

ThankU Checking

Account Overview Guide



We're committed to providing information to our customers to help them better manage their account. This Guide equips you with a summary of monthly fee(s) and selected account terms that may apply to your account. It's also important to review our Fee Schedule for additional account-related fees.

To be eligible for this account, owner must be an active or retired Teacher/Administrator, member of State or Local Law Enforcement, Health Care Worker, First Responder, or member of the U.S. Armed Forces.

Minimum to Open	\$25												
Monthly Maintenance Fee	\$0												
Interest Rate (Rate) & Annual Percentage Yield (APY)	<p>If your daily balance is in one of the tier ranges indicated below, the interest rate paid on the entire balance in your account will be the Rate and APY shown for that balance range:</p> <table border="1"><thead><tr><th>Daily Balance Range</th><th>Rate</th><th>APY</th></tr></thead><tbody><tr><td>\$0.00 - \$2,499.99</td><td>0.01%</td><td>0.01%</td></tr><tr><td>\$2,500.00 - \$9,999.99</td><td>0.02%</td><td>0.02%</td></tr><tr><td>\$10,000.00 or more</td><td>0.03%</td><td>0.03%</td></tr></tbody></table> <p>The APYs and Rates are accurate as of 12/16/2025.</p>	Daily Balance Range	Rate	APY	\$0.00 - \$2,499.99	0.01%	0.01%	\$2,500.00 - \$9,999.99	0.02%	0.02%	\$10,000.00 or more	0.03%	0.03%
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Additional Rate Information	<p>Rates are subject to change without notice at any time and after account opening. Rates may vary by location. Fees could reduce earnings. There are no maximum or minimum interest rate limits for this account. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you make a deposit.</p>												
Additional Account Features	<ul style="list-style-type: none">5 free transactions at non-Atlantic Union Bank (AUB) ATMs per statement cycle, including rebates of surcharges by other financial institutions¹First order of Exclusive checks at no charge or \$10 off your first order on other styles when ordered through AUBFree cashier's checksService charges waived for the first statement cycle after account openingContactless Visa® Debit Card protected by Visa's Zero Liability²Enroll in RoundUp Savings to grow your savings every time you make a debit card purchaseAccess to thousands of surcharge-free ATMs nationwide through the SUM® ATM Network35% discount on your first year of LifeLock by Norton identify theft protection service³Free access to financial wellness tips and tools through our partnership with Banzai; explore AtlanticUnionBank.banzai.org/wellness0.25% discount on new personal loan, line of credit or HELOC when you set up automatic monthly payments from your AUB account⁴No transaction limitationsNo fee to close the account												

¹After the first 5 free transactions per statement cycle, additional transactions are subject to AUB's Non-Atlantic Union Bank ATM fee (refer to Fee Schedule); a surcharge fee may also be assessed by the ATM owner.

²Visa's® Zero Liability policy protects you against fraudulent transactions made on your Atlantic Union Bank debit card by unauthorized users. To be covered, report any fraudulent transactions promptly, and don't share personal or account information with anyone. Refer to the Debit Cards section of our Consumer Deposit Account Agreement for additional information.

³By 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.

⁴This is not a commitment to lend or extend credit. All loans, credit and collateral are subject to approval. Receive a discount on your loan rate when you set up an automatic monthly payment deduction from your AUB consumer account at the time of origination.

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Account Overview Guide Continued



Online and Mobile Banking⁵	<ul style="list-style-type: none">• Bill Pay, Mobile Check Deposit, Account Transfer• Alerts: Set up custom alerts to help keep track of your balance and transaction activity• Security Alerts: Set up to get notified when your password is changed, an invalid password is attempted and more• Card Controls: Quickly disable your card if you can't locate it• Zelle®: Send money securely to friends and family⁶• SavvyMoney: Stay on top of your credit• Financial Tools: Money management tool to help you track your spending habits <p>⁵Online Banking enrollment and acceptance of our Online Banking Agreement & Electronic Consent required to access these services.</p> <p>⁶You should send payments only to recipients you trust. Once payments are sent, they cannot be reversed. Neither AUB or Zelle® offers customers any protection for authorized payment made with Zelle®. To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. Payment requests to persons not already enrolled with Zelle® must be sent to an email address. Zelle® terms and conditions apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services LLC and are used herein under license.</p>
Overdraft Services	For more information, please talk to a Banker or visit AtlanticUnionBank.com/PersonalOverdraftServices .

For more disclosures, including our Deposit Account Fee Schedule and Consumer Deposit Account Agreement, visit AtlanticUnionBank.com/Disclosures. This Guide is not inclusive of all fees that may apply to your account. Please refer to your agreement and related disclosures for legal terms and conditions of your account. All fees are subject to change. Products, services and interest rates may vary by location.