



Consumer Checking \$400 Bonus Offer

Eligibility. Offer is available only to individuals who received direct communication with the qualifying Promo Code from Atlantic Union Bank. Receiving this disclosure on its own does not entitle a customer to the offer.

All eligible account owners and co-owners must be at least 18 years old and have not owned or co-owned an Atlantic Union Bank personal checking in the last 12 months. Requires a valid U.S Taxpayer Identification Number (Form W-9 for U.S. persons including a resident alien). Bonus offer cannot be paid to non-resident aliens signing IRS Form W-8.

Business, fiduciary, estate and trust accounts are not eligible for this offer. Offer is non-transferable.

Required activities to qualify for the \$400 Bonus.

1. Open a Checking Account. Open your first new eligible Atlantic Union Bank checking account between October 14, 2025 and December 31, 2025 (the "Offer Period") using the **Promo Code 4004U**. *Eligible checking products include: PRISM Checking, Free Checking, Loyalty Checking*, Preferred Checking*, and ThankU Checking*. A \$25 minimum opening deposit is required.* Accounts must be opened online using the QR code / link provided to you in the direct communication or at an Atlantic Union Bank branch location. You must provide the Promo Code to a banker at account opening when you apply for a checking account to be eligible for this offer. When opening online using the QR code / link provided, the Promo Code is automatically applied.

AND

2. Set up Direct Deposit. Set up and receive qualifying direct deposits totaling \$2,000 or more in your new eligible checking account within 90 calendar days of account opening. A qualified direct deposit is an electronic deposit of regular monthly income, such as your salary, pension or Social Security benefits, which are made by your employer or other payer. Non-qualifying deposits such as wire transfers, person-to-person transfers, online and mobile deposits and bank transfers between your Atlantic Union Bank accounts or accounts you have at other financial institutions or brokerages do not qualify.

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

Important Tax Information: The Bonus will be reported to the IRