaction that you made or authorized does not display as “pending,” you are still responsible for it, and we may still post it against your account during nightly processing.

The following are the most common types of debit transactions that may appear as “pending” and reduce your available balance by the amount of the transaction:

- ATM and cash withdrawals;
- Automatic payments (ACH transactions);
- Online Banking transactions;
- Checks drawn on your account that are cashed or deposited at an Atlantic Union Bank branch;
- Debit card transactions; and
- Wire transfers.

For ATM and cash withdrawals, we will apply the transactions and update your available balance immediately.

For automatic payments (ACH transactions), generally we apply debit transactions against your available balance as pending at the start of the business day of the effective date of the payment. If you initiate ACH debit entries on the same day as the effective date, we will apply them in the order we receive them.

For Online Banking transactions, once you approve the transaction, we will apply it to your account. We apply recurring or future dated payments on the effective “send on” date.

For checks drawn on your account, when cashed or deposited at an Atlantic Union Bank branch, the check will be pending on your account at the time you cash or deposit it.

For wire transfers, once we have begun processing the wire transfer and completed all of our internal reviews, we will apply the transaction to your account and update your available balance on the transfer’s effective date.

While we make every effort to place transactions in a pending status on your account during the day, we may be unable to display transactions as pending before we post them to your account. Refer to the

Section titled "Posting Order" for details on how we post these transactions to your account when they no longer display as pending.

Understanding Overdrafts and Overdraft Services

**Paying Items
or
Transactions
Which May
Overdraft Your
Account**

Paying an item or transaction into overdraft means that we pay an item, such as a check or debit card transaction, at our sole discretion, even though you do not have enough money available in your account to cover the item. This results in your account having a negative balance, which we refer to as an "overdraft." Alternatively, we may, at our sole discretion, return an item unpaid which means that we do not pay that item.

We pay items into overdraft at our discretion, which means we do not guarantee that we will always pay any item. Even if we have paid items into overdraft before, we are not required to do it in the future.

We base our decision to pay an item into overdraft on criteria that includes, but is not limited to, your account history, deposits you make, and transaction characteristics. Examples of when we may not pay an item into overdraft include when your account is not in good standing, when you are not making regular deposits to your account, or when your account has too many items paid into overdraft.

Therefore, you cannot rely on us to pay items into overdraft on your account regardless of how frequently or under what circumstances we have paid items into overdraft on your account in the past. We can change our practice of paying, or not paying, items into overdraft on your account without notice to you.

The following sections discuss the Overdraft Services that we offer consumer deposit accounts. You can find additional information regarding our Consumer Overdraft Services on our website, by calling us at 800.990.4828, or by visiting one of our branches.

If we decide to pay an item into overdraft, we may charge an overdraft fee for each paid transaction. Please refer to the "Overdraft & Non-Sufficient Funds (NSF) Fees" section of our Fee Schedule for current fee information. Whether we charge an overdraft fee or not, you are expected to immediately repay the negative balance in your account. To minimize the number of overdraft fees we may assess, we set a maximum number of fees that can be assessed per account per business day. In addition, we have an overdraft threshold amount where we do not charge a fee when an item is below a certain amount or when the item overdraws your account by a certain amount or less.

Sometimes, items that were previously returned unpaid may be re-presented to us for payment by the merchant. If a transaction that we declined or returned because it would result in an overdraft is re-presented to us, and you do not have a sufficient funds in your account, we may pay the item into overdraft at our discretion, and you will be charged an overdraft fee. If we return the item unpaid, we will not charge you a fee.

Overdraft Services

This service comes standard with most checking accounts. We will consider paying an item, at our discretion and for a fee, when your account balance at the time of settlement is not enough to cover the item. If we do not pay the item, we will return it unpaid and charge no fee. However, the merchant may charge you a return fee.

**Standard
Overdraft
Privilege**

With Standard Overdraft Privilege:

We **may** authorize and pay overdrafts for the following types of transactions:

- checks
- automatic bill payments (ACH)
- recurring debit card transactions
- other transactions that use your checking account number

We **will not** authorize and pay overdrafts for the following types of transactions:

- ATM transactions
- one-time debit card transactions

(For information regarding authorization or payment of overdrafts for these transaction types, see the Opt-In Overdraft Privilege section below.)

When the current balance in your checking account at the time of our nightly posting process is insufficient, we may pay the items listed above into overdraft at our sole discretion, and we reserve the right to decline or return an item that would result in an overdraft. We do not guarantee that we will pay an item. If we do not pay the item, it is returned unpaid and no fee is charged.

When you make or schedule payments to a merchant (including payments made through another service provider, such as a digital wallet or other payment platform), it is important for you to understand your rights and responsibilities under any applicable agreement you may have with the merchant or service provider - including the methods in which they process transactions and what occurs if we decline your transaction or return it unpaid. We do not assess fees for declined or returned transactions, but the merchant or service provider may assess fees or other penalties. Even if a merchant or service provider has approved or processed your transaction, you should not assume that the transaction will be authorized or paid by us when we become aware of the transaction and you do not have sufficient funds in your bank account.

You can remove Standard Overdraft Privilege from your checking account at any time for checks, automatic bill payments, and other transactions made using your account number. Removing this service does not stop the payment of recurring debit card transactions, because you pre-approved those transactions with the merchant. If you choose to remove Standard Overdraft Privilege, you also are affirmatively opting out of Opt-In Overdraft Privilege. You can remove Standard Overdraft Privilege by calling us at 800.990.4828 or by visiting one of our branches.

With or without Standard Overdraft Privilege, we may pay certain pending items (such as checks cashed at Atlantic Union Bank) into overdraft during our nightly processing. This may happen if other transactions have reduced your available balance before such items are sent to us for payment. If such items are never sent to us for payment, you still may have an overdraft. We may charge an overdraft fee if the item is paid into overdraft.

**Opt-In
Overdraft
Privilege**

Opt-In Overdraft Privilege is an optional service. Your enrollment decision for Opt-In Overdraft Privilege determines how we handle your ATM transactions and one-time debit card transactions on eligible checking accounts. This service requires your enrollment or “opt-in.”

We will consider authorizing one-time debit card and ATM transactions, at our discretion and for a fee, when your available balance at the time of the authorization is not enough to cover them. If we do not authorize a transaction, your transaction is declined and no fee is assessed. We do not guarantee that we will authorize a transaction presented for more than the available balance in your account.

With Opt-In Overdraft Privilege:

In addition to the transaction types covered by Standard Overdraft Privilege service, with Opt-In Overdraft Privilege we **may** authorize and pay overdrafts for the following types of transactions:

- ATM withdrawals
- One-time debit card transactions

It is important to understand there are other optional services that may be less costly for you than Opt-In Overdraft Privilege, such as our optional Overdraft Account Transfer and Overdraft Line of Credit described below.

For more information about our discretion to authorize or pay a transaction into overdraft, please reference the Section titled “Paying Items or Transactions Which May Overdraft Your Account” above.

We will not charge an overdraft fee for non-recurring (*i.e.*, one time) debit card transactions that were authorized when your account had a sufficient available balance at the time of transaction but later posted against a negative balance.

However, if you preauthorized a merchant to use your debit card number to pay a recurring fee, such as a subscription or streaming service, which could be processed as a recurring debit card transaction that would incur an overdraft fee if there were not enough funds in your account at nightly processing to cover it. You understand that merchants, other institutions, or other third parties determine the classification of a debit card transaction (except ATM transactions) as *recurring* or *non-recurring* (one-time) before the transaction is presented to us for authorization or payment. We will treat and process such debit card transactions in the manner they are presented to us, which may result in a one-time

debit card transaction being presented as a recurring preauthorized transaction and *vice versa*. For example, in some circumstances the merchant presents transactions for payment with a different identification code than was used when originally sent for authorization, and we are unable to match them as the same transaction. In those cases, each request by a merchant creates a new item, and we may charge you an overdraft fee for each transaction paid into overdraft. If any transaction other than a non-recurring (one-time) debit card transaction overdraws your account, we may assess an overdraft fee. Refer to the Section titled "Debit and ATM Cards" for more information.

You can add or remove Opt-In Overdraft Privilege from your checking account at any time by using Online Banking, calling us at 800.990.4828, or visiting one of our branches.

Overdraft Account Transfer

Overdraft Account Transfer is an optional service. You can link your checking account to another eligible Atlantic Union Bank account (such as a savings account) to help pay items that would otherwise overdraw your checking account (such as checks, automatic bill payments (ACH), recurring debit card transactions, one-time debit card transactions, ATM withdrawals, and other transactions made using your checking account number). With Overdraft Account Transfer, we transfer funds automatically from your designated linked account to your checking account to cover overdrafts, up to the available amount in your designated linked account. Because we transfer funds in the exact amount needed, there is no negative balance for you to repay. Overdraft Account Transfers may occur to cover transactions that we might not otherwise authorize if you do not have a sufficient available balance in your account. An Overdraft Account Transfer may still occur even if these transactions are not presented subsequently for payment. When an Overdraft Account Transfer occurs from a linked account to cover the authorization or payment of a transaction, the available balance in the linked account will be reduced by the amount of money to be transferred. That amount of money will be unavailable for other use, and we will apply it to the checking account during nightly processing. If an account you have linked for the Overdraft Account Transfer service does not have sufficient funds to cover an overdraft, we may pay or return the applicable transaction(s) in our discretion and fees as described above may apply to the overdrawn account. Additionally, if an account you have linked for the Overdraft Account Transfer service is restricted for any reason, we may remove the linked account and terminate the Overdraft Account Transfer service. If the restriction is subsequently removed, the prior linkage typically is not reapplied unless you request to re-establish the linkage.

Overdraft Line of Credit

Overdraft Line of Credit is an optional service. You may apply for an eligible Atlantic Union Bank personal line of credit to link to your checking account to help pay items that might otherwise overdraw your account (such as checks, automatic bill payments (ACH), recurring debit card transactions, one-time debit card transactions, ATM withdrawals, and other transactions made using your checking account number). Eligibility for the Overdraft Line of Credit service requires an additional application and is subject to credit approval. If approved, Overdraft Line of Credit transfers in \$100 increments may occur to cover transactions that we might not otherwise authorize if you do not have a sufficient available balance in your account. When an Overdraft Line of Credit transfer occurs from a linked account to cover the authorization or payment of a transaction, we consider the amount transferred from your line of credit an advance, which you must repay, plus a finance charge. We disclose the interest rate charged in other agreements related to your Overdraft Line of Credit. An advance may occur for transactions we authorize, even if the transactions are not presented subsequently for payment. You should read these agreements fully. If a line of credit you've linked for the Overdraft Line of Credit service does not have a sufficient available balance to cover an overdraft, we may pay or return the applicable item(s) in our discretion, and fees as described above may apply to the overdrawn account. Additionally, if you have defaulted on a line of credit you've linked for the Overdraft Line of Credit service, we may remove the linked line of credit and terminate the Overdraft Line of Credit service.

Returning Your Account to a Positive Balance

If your account has an overdraft, you must add money to return your account to a positive balance immediately. If you do not return your account to a positive balance or you have too many overdrafts, we may close your account. We generally will close and charge off an overdrawn account sixty (60) days after it first becomes overdrawn, but we reserve the right to close it at an earlier date as permitted by applicable law. Additional charged-off account fees may apply. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. Also, we may report you to consumer reporting agencies and initiate collection efforts. You agree to reimburse us for the costs and expenses (including attorneys' fees and expenses) we incur to do so. **When funds are deposited or credited into an account with an overdraft, you authorize us to apply those**

funds to the overdraft and related fees in the account. This applies and extends to the deposit of any federal or state benefit payments, including Social Security benefits. You understand and agree that if you do not want your benefits applied in this way, you can change your direct deposit instructions at any time with the person or organization paying the benefits. For information about our rights to apply funds from other accounts you hold with us to pay an overdraft and related fee(s), see the Section titled "Setoff."

Funds Availability Policy

Your Ability to Withdraw Funds

Our policy is to make funds from your deposits available to you as follows:

- Cash deposits and electronic direct deposits: the same business day as the day we receive your deposit.
- Wire transfers: the same business day we receive your credit transfer.
- Funds from your check deposits: on the first business day after we process your deposit.
- ACH credit transfers (e.g., direct deposits, automated payroll deposits, etc.): the business day we receive settlement for the deposit (generally, the day after we receive payment for the transfer from our ACH operator).

However, longer delays may apply. See the additional information below for details.

Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written and other items presented for payment and applicable fees that you have incurred.

You are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit, even after we have made funds available to you and/or you have withdrawn the funds.

Daily Cutoff Times

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. Daily cutoff times may vary, but in no event shall a cutoff time be earlier than 4:00 p.m. local time. If you make a deposit before the daily cutoff time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the daily cutoff time or on a day we are not open, we will consider the deposit made on the next business day we are open.

For example, if you make a deposit at one of our ATMs before 4:00 p.m. local time, on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at one of our ATMs after 4:00 p.m. local time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Our daily cutoff times may change from time-to-time in our discretion. Information about specific daily cutoff times for how you make your deposit is available on our website or by calling us at 800.990.4828.

Reservation of Right to Hold

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after we process your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after we process your deposit. The first \$225 of your deposit, however, may be available on the first business day after the day we process your deposit. If we are not going to make all of the funds from your deposit available on the first business day after we process your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- We believe a check you deposit will not be paid.

- There is an emergency, such as failure of computer or communications equipment or another emergency condition beyond our control.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Holds On Other Funds

If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods described elsewhere in this disclosure for the type of check that you deposited.

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that you already have on deposit in your account. Those funds would then not be available for withdrawal until the time periods described elsewhere in this disclosure for the type of check that you deposited.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first thirty (30) days your account is open: Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions; for example, the checks must be payable to you. The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If you do not deposit these checks (other than a U.S. Treasury check) in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available no later than the eleventh business day after the day of your deposit. We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.

Debit and ATM Cards

For certain accounts, we offer services that involve using an Atlantic Union Bank Visa® debit card or Atlantic Union Bank ATM card. Additional terms and conditions may apply to your card. When opening certain accounts, you agree that we may automatically issue you a debit card. However, activating your card is not required to keep your account open. We may deactivate any temporary debit card when you activate your debit card.

Using your Debit or ATM Card

There are many ways you can use your debit or ATM card. Examples include:

ATM Transactions

You can **use your debit or ATM card** with your PIN to access your accounts to:

- make a deposit to checking or savings accounts;
- get cash withdrawals from checking or savings accounts;
- transfer funds from savings to checking accounts or from checking to savings accounts; and
- get information about the account balance of your checking or savings account.

Some of these services may not be available at all ATM terminals. For example, generally you can only make deposits to your account at an Atlantic Union Bank ATM that has a deposit taking function.

You can use a non-Atlantic Union Bank ATM only if it is in a participating network. Your primary checking and savings accounts will be accessible on that network, and your other linked accounts may be accessible. Outside the U.S., only your primary checking account is usually accessible.

Purchases Using Your Card

You can **use your debit card** to:

- purchase goods (in person, by phone, online, or through a mobile device at participating merchants);

- pay for services (in person, by phone, online, or through a mobile device at participating merchants); and
- get cash back from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept. The merchant may charge additional fees.

You can make purchases using an ATM card only at merchants who accept payments through networks which we participate and require a PIN to authorize the purchase.

Fees and Limits When Using Your Card

Certain transactions using your ATM or debit card are subject to limits and fees may apply.

Fees Certain fees are listed on our Fee Schedule. These fees are subject to change from time to time. You can visit our website, call us at 800.990.4828, or visit one of our branches to request our current Fee Schedule.

ATM Fees, ATM Operator / Network Fees, and Merchant Fees When you use an ATM not owned by us (which we refer to as a foreign ATM) we may charge you a fee for each transaction (for example, withdrawing cash or checking your balance). If you perform multiple transactions, we may charge you a fee for each transaction, which could result in multiple fees. In addition, **the ATM operator or any network may charge you a fee** (and may charge you a fee for a balance inquiry, even if you do not complete a funds transfer). Also, **some merchants may assess a fee** when you use your card for a purchase or get cash back. We include ATM operator/network fees and merchant fees in the total amount withdrawn from your account and apply them to your card's daily ATM withdrawal or purchase limits, as applicable.

Daily Limits To protect your balance, we place daily dollar limits on ATM withdrawals and card purchases, even if your available balance is higher than the daily limit. We will inform you of your daily dollar limits when you receive your ATM or debit card, or you may call us at 800.990.4828 to verify your daily dollar limits.

We may allow transactions that exceed your limits or temporarily reduce your limits without notice for security purposes. For security reasons, there may be additional limits on the amount, number, or type of transactions you can make using your card. There generally is no limit on the number of times the card may be used each day. This is true as long as you do not exceed the applicable daily withdrawal purchase limits, and you have sufficient available balance for the transactions. If an ATM transaction or purchase would create an overdraft on the account we may, in our sole discretion, take any of the actions described in the Sections of this Agreement titled "Available Balance," "Posting Transactions," and "Understanding Overdrafts and Overdraft Services."

We may limit the number of authorizations we allow during a time period; for example, if we notice out-of-pattern use of your card or suspected fraudulent or unlawful activity. For security reasons, we cannot explain the details of the authorization system. If we do not authorize a payment, we may notify the person who attempted the payment that it has been refused. We may attempt to contact you via telephone, SMS, and/or email to verify the payment. We temporarily may block use of your card if we suspect fraud until we are able to contact you. We are not responsible for failing to give an authorization or failing to provide notice. In our discretion, we may allow or deny transactions or authorizations from merchants who are apparently engaged in, or who are identified as being engaged in, the internet gambling business.

Changes to Your Card Limits. We may, in our discretion, without telling you, change your daily purchase or withdrawal limit at any time. If we decrease the limits of your card, we will notify you in accordance with applicable law.

Additional Information About Your Card

Card on File If you give your debit card number to a merchant with authorization to bill that card for recurring payments or to keep it on file for future purchases or payments, the merchant may receive updated card information to process such payments via the free Visa Account Updater ("VAU") service. However, since not all merchants receive updated debit card information via VAU, we recommend you notify each merchant of your new debit card number and/or expiration date to ensure your payments continue uninterrupted. If you have a debit card on file with a merchant and want to cancel the payment arrangement, be sure to cancel it directly with the merchant.

Visa Account Updater Notice of Right to Opt Out	We will automatically enroll your Atlantic Union Bank Debit Card for free in VAU. VAU helps participating merchants who receive recurring payments from your card have access to current card account information on file. For instance, participating merchants will have access to information about card expiration, or if you report that your card is lost or stolen. You are entitled to opt out of this service. You may opt out at any time by calling us at 800.990.4828. If you opt out, you may opt back in if you decide you want the VAU service in the future. You may opt in the same way(s) that you can opt out.
Authorizations and Holds	Most merchants ask us to authorize your purchase. When we give authorization to a merchant, we will reserve or place a temporary authorization hold on your available balance for the amount of the authorization (which we refer to as an authorization hold). Refer to the Section titled "Pending Transactions" for more information.
Foreign Exchange Transactions	<p><i>Transactions Outside the United States and its Territories.</i> When you use your debit or ATM card at a merchant that settles in a currency other than U.S. dollars, we will convert the charge into the U.S. dollar amount. The currency conversion rate used to determine the transaction amount in U.S. dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.</p> <p>We charge you an international transaction fee on all international transactions whether or not there is a currency conversion. An international transaction is a transaction where the issuer of the card used is not located in the transaction country. This means an international transaction can occur even though you make the transaction when you are not in a foreign country; for example, a transaction made online with a foreign merchant is an international transaction, even though made while you are physically in the United States. Reference our Fee Schedule for the current international transaction fee.</p>
Non-Visa Debit Transaction Processing	We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a non-Visa debit network that typically authenticates transactions by use of a PIN but that is not known for having a card program (a "PIN-Debit Network") without using a PIN. The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's Zero Liability Policy) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network. Note that other agreements (for example, agreements with Visa) may also apply to your use of your debit card.
Visa's Zero Liability Policy	Under Visa's Zero Liability Policy (as may be modified from time to time by Visa), you may not be held responsible for unauthorized purchases using your Visa debit card, provided you exercised reasonable care in safeguarding your debit card from risk of loss or theft, and upon becoming aware, you promptly reported the loss or theft to us. To the extent permitted by law, we reasonably may determine that you failed to exercise reasonable care in safeguarding your debit card from risk of loss or theft if you do not report one (1) or more unauthorized card transactions to us within sixty (60) days of the date when the FIRST statement reflecting the transaction(s) was sent or otherwise made available to you.
Advisory Against Illegal Use	You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant, does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.
Canceling Your Card and Our Right to Refuse Transactions	<p>We may cancel your card at any time without notice, and we may decide not to issue a card or replace your card. You may cancel your card by calling us at 800.990.4828; if you do, you agree to immediately destroy your cancelled card. If you cancel your card, you must pay for any card transactions made before the card is canceled.</p> <p>Additionally, we can refuse to authorize any transaction when your card has been reported lost or stolen or when we have reasonable belief there may be fraudulent, suspicious, or illegal activity. If you lock your card, we will stop authorizing one-time debit card transactions and ATM withdrawals, but we still may authorize recurring debit card transactions. Any card we issue to you will be unlocked when you activate it. See the Section titled "Card Safety Tips" directly below for ways to protect your card. Note that we may also restrict or cancel your card if we consider your account to be inactive or dormant.</p>

Card Safety Tips

To help protect the safety of your card, we recommend the following:

Keep your card in a safe place	Contact us immediately at 800.990.4828 if you believe your card is lost or stolen
Memorize and do not write down your PIN on your card or otherwise	Do not make your PIN a number that is easy to identify (e.g., your birthday)
Change your PIN often	Review your account statements and report fraudulent transactions immediately
Do not provide your card number or PIN over the phone or Internet unless it's a trusted merchant	Make sure Internet transactions are secure and log off from websites after you make a purchase
Beware of skimming devices on ATM's or merchant card machines	Cover your PIN when you are entering it onto an ATM or merchant card machine
Be aware of your surroundings when withdrawing cash and avoid showing or counting cash at an ATM	If you notice suspicious activity surrounding an ATM do not use the ATM; cancel your transaction and walk away immediately
Call 911 immediately in the event of an emergency	Report any crime to the ATM operator

Note: We do not consider a card transaction “unauthorized” if you provide the card, card number, or other identifying information to another person. In addition, we do not consider a card transaction “unauthorized” if you expressly or implicitly give another person authority to perform one (1) or more transactions, and the person then exceeds that authority. We also may not consider a card transaction “unauthorized” if, for any other reason, we conclude that the facts and circumstances do not reasonably support a claim of unauthorized use.

Protecting Your Account and Your Information

Your Agreement to Help Prevent Unauthorized Transactions

To help prevent fraud on your account, including preventing unauthorized transactions from your account, you agree to take reasonable steps to ensure the integrity of your account and items drawn on your account or deposited to it. We recommend, at a minimum, you take the following non-exhaustive preventive measures included in the table below to help protect your account from fraud:

Recommended Preventative Measures

Reconcile your account statements when received and promptly notify us of any issues.	If you don't receive an expected statement, promptly notify us.
Don't provide your account and routing numbers to unknown persons or any person who does not have authorization from you to conduct transactions on your behalf.	Write your checks in a secure manner that prevents others from adding words or numbers, or making other changes, without your authorization.
Only write checks to people and business whom you know. Fraud schemes often involve fraudsters trying to trick you into trusting them as a friend, family member, legitimate business, or government entity.	Protect your checks from unauthorized use and theft, including by keeping your checkbook in a safe and secure place at all times, using tamper resistant checks, destroying checks you don't intend to use, and not signing blank checks.

<p>Be mindful of deposits you receive from unknown or unverified third parties. Illegitimate and illegal businesses will often try to trick you into a “money mule scheme” by having you deposit and then transfer monies obtained through unlawful means by offering you a portion of the deposit.</p>	<p>Only deposit checks from people and businesses whom you know. Fraud schemes often involve fraudsters asking you to deposit a check and then immediately provide them with an amount less than the full amount of the check deposited, resulting in a bounced check. You will still be responsible to us for the full amount of the bounced check.</p>
<p align="center">Perform the measures listed in the Section titled “Card Safety Tips.”</p>	

Managing and Maintaining Your Account

Statements and Notices

We will make an account statement available monthly for checking and money market accounts. You will receive a quarterly statement for certain types of savings accounts until you first access your account by electronic funds transfer; thereafter, you will receive a monthly statement. We will reflect the specific dates covered by your account statement on your statement.

We will deliver either an electronic statement (i.e., an electronically delivered statement) or a paper statement by mail. If you receive paper statements, we will mail them through U.S. mail to the current address for you listed in our records. We may change your mailing address if we receive an address change notice. **It is important for you to ensure your address with us is correct.** For more information regarding how you can notify us of a postal or email address change, refer to the Section titled “Address Changes.” Checking, money market, and savings statements generally are available through Online Banking and Mobile Banking, but you must enroll in those services to receive them, and additional terms and conditions may apply.

We may provide other notices regarding your account in the same manner. If you choose not to receive notices electronically, we will send notices through U.S. mail. If you choose to receive electronic notices, we will provide them electronically, although in some cases we may choose to send notices to you through U.S. mail.

We have made your account statement available to you on the day your paper statement is mailed, or your electronic statement is available in Online Banking. You agree to this timing even if the current address or email address listed for you in our records is invalid. If you do not receive your statement, please call us at 800.990.4828.

Joint Accounts. We will send notices and statements to the address the joint owners provided at account opening, unless otherwise instructed by any one (1) joint owner. You agree that the owner receiving notices and statements for jointly owned accounts is responsible for sharing statement and notice information with all other joint owners. Statements and some notices for joint accounts enrolled in Online Banking or Mobile Banking will be available to all joint owners who have properly enrolled in Online Banking or Mobile Banking.

Combined Statements

We may combine statements for accounts with shared ownership. We will deliver statements for accounts in a combined statement to the shared delivery address.

If you prefer that we not combine your statements, let us know and we will keep them separate. This will apply only to subsequent statements after you notify us.

Check Image Services

We do not return your physical paid checks in your statements. However, we make copies of your paid checks available by calling us at 800.990.4828 or visiting one of our branches. You may also access images of your paid checks via Online Banking or Mobile Banking if you enroll in those services.

For a fee, you may be able to enroll in our check image service. With this service, you will receive images of your paid checks on your paper statement. Speak to an Atlantic Union Bank representative to get more information on the service available with your account and any associated cost.

When we provide a statement, the check images are available to you, even if we do not send originals or images with the statement. We will destroy original checks after a reasonable period of time as we determine in our sole discretion. If for any reason we cannot provide a copy of your check, we won't be liable for more than the face amount of the check. We cannot provide originals or images of checks that

we receive as electronic transfers. Additionally, other banks may send us electronic images instead of original checks. In that case, we may provide a copy of the image, but not the original check.

Address or Name Changes

You agree to promptly notify us of any change to your name, postal, or email address. We will change your postal or email address within a reasonable time after you request it. If you request we change your name, we may ask for additional documentation to verify your request. If you have a combined statement, any owner can change the address of all accounts included in the combined statement. Unless you instruct otherwise, we may change the postal or electronic address only for the account(s) you specify or for all or some of your other account(s) with us.

We may update your address in our records without a request from you if (1) we identify a need to rely on another address you have provided us; or (2) we receive an address change notice from the U.S. Postal Service, or information from another party in the business of providing correct address details, that does not match the address in our records for your account or card.

To notify us of any address change you may contact us in the manner provided on the first page of this Agreement.

Account Statements or Notices Returned or Undeliverable

We will consider your account statements or notices as unclaimed or undeliverable if we receive notice that the mailing address or email address associated with your account is incorrect (for example, we receive notice from the U.S. Postal Service or a return email as undeliverable). We may discontinue sending account statements and notices and destroy account statements and notices returned to us as undeliverable. We will not attempt to re-deliver account statements and notices to you until you provide us with a valid postal or electronic address. We still make your account statements and notices available to you (e.g., via Online Banking if you are enrolled or you can visit one of our branches) if we discontinue sending account statements and notices to the mailing address or email address associated with your account.

Your Responsibility to Review Account Statements and Notices and Notify Us of Errors

Review Your Account Statements

You agree that you are obligated to review your account statements promptly and carefully and identify any unauthorized transactions or errors. You agree to notify us promptly of any such unauthorized transactions or errors. If you fail to notify us promptly of an unauthorized transaction or error as described in this Agreement you will be responsible financially for those items unless the law dictates otherwise.

You agree that thirty (30) days after we mail or otherwise make your statement available to you is a reasonable amount of time for you to review your account statements and report any unauthorized check(s) or other error(s). If you do not comply with this timeframe, you agree we are not required to reimburse you for any claimed loss. In addition, you agree not to assert a claim against us concerning any unauthorized check(s) or other error(s) shown on your account statement unless you notified us of the unauthorized check(s) or other error(s) within thirty (30) days after we have mailed or otherwise made your statement available to you. This means, for example, that you cannot bring a lawsuit against us, even if we are at fault, for paying checks bearing a forgery of your signature unless you reported the forgery within thirty (30) days after we mailed or otherwise made available the statement listing the check we paid.

Notify Us of Unauthorized Checks or Check Errors

In order for us to consider reimbursing you for unauthorized checks drawn on your account or other check errors you must:

Notify us as soon as possible and within thirty (30) days after we make a statement available to you of any unauthorized check or other error.

Note: if the same person has made two (2) or more unauthorized transactions and you fail to notify us of the first one within this 30-day period, we will not be responsible for unauthorized transactions made by the same wrongdoer.

Notify us as soon as possible and within six (6) months after we make a statement available to you if you identify any unauthorized, missing or altered endorsement on the back side of your check. Please note that this timeframe only applies to unauthorized, missing or altered endorsement on the back side of your check.

Notify Us of Other Errors

You must notify us within thirty (30) days after we mail or otherwise make your statement available to you if:

- There is an inaccurate or unauthorized teller transaction or other unauthorized transaction;
- Your account statement contains any errors; or
- You did not receive your account statement.

If you do not comply with these requirements, you agree we are not required to reimburse you for any claimed loss, and you cannot assert a claim against us in any way related to the errors.

Other Transaction Types

The transactions covered by this subsection do not apply to account transactions addressed by the Section titled "Electronic Fund Transfer Services - Your Rights and Liabilities." You also have certain rights under federal law for substitute checks; please refer to the Section titled "Substitute Checks and Your Rights" for more information.

Unauthorized Transactions: How to Notify Us

An "unauthorized transaction" is a transaction that is missing a required signature or other evidence showing you have authorized it, or is altered (e.g., the amount of a check or the payee name is changed).

You can notify us of unauthorized transactions on your account statements by promptly calling the telephone number listed on your account statement or in a notice or submitting a written report (if instructed by us), as soon as possible, but in any event within the specified time frames.

When you report an unauthorized transaction, we investigate any reports of unauthorized activity on your account. After you submit a claim, we may require you to complete and return the claim form and any other documents we require, notify law enforcement, and cooperate fully with us in our investigation. We cannot reverse any debit made to your account resulting from a claim of an unauthorized transaction if you do not cooperate fully with us in our investigation or recovery efforts, or if we determine you authorized the transaction.

Dormant Accounts and Escheatment

Dormant Accounts. Generally, we consider an account with a positive balance dormant if you do not initiate customer-initiated financial activity for a period of twenty-four (24) months. To avoid dormancy, simply initiate a transaction on your account (e.g., depositing or withdrawing funds at a branch or ATM, or writing a check from the account). One-time and recurring automatic transactions, such as pre-authorized transfers, payments, and electronic deposits (including direct deposits), do not prevent the account from becoming dormant, unless otherwise specified by applicable law.

Escheatment. Once your account becomes and remains dormant for a period of time specified by the laws of your state, your account will be considered abandoned and will "escheat" to the state. This means that if you do not contact us about your dormant account or initiate an account-related activity within the period specified by applicable state unclaimed property laws (generally, three (3) or five (5) years), we will close your account and deliver your account funds to that state. This process is known as escheatment. Funds that cannot be returned or transferred may be considered abandoned under state law, and each state has laws that govern when we are required to send a customer's funds to the state. Account statements will no longer be accessible through Online Banking or Mobile Banking. To recover your account funds, you must file a claim with the state.

Fees. Unless otherwise prohibited by applicable law, normal monthly service fees and other fees will continue to apply through the dormancy period.

Account Disputes

An account dispute or adverse claim occurs when: (1) there is a controversy, dispute, or uncertainty regarding the ownership of your account or the funds in your account; (2) a joint account owner or other person or entity makes a conflicting demand over the account's ownership or control; or (3) we are unable to determine any person's authority to give us instructions.

In any of these cases we may take the following actions without any liability to you:

- continue to rely on the documents we have on file for your account;
- honor the claim against your account ownership or funds if we are satisfied the claim is valid;
- place a hold on all or a part of the funds in your account until we believe the dispute is resolved to our satisfaction (and we may further require all parties to the dispute to provide us with written agreement that the dispute has been resolved);

- close your account and send you a check or other item for the available balance in your account payable to you or to you and each person or entity who has made a claim to the funds; or
- pay the funds into an appropriate court and/or petition the court to resolve the dispute.

However, our rights above do not impose an obligation on us to assert these rights or deny any transaction.

You agree that we are not responsible for any damages you may suffer as a result of our refusal to allow you or anyone else to withdraw funds from your account due to a dispute or adverse claim regarding your account or allowing an existing owner or authorized signer of the account to continue to conduct transactions on the account during the dispute or adverse claim. You agree that you are liable, and we may charge any account you have with us, for our fees and expenses in taking any of the actions above (including our attorneys' fees, expenses, and court costs).

**Restricting
Access to
Your Account**

If we suspect any suspicious, irregular, fraudulent, unauthorized, or unlawful activities, we can prevent, delay, or decline transactions, freeze all or some of the funds in any account with us that you keep or control, and otherwise restrict access to your account. We may notify all owners and authorized signers on your account about these types of activities and our actions, unless otherwise prohibited by applicable law. With your consent, or if permitted by applicable law, we also may notify certain non-account owners about the events that have created our concerns about these activities. We may continue to delay transactions or freeze funds for these types of activities until (i) our concerns about the activities are resolved to our satisfaction, (ii) the time frame set forth in applicable law, or (iii) we receive a court order that provides us direction. Unless otherwise required by applicable law to take any of the above actions, we may take these actions in our sole discretion and without liability to you.

If a state or federal agency requests us to restrict funds in your accounts, we will comply with their request as permitted under applicable law, and we may notify you, unless otherwise prohibited by applicable law. If we suspect an owner is a victim of elder or vulnerable adult exploitation, we may file a report with the appropriate investigative agency(ies) as provided for by applicable law.

**Closing Your
Account**

Either you or we may close your account at any time for any reason or no reason without prior notice. When you close your account, you are responsible for ensuring that there are no outstanding transactions for your account. We are not required to close your account at your request if you have pending transactions, the account is overdrawn, your account is subject to legal process (such as a garnishment, attachment, execution, or levy) or any type of holds (such as a collateral hold, decedent hold or deposit hold). In those cases, we will limit the types of transactions that you can make until pending transactions are paid or returned, the balance is no longer negative, and any legal restriction/hold has been released.

After we restrict your account in preparation for closing, we will not pay any additional interest on the account, we will remove Overdraft Services, and we will de-link all cards and any accounts linked to your account through Overdraft Account Transfer. We may close your account if the balance is \$0 or negative.

We may send you written notice that we have closed or will close your account and return the balance either personally or by mail to your address on file with us, less any fees, claims, setoffs, or other amounts, if the balance is greater than \$1.

After your account is closed, we have no obligation to accept deposits or pay any outstanding checks, but we may reopen your account if we receive a deposit. We will have no liability for refusing to honor any check drawn on a closed account. We may advise consumer reporting agencies of accounts closed for misuse, such as overdrafts.

This Agreement continues to apply to your account and issues related to your account even after it closes.

Funds Transfer Service Terms

The following provisions are in addition to, and not in place of, any other agreements you have with us regarding funds transfers to and from your account. The terms "funds transfer," "funds transfer system," "payment order," and "beneficiary," as used in this Agreement, are defined in Article 4A of the Uniform Commercial Code ("Article 4A"), as adopted by the state whose laws govern your account. As used in these provisions, a funds transfer does not include a transaction made using an Atlantic Union Bank

issued card. For information regarding a transaction using an Atlantic Union Bank issued card, refer to the Section titled “Debit and ATM Cards.”

Examples of funds transfers covered by these provisions are ACH transactions, remittance transfers, and wire transfers (whether outgoing or incoming, international, or domestic). Some transfers referenced in this section may also be electronic fund transfers subject to Regulation E, Subpart A. If the transfer is governed by Regulation E, Subpart A (for example, a person-to-person/peer-to-peer (“P2P”) payment) or Regulation E, Subpart B (for example, a wire transfer sent outside the United States), the provisions of the Section titled “Electronic Fund Transfer Services - Your Rights and Liabilities” control in the event of conflict with this Section. Specifically, please review the Section titled “Electronic Fund Transfer Services - Your Rights and Liabilities” for rights that you have regarding unauthorized transfers governed by Regulation E.

Rules of Funds Transfer Systems

Funds transfers to or from your account will be governed by the rules of the funds transfer system(s) through which the transfers are made (“system rules”), including Fedwire, the National Automated Clearing House Association (“NACHA”), the Electronic Check Clearing House Organization (“ECCHO”), any regional association (each an Automated Clearing House or “ACH”), the Clearing House Interbank Payments System (“CHIPS”), the Society for Worldwide Interbank Financial Telecommunication (“SWIFT”) the RTP system (“RTP System”), or other funds transfer system. We are under no obligation to honor, in whole or in part, any payment order or other instruction that could result in our contravention of applicable law, including, without limitation, requirements of the U.S. Department of the Treasury’s Office of Foreign Assets Control (“OFAC”) and the Financial Crimes Enforcement Network (“FinCEN”).

Means of Transmission

When acting upon your transfer instructions, we may use any means of transmission, funds transfer system, clearing house, or intermediary bank that we reasonably select. Based on the chosen means of transmission, we may require additional documentation from you to complete the transfer and additional terms and conditions may apply.

Notice of Funds Transfers

We will notify you of funds electronically debited from or credited to your account through the account statement covering the period in which the transaction occurred. Unless required by law, we’re under no obligation to provide you with any additional notice or receipt.

Reliance on Identification Numbers

If an instruction or order to transfer funds describes the party to receive payment inconsistently by name and account number, **you understand and agree that we will rely on the beneficiary account number, even if the name of the accountholder or account number identifies a party different from the named recipient.** If an instruction or order to transfer funds describes a participating financial institution inconsistently by name and identification number, the identification number may be relied on as the proper identification of the financial institution.

Erroneous Payment Orders

You could lose funds if you provide incomplete or inaccurate information in your payment orders. We have no obligation to detect errors you make in payment orders (for example, paying the wrong person or the wrong amount). Just because we detect an error once, we won’t be obligated to detect future errors. **We will rely on the beneficiary account number and beneficiary bank identification number** (e.g., IBAN [International Bank Account Number], RTN [Routing Transit Number] or SWIFT BIC [Business Identifier Code]) you provide with an instruction or order.

Your Duty to Report Unauthorized or Erroneous Funds Transfers

You will exercise ordinary care to determine whether a funds transfer to or from your account was either not authorized or erroneous. For transactions covered by Regulation E, you must tell us about an unauthorized or erroneous funds transfer no later than sixty (60) days after the earlier of the date we tell you that your funds transfer has been executed, the date we tell you that your account has been debited to pay for such funds transfer, and the date we send to you the FIRST account statement on which such funds transfer appears. For transactions not covered by Regulation E, see Section titled “Review Your Account Statements” above. If you fail to notify us within such time period, and we are required by law to refund to you all or part of the payment which you made, we will not pay interest to you on the amount refunded unless we are required to do so by applicable law.

Please provide us with the following:

- Your name and account number;
- A description of the error or the funds transfer you are unsure about, and why you think it is an error or want more information; and
- The dollar amount of the suspected error.

ACH Transactions

These additional terms apply to payments to or from your account that you transmit through ACH:

- Your rights as to payments to or from your account will be based on the state laws governing your account.
- When we credit your account for an ACH payment, **the payment is provisional until we receive final settlement through a Federal Reserve Bank or otherwise receive payment.** If we do not receive final settlement or payment, **we're entitled to a refund from you** for the amount credited to your account.
- Any Originating Depository Financial Institution may initiate, pursuant to ACH Operating Rules, ACH debit entries to your account for presentment or re-presentment of items you write or authorize.

Return of ACH Debit Entries

Under the ACH Rules, we can seek the return of an unauthorized consumer ACH debit entry until midnight of the 60th calendar day following the business day we posted the ACH debit entry to your account. In order to make sure we can meet this return deadline, you must notify us no later than fifteen (15) days after we send or otherwise make available to you your account statement that reflects the unauthorized transaction. This right of return is in addition to your rights described in the Section titled "Electronic Fund Transfer Services – Your Rights and Liabilities."

Transactions Not Covered by Reg E

For purchases and other transactions in consumer accounts not governed by Regulation E, you are liable for all losses relating to unauthorized funds transfers that do not result solely from our negligence or intentional misconduct, unless the applicable law governing your account require lesser liability.

Wire Transfers

Outgoing International Wire Transfers. Remittance transfers are transfers customers initiate primarily for personal, family, or household purposes, and are sent outside the United States and its territories. Each time you initiate a remittance transfer, you'll receive disclosures outlining additional rights provided by federal law.

Incoming International Wire Transfers. Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you.

Funds Transfer Security Procedure: Limitation of Liability

You agree that we will follow a commercially reasonable security procedure of our choice to verify the authenticity of an instruction we receive to send a funds transfer from your account. The security procedure may vary depending on whether we receive the instruction in person, by phone, or via Online Banking. If we offer, but you decline, an optional security procedure that is commercially reasonable, then you agree that the security procedure chosen to verify the payment order is commercially reasonable for your transaction. You agree to be bound by any funds transfer request that we receive and verify following a commercially reasonable security procedure, even if the payment order was not authorized by you, and you agree to indemnify and hold us harmless against any and all claims, causes of action, damages, expenses (including reasonable attorneys' fees and other legal expenses), liabilities and other losses arising from or in connection with the funds transfer services provided us under this Section. You may find more details about the security procedures in the applicable funds transfer agreement, our Online Banking Agreement, or other similar agreement between you and us.

Any liability we may have under this Section for damages or losses you incur in connection with the funds transfer shall be limited to a refund to you of (i) the funds transferred (less any portion of the funds transferred which are received by you or applied for your benefit) and (ii) our charges relating to the funds transfer. Any rate of interest which we may be obligated to pay as a penalty under Regulation J or Article 4A shall be equal to the rate paid on the account from which the funds transfer should have occurred or to which the proceeds of the funds transfer were or should have been deposited, whichever is lower. Our liability is limited to the payment of this interest. You agree that under no circumstances will the Bank be liable for any indirect, incidental, consequential, remote, or special losses or damages, including attorney's fees and costs. The foregoing limited liability and indemnity will not apply if and to the extent expressly prohibited or restricted by the state laws governing you or your account.

Rejecting a Funds Transfer Request

We may reject a funds transfer request without any liability to you. Some examples may include if:

- you do not have enough available funds in your account for the funds transfer and applicable fees;
- we are unable to verify a payment order or person requesting the funds transfer; or
- we are unable to complete the request for any other reason.

If required by law, we will notify you of our decision to reject the request.

Other Service Types and Limitations

Telephone Banking Services

You may call our automated telephone banking service at 1.800.990.4828 to get information about your account balances and certain account transactions or transfer funds between your Atlantic Union Bank accounts. To use telephone banking services, a valid telephone banking PIN is required for authentication. If you do not have a telephone banking PIN, we'll ask you for information to authenticate your identity. We may comply with any request of a caller using our telephone banking services, provided we authenticate the caller in compliance with one of the identity verification procedures described in this paragraph.

Note that unless otherwise required by law or we have otherwise agreed in writing, we are not required to act on instructions you give us via facsimile transmission, mail, or email, or if you leave us a voicemail on a telephone answering machine.

Online Banking and Mobile Banking Services

You may use AtlanticUnionBank.com or the Atlantic Union Bank mobile application using your user ID and your password, to view your account information, make deposits (mobile application only), transfer funds between your Atlantic Union Bank accounts, pay qualifying Atlantic Union Bank loans or credit cards, or make payments from your account to third parties. Enroll for these services on AtlanticUnionBank.com or by downloading the Atlantic Union Bank mobile application for select mobile devices. **You must agree to the additional disclosures and specific terms for using these services when you enroll.**

Electronic Fund Transfer Services - Your Rights and Liabilities

General Rules

The following provisions apply to electronic fund transfers to or from your consumer deposit account that are governed by Regulation E, Subpart A. Indicated below are examples of the types of electronic fund transfers we are capable of handling, some of which may not apply to your account. Some of these services may be governed by separate agreements we give to you at the time your card is mailed, or you sign up for the service (e.g., ATM and debit cards, Online Banking, and Mobile Banking). This regulation applies to transactions you can perform using your card to access your account, such as purchases and ATM transactions. Regulation E also applies to other types of electronic fund transfers you can make from or to your account, such as payments made using Bill Pay, and the direct deposit of your paycheck into your account. Regulation E sets forth the basic rights, liabilities, and responsibilities of consumers who use electronic fund transfers and of the banks or other persons who offer these services. It includes the actions you need to take if you believe your card, your card number, your PIN, or other access device has been lost or stolen, or if you notice an error or unauthorized electronic fund transfer on your account and the rules regarding your potential liability for these transfers. Your responsibilities and protections under Regulation E are described in more detail below. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

For unauthorized card transactions, in addition to the rights you have under Regulation E, Visa's Zero Liability Policy provides you with added protection from liability. For details, see the Subsection titled "Visa Zero Liability Policy."

Note: These provisions do not apply to wire transfers or remittance transfers (e.g., consumer-initiated international wire transfers) or to electronic fund transfers in accounts held by us under a bona fide trust agreement.

Remittance transfers you send through us are governed by a separate agreement you enter when you sign up for the service or send the remittance transfer. Refer to the Section "Wire Transfers."

Transactions Covered by Reg E

The following table describes the types of transactions to which Regulation E applies:

Type of Electronic Funds Transfer (EFT)	Description of EFT	Transaction Covered by Regulation E
Debit and ATM Card Transactions	Use your Debit or ATM card to make purchases, withdrawals, payments, transfers, and other transactions as described above in the “Debit and ATM Cards” Section of this Agreement above.	Yes
Preauthorized Credits	You may make arrangements for certain direct deposits to be accepted into your account, such as payroll or benefit payments.	Yes
Preauthorized Payments	You may make arrangements to pay certain one-time or recurring bills from your account.	Yes
Electronic Check Conversion	You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.	Yes
Atlantic Union Bank Telephone Transfers	You may use our automated customer service system or speak to us to get your account information, transfer funds between your accounts with us, or pay qualifying Atlantic Union Bank loans or credit cards.	Yes

Consumer Liability

Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your Overdraft Line of Credit). If you tell us within two (2) business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

If your statement shows transfers that you did not make, including those made by card, code, or other means, tell us AT ONCE. If you do not tell us within **sixty (60) days** after the statement was sent or otherwise made available to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Additional Limit on Liability for Atlantic Union Bank Debit Card. Unless you have been negligent or have engaged in fraud, you may not be liable for any unauthorized transactions using your lost or stolen Atlantic Union Bank Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your PIN which are not processed by Visa. Refer to the Subsection titled “Visa Zero Liability Policy” for more information.

Contact in Event of Unauthorized Transfer. If you believe your card and/or code has been lost or stolen, immediately **call us at 800.990.4828**. You should also call us if you believe a transfer has been made using the information from your check without your permission. See the Section titled “Error Resolution Notice” for additional information.

Business Days. For purposes of these disclosures, our business days are Monday through Friday, excluding Federal Holidays.

Fees

We do not charge for direct deposits to any type of account. Please refer to our Fee Schedule for foreign ATM (an ATM not owned by us) transaction fees.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- where it is necessary for completing transfers;
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- in order to comply with government agency or court orders;
- if you give us your written permission; or
- as explained in our Privacy Notice.

Documentation

Terminal Transfers. You can get a receipt at the time you make a transfer to or from your account using an ATM or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you may contact us via telephone to find out whether or not the person or company made the deposit.

Periodic Statements. You will get a monthly account statement from us for your checking and money market accounts. You will get a quarterly statement from us for your savings accounts until you first access your account by electronic funds transfer; thereafter, you will receive a monthly statement.

Preauthorized Payments

Right to Stop Payment and Procedure for Doing So. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call or write us at the telephone number or address listed in the Section titled "Error Resolution Notice" below in time for us to receive your request three (3) business days or more before you are scheduled to make the payment. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. Please refer to our Fee Schedule for stop payment order fees.

Notice of Varying Amounts. If these payments vary in amount we will tell you ten (10) days before each payment date the payment amount. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for Failure to Stop Payment of Preauthorized Payment. If you order us to stop one of these payments three (3) business days or more before the scheduled payment date, and we do not do so, we will be liable for your losses or damages.

Our Liability

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If you have an Overdraft Line of Credit and the transfer would go over the credit limit.
- If the ATM where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our Agreement with you.

Error Resolution Notice for Electronic Transfers

Call or write us immediately at the telephone number or address listed in this disclosure if you think there is an error on your statement or receipt related to an electronic transfer. You also can call or write us if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared:

- tell us your name and account number (if any);
- describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (five (5) business days for Atlantic Union Bank Debit Card point-of-sale transactions processed by Visa and twenty (20) business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (five (5) business days for Atlantic Union Bank Debit Card point-of-sale transactions processed by Visa and twenty (20) business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. We consider your account a new account for the first thirty (30) days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

CONTACT INFORMATION:
Atlantic Union Bank
Attn: Financial Investigations Unit
P.O. Box 5568
Glen Allen, Virginia 23058
Phone: 800.990.4828

More detailed information is available on request.

Substitute Checks and Your Rights

What is a Substitute Check?

To improve the way checks are processed, federal law permits banks to replace original checks with “substitute checks.” These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are Your Rights Regarding Substitute Checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew funds from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees). The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within ten (10) business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than forty-five (45) calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How Do You Make a Claim for a Refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at 800.990.4828. You must contact us within forty (40) calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely

claim because of extraordinary circumstances. If you make the claim orally, we may require that you send your claim in writing within ten (10) business days.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: check number, the name of the person to whom you wrote the check, the amount of the check and the date posted on your statement.

Depositing Substitute Checks

You may receive a substitute check, such as when a check you deposited is returned unpaid. If you deposit a substitute check and we suffer a loss, cost, or expense as a result, you will have to pay us that amount.

Substitute Check Image



These numbers correspond with the numbers on the Substitute Check Image:

1. An image of the original check appears in the upper right-hand corner of the substitute check.
2. A substitute check is the same size as a standard business check.
3. The information in asterisks relates to the “reconverting bank”—the financial institution that created the substitute check.
4. The information in brackets (appears sideways facing check image) relates to the “truncating bank”—the financial institution that took the original check out of the check processing system.
5. The Legal Legend states: This is a LEGAL COPY of your check. You can use it the same way you would use the original check.
6. The MICR lines at the bottom of the image of the original and at the bottom of the substitute check are the same except for the “4” at the beginning of the MICR line on the substitute check, which indicates that it is a substitute check being moved forward for collection purposes. It is also possible for the MICR line on the substitute check to begin with a “5” if the item is being returned. The rest of the MICR line is the same as the original check to ensure that it is processed as though it were the original.

Resolving Disputes, Waiver of Jury Trial and Class and Representative Actions

As used in this Section 14 a “claim” or “dispute” means any claim, cause of action, proceeding, or any other dispute between you, on the one hand, and us, our respective parents, subsidiaries, affiliates,

agents, employees, predecessors-in-interest, personal representatives, heirs and/or successors, and assigns, on the other hand, including all questions of law or fact related thereto.

If you have a dispute with us, we hope to resolve it as quickly and easily as possible. First, we encourage you to discuss your dispute with a banker. If your banker is unable to resolve your dispute, you agree that either you or we can take any action allowed under the law.

Waiver of Jury Trial in Litigation

IN THE CASE OF LITIGATION BETWEEN US, YOU AND WE EACH AGREE TO WAIVE ANY AND ALL RIGHTS TO A TRIAL BY JURY TO THE FULLEST EXTENT ALLOWED BY APPLICABLE LAW.

Waiver of Class and Representative Actions

NEITHER THE BANK NOR YOU WILL BE ENTITLED TO PARTICIPATE IN, JOIN, OR CONSOLIDATE CLAIMS OR DISPUTES BY OR AGAINST OTHERS AS A REPRESENTATIVE OR MEMBER OF A CLASS, TO ACT IN ANY ARBITRATION OR LITIGATION IN THE INTERESTS OF THE GENERAL PUBLIC, OR TO ACT AS A PRIVATE ATTORNEY GENERAL.

Other Important Legal Terms Regarding Your Account

Rules Governing Your Account

This Agreement, all accounts and services provided to you, and any dispute relating to those accounts and services, are governed by federal law and, when not superseded by federal law, the law of the state where your account is located. Here's how we determine where your account is located:

- If you applied for the account in person at one of our branches, then the account is located in the state where you applied.
- If you applied for the account by mail, digitally (e.g., you opened your account online), or through other remote means, and your address as recorded in our records was in a state where we had a branch at the time, then the account is located in that state, which for joint accounts will be based on the address of the owner whose name was listed first.
- In all other cases, your account will be governed by Virginia law.

Location of Claims and Disputes

Any lawsuit, claim, or other proceeding arising from or relating to your account or this Agreement will take place exclusively in the state or federal courts in the Commonwealth of Virginia, without regard to conflict of laws principles.

Amendments to this Agreement

We reserve the right to change the terms of this Agreement or change the terms of your account at any time. We will give you notice of the change as we determine is appropriate, such as by statement message or enclosure, letter, or as posted in one of our branch offices, and as required under applicable law. Where applicable law permits, we may notify you of the changes by posting a new version of this Agreement online (such as posting the Agreement on our website or making it available in Online Banking), emailing the new version of this Agreement to you, or by making the new version available in one of our branches. Your continued use of the account following the effective date of any such change indicates your consent and agreement to be bound by this Agreement, as amended. If you would like a copy of our Agreement or have questions, please call us at 800.990.4828 or visit one of our branches.

Limitation of Liability

Any provision of this Agreement that limits the bank's liability does not negate the bank's duty (if any) under applicable law to act in good faith and with reasonable care. If any provision of this Agreement is determined to limit the bank's liability in a way prohibited by applicable law, we will nevertheless enforce the provision to the fullest extent permitted under that law. We will not be liable for anything we do when following your instructions. In addition, we will not be liable if we do not follow your instructions if we reasonably believe that your instructions would expose us to potential loss or civil or criminal liability, or conflict with customary banking practices. **WE WILL NOT BE LIABLE FOR INDIRECT, SPECIAL, OR CONSEQUENTIAL DAMAGES REGARDLESS OF THE FORM OF ACTION AND EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF WE FAIL TO STOP PAYMENT ON AN ITEM, OR PAY AN ITEM BEARING AN UNAUTHORIZED SIGNATURE, FORGED SIGNATURE, OR FORGED ENDORSEMENT OR ALTERATION, OUR LIABILITY, IF ANY, WILL BE LIMITED TO THE FACE AMOUNT OF THE ITEM.** If this Agreement conflicts with any statements made by one of our employees or by our affiliates' employees, this Agreement will govern.

Indemnity

Indemnity in General. You agree to indemnify, and hold us harmless from and against, any and all losses, liabilities, penalties, damages, costs, expenses (including, but not limited to, attorneys' fees and court costs) or other harm or injury that we may incur as a result of any claim asserted against us by any third party arising out of any action at any time taken or omitted to be taken by (i) you under or in connection with this Agreement, including, but not limited to, your failure to observe and perform properly each and every obligation in accordance with this Agreement and any other agreement which you enter into with us; or (ii) us in reliance upon any certification, evidence of authority, or other document or notice given or purporting to have been given by you to us, or any information or order which you provide to us. This indemnification does not apply to claims that you may assert against us, or to any amounts we are obligated to pay you under the terms of this Agreement or applicable law.

Your Instructions to Us. Without limiting the above, if you give us instructions which we believe may expose us to potential liability, we may refuse to follow your instructions. If we decide to follow your instructions, you agree to indemnify us against all losses, costs, attorneys' fees, and any other liabilities we incur. In addition, we may ask you for certain protections, such as a surety bond or your indemnity in a form satisfactory to us.

Restricting your Account: Blocking or Delaying Transactions

There are many reasons we may decline or prevent transactions to or from your account or otherwise restrict your account, but we generally do it to protect you or us, or to comply with legal requirements or legal process. You acknowledge and agree that we may decline or prevent any or all transactions to or from your account, including refusing, freezing, placing a temporary hold, reversing or delaying any specific withdrawal, payment or transfer of funds to or from your account, or removing funds from your account to hold them pending investigation, including in one or more of the following circumstances:

- i. your account is involved in any legal or administrative proceeding (see also the Section titled "Legal Process" for additional terms);
- ii. we receive conflicting information or instructions regarding account ownership, control, funds, or activity (see also the Section titled "Account Disputes" for additional terms);
- iii. we suspect that you may be the victim of a fraud, scam, or financial exploitation, even though you have authorized the transaction(s) (see also the Section titled "Restricting Access to Your Account" for additional terms);
- iv. we suspect that any transaction may involve illegal activity or may be fraudulent (see also the Section titled "Restricting Access to Your Account" for additional terms);
- v. we are complying in our sole discretion with any federal, state, or local law, rule, or regulation, including federal asset control and sanction rules and anti-money laundering rules, or with our policies adopted to ensure that we comply with those laws, rules or regulations; or
- vi. we reasonably believe that doing so is necessary to avoid a loss or reduce risk to us.

We also may limit cash deposits to, or withdrawals from, your account (or all of your accounts collectively) in a single transaction or total withdrawals or deposits during any period of time, or who may make deposits, in order to reduce risk and/or enhance our efforts to comply with applicable law. We may assign and transfer your account information and documentation to a replacement account number at our discretion and without notice to you. We may make this assignment when we deem necessary to avoid disruptions, including when your account is reported compromised by you or any signer. If we issue you a replacement account number, this Agreement will continue to govern you and your account, without interruption, as if you retained the discontinued account number. We will have no liability for any action we take under this Section and/or related Sections, and we may take such action without advance notice.

Legal Process

Legal process includes any levy, garnishment or attachment, tax levy or withholding order, injunction, restraining order, subpoena, search warrant, government agency request for information, forfeiture or seizure, and other legal process relating to your account. We may accept and act on any legal process we believe (correctly or otherwise) to be valid regardless of how and where it is served, including if process is served in locations, states, or jurisdictions other than where the account was opened or where the account, property, or records are located. Further, you agree that we may honor legal process that is served personally, by mail, or facsimile or other electronic means at any of our offices, even if the applicable law requires personal delivery at the office where your account or records are maintained. We may, but are not required to, provide notice to you of legal process relating to your accounts (noting

that, in some cases, we may be prohibited from providing you with notice of legal process). We may comply with legal process even though it affects the interests of only one owner or authorized signer of a joint account. Regardless of any action we take, we are not waiving any rights of exemption you may have under any federal or state laws. You are responsible for invoking any exemption rights not otherwise asserted on your behalf. You acknowledge that accounts opened with trust or fiduciary designations (e.g., "John Doe – ITF Jane Doe") may be subject to levies and other legal process against your records unless our records clearly reflect the existence of an express written trust or court order. Any fees, expenses (including attorneys' fees and expenses), or losses we incur as a result of responding to legal process related to your account are your responsibility. We may charge these costs to any account you maintain with us. If legal process relates to an account or accounts that appear on a combined statement, we may release the entire combined statement, even if that means that we release information related to accounts not otherwise governed by this Agreement. We may not pay interest on any funds we hold or set aside in response to legal process.

**Your
Obligation to
Pay Our Fees**

We are permitted to either directly debit your accounts or bill you for our fees, expenses and taxes incurred in connection with your account and any service. If the available funds in your account are not sufficient to cover the debit, you acknowledge that this may cause your account balance to become negative.

**Setoff and
Security
Interest**

If you owe a debt to us or any of our affiliates (either now or in the future) that is due or overdue, you grant us a right of setoff to, and a security interest in, all of your accounts to secure the debt and, as a consequence, we may use funds in any of your accounts to pay all or part of that debt. If your account is a joint account, subject to the laws of the state where your account resides, we may use the funds in the joint account to pay the debt of any account owner, subject to applicable state law. The debts you owe to us may include, but are not limited to, (1) obligations under promissory notes, this Agreement, and other agreements; (2) obligations under guarantees and endorsements; and (3) fees, service charges and overdrafts incurred on any account you hold with us. Our security interest will be governed by Article 9 of the Uniform Commercial Code in effect from time to time in the state where your account is located as described in this Agreement. We do not have to give you any prior demand or notice to apply the funds except as required by law. You expressly agree that our rights extend to any federal or state benefit payments (including Social Security benefits) deposited to your account. If you wish to prevent our exercise of setoff against such deposits, you should arrange not to have them directly deposited into your account. If we're obligated to return any federal or state benefit payments deposited to your accounts after you're no longer eligible to receive them, we may set off against any of your accounts to recover the payments you were ineligible to receive. Our right of setoff won't apply if it would invalidate the tax-deferred status of any tax-deferred retirement account (e.g., a SEP or an IRA) you keep with us. The right of setoff does not apply if the debt is created under a consumer credit card plan or if your right to withdraw funds arises only in a representative capacity. Any term that may exist in another agreement that governs your debt that may also provide for such rights provided here will be governed by that agreement. This Section does not limit or reduce our rights under applicable law to charge or setoff funds in your accounts with us for direct, indirect, and acquired debts or obligations you owe us.

**Authorization
to Share
Information**

You authorize us to share information about you and your account with affiliates and third parties unless the law or our Privacy Policy prohibits us from doing so. Please see our Privacy Notice for your choices about information sharing.

**Illegal
Transactions;
Prohibited
Activities**

You agree to comply with applicable laws and regulations regarding your use of your account. You agree that you will not use your account for any transaction that is illegal in the jurisdiction where you live, in the jurisdiction where the transaction is consummated, or in any other jurisdiction affected by the transaction. You agree that it is your responsibility to determine the legality of each of your transactions in all applicable jurisdictions before entering into the transaction. We strictly prohibit the use of any account to conduct transactions (including, without limitation, the acceptance or receipt of credit or other receipt of funds through an electronic funds transfer, or by check, draft or similar instrument, or the proceeds of any of the foregoing) that are related, directly or indirectly, to unlawful Internet gambling. The term "unlawful Internet gambling" shall have its meaning set forth in 12 C.F.R. Section 233.2(bb). You agree not to conduct any transactions through the account that directly or indirectly involve or are related to unlawful Internet gambling, including, without limitation, the acceptance or receipt of any funds or deposits in connection therewith. You also agree not to use your account for any other illegal activity. We may refuse any gambling transaction, whether lawful or not. Transactions in your account are also subject to applicable clearinghouse and Federal Reserve rules and regulations. You will not use your

account to send or receive a payment on behalf of anyone who is not a U.S. citizen or resident using The Clearing House Association's Real-Time Payment network. You agree to indemnify us from every action, proceeding, claim, loss, cost, and expense (including attorneys' fees) suffered or incurred by us due to any U.S. or foreign government entity seizing, freezing or otherwise asserting or causing us to assert control over any account or funds in an account of yours (or ours) when purportedly cause by, or arising out of, your action or inaction. This will apply whether or not such action is ultimately determined to be authorized under the laws of the U.S. or its territories, or of any foreign jurisdiction. We are not required to inquire or determine the authority taken by the U.S. or foreign government entity prior to consenting to any legal process initiated by it.

Tax Reporting

You agree that you are responsible for your tax obligations and any funds in, or to be deposited in, your accounts are not proceeds from any criminal activity (including, but not limited to, tax crimes). We will disclose funds in, and any income derived from, your accounts to the relevant tax authorities, if required by applicable law. You agree that all information that you have provided us in connection with your account is complete and accurate, including any information pertaining to your country of citizenship, residence, principal place of business and any other relevant information to determine your legal and tax status. You agree to notify us and/or provide us with any changes related to your tax affairs as we may request in order to comply with our regulatory obligations.

Sub-Accounts

For accounting purposes, all checking accounts consist of two (2) sub-accounts: a transaction sub-account where we post all deposits, withdrawals, and fees; and a savings holding sub-account, where we transfer balances above a certain level daily. We will re-transfer funds to your transaction sub-account to meet your transactional needs; however, all balances in the holding sub-account will be transferred to the transaction sub-account with the sixth transfer in any calendar month or monthly statement period. We treat both sub-accounts as a single account for purposes of your deposits and withdrawals, available balance, FDIC insurance available to you, earning interest (for interest-bearing accounts), access and information, tax reporting, fees, etc. You will not see any difference between the way your account operates and the way a traditionally organized account operates, but this organization makes us more efficient and helps to keep costs down.

Special Provisions for Pass-Through Accounts

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example as a trustee, agent, nominee, guardian, executor, custodian, or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for "pass-through" insurance from the FDIC. This means the account could qualify for more than the standard maximum deposit insurance amount (currently \$250,000 per depositor in the same ownership capacity). If the account has transactional features, you, as the account holder, must be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC's requirements as specified below. The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event Atlantic Union Bank fails. That information can be accessed on the FDIC's website at www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html.

You agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts at any time. In the event of a bank failure, you agree to provide the FDIC with the information described above in the required format within twenty-four (24) hours of a bank failure. As soon as a receiver is appointed, a hold will be placed on your account and that hold will not be released until the FDIC determines that you have provided the necessary data to enable the FDIC to calculate the deposit insurance. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in receipt of insured funds and may result in legal claims against you from the beneficial owners of the funds in the account. If you do not provide the required data, your account may be held or frozen until the information is received, which will cause a delay when the beneficial owners could receive funds. Despite other provisions in this Agreement, this section survives after a receiver is appointed for us, and the FDIC is considered a third-party beneficiary of this section.

Banking Practices

In the absence of a specific provision in this Agreement to the contrary, your Account will be subject to our usual banking practices and, to the extent not inconsistent therewith, the general commercial banking practices in the area we serve.

Credit Verification Information

Disputing Information Reported to a Consumer Reporting Agency

You agree that we may verify credit and employment history through third parties, including, but not limited to, consumer reporting agencies, or verify any previous banking relationships of yours for any accounts you have with us now or in the future. We may report information about

your deposit accounts to Consumer Reporting Agencies. As a result, this may prevent you from obtaining services at other financial institutions. **If you believe that we have reported inaccurate or incomplete information about your account to a consumer reporting agency, you have the right to file a dispute with that consumer reporting agency.** You may also submit a dispute directly to us in writing. Provide your name, address, and phone number; the account number; the specific information you are disputing; an explanation of why it is inaccurate or incomplete; and any supporting documentation.

If you are a licensed attorney, you agree that we may report information about overdrafts on and/or returned checks drawn on accounts which you maintain as trustee for the benefit of another person or in any fiduciary capacity, to the extent and in the manner required by applicable law, rules, or regulations. You agree that we have no liability to you for reporting any information to applicable authorities regarding any account which we believe in good faith is subject to such laws, rules, or regulations.

Account Mailings

From time to time, we may enclose advertising or promotional materials with any periodic statement that we mail or otherwise make available to you with respect to your account. These materials may include, without limitation, information regarding new, modified, or discontinued products or services, as well as sweepstakes or other contests sponsored by us. By opening and maintaining an account with us, you consent to the mailing and receipt of these advertising or promotional materials with your periodic statement.

Telephone Calls

Calling, Monitoring and Recording. When you give a telephone number (including a cell number) directly to us, or place a telephone call to us, you authorize us to place calls to you at that number. You understand that telephone calls include both telephone calls and text messages from your phone or cell phone. As examples, we may place calls to you about fraud alerts, deposit holds, and amounts you owe us on your account as well as marketing calls. When we place calls to you, we may use automatic telephone dialing systems and artificial, text, or prerecorded messages. You agree that such authorization and consent is an essential term of this Agreement, is a part of the bargained-for exchange between us and you, is a part of the consideration for this Agreement, and cannot be revoked or altered except as expressly agreed to in writing between us. You also agree that we may monitor and record all of your communications with us, whether such communications are in person or electronic (including by telephone or computer) for any reason, including to monitor the quality of service you receive and to verify transaction related information. You agree that we are not required to remind you before or during each telephone call or communication that the conversation is subject to being monitored or recorded in accordance with applicable state and federal law. If you authorize someone to do business with us on your behalf, such as by power of attorney, you will be responsible for obtaining their permission to our recording of their communications with us.

Controlling Language

English is the controlling language of our relationship with you, including the terms of this Agreement. Items you write, such as checks or withdrawal slips, must be written in English. For your convenience, we may, but are not obligated to (unless required by law), translate some forms, disclosures, and advertisements into another language, but if there is a discrepancy, the English version prevails over the translation.

Conflicting Agreements

If another service we offer has a separate agreement, and there is an irreconcilable conflict between the terms of this Agreement and the separate agreement, the conflicting terms of the separate agreement will apply unless otherwise explicitly stated.

Timing of Notices

Any notice you send us is effective once we receive it and have a reasonable opportunity to act on it, subject to applicable law. You must send any notice according to the specific delivery instructions provided elsewhere, if any.

Force Majeure

You agree that we will not be liable for any loss or damage due to delays or failure to perform resulting from circumstances beyond our reasonable control (such as telecommunications or electrical outages or malfunctions, postal strikes or delays, computer system failures, war, terrorism, riot, labor trouble, natural disaster or pandemics or epidemics). The time, if any, required for such performance under this Agreement shall be automatically extended during the period of such delay or interruption.

Assignment of Agreement and Successors	This Agreement will be binding on your personal representative, executors, administrators, and successors, and on our successors and assigns. You may not assign, transfer, or grant a security interest in your account to anyone other than us without our written consent. No assignment will be valid or binding on us, and we will not be considered to have knowledge of it, until we consent to the assignment in writing and note the assignment in our records. However, by noting the assignment, we do not have any responsibility to assure that the assignment is valid. Any permitted assignment of your account is subject to our setoff rights.
Headings and Captions	The headings and captions identifying the various Sections and Subsections of this Agreement are for reference only and do not define, modify, expand, or limit any of the terms or provisions herein.
Severability	Any term of this Agreement that is inconsistent with the state laws governing your account will be excluded to the extent of such invalidity. We will consider the invalid term modified and applied in a manner consistent with such laws. Such modification will not affect the enforceability or validity of the remaining terms of this Agreement.
No Waiver	If we fail to exercise any right, that does not mean that we waive that right or any other right, and we may still enforce all of our rights in the future.

Definitions

Listed below are definitions of terms commonly used in this Agreement:

“**ACH**” means the Automated Clearing House Network.

“**ACH debit entry**” means an electronic instruction requesting the withdrawal of funds from your account through ACH.

“**ACH transaction**” means a deposit or payment transferred to or from your account through an ACH.

“**agent**” has the meaning set forth in the Section titled “Opening Your Account.”

“**authorized signer**” means a person who is authorized to sign checks or otherwise initiate transactions on an account.

“**available balance**” means the portion of your account balance that is available for you to use immediately.

“**endorsement**” means a signature, stamp, or other mark on the back of a check to transfer, restrict payment, or make the signer responsible for the check.

“**item**” means any transaction that, if paid, would create a debit or credit to the account including, for example, a check, debit, or deposit.

“**Mobile Banking**” means Atlantic Union Bank’s mobile banking service.

“**Online Banking**” means Atlantic Union Bank’s online banking service.

“**overdraft**” means a negative available balance in your account.

“**unauthorized transaction**” means a transaction that (i) is missing a required signature or other evidence showing you have authorized it or (ii) is altered.

Important information about Daily Cutoff Times

The chart below indicates the changes to daily cutoff times. All times shown are Eastern Time (ET).

Service	American National Bank Daily Cutoff Time	Atlantic Union Bank Daily Cutoff Time
Electronic Direct Deposit	7:00 PM	9:00 PM
Customer Care Center Teammate (account transfer)	8:00 PM	8:00 PM
Mobile Check Deposit	7:00 PM	7:00 PM
Domestic Wire Transfer	4:30 PM	5:00 PM
International Wire Transfer	3:30 PM	5:00 PM
Transfer from Another Account	11:00 PM	6:00 PM
Remote Deposit Capture	7:00 PM	5:00 PM
ATM	5:00 PM	4:00 PM
P2P Payments, including Zelle®	11:00 PM	4:00 PM
Branch	Varies based on location	Varies based on location
ACH Batch	4:00 PM	5:00 PM
Same-day ACH Batch	3:30 PM	4:00 PM
Bank-to-Bank Transfer	3:30 PM	5:00 PM
Bill Payments	3:00 PM	10:30 PM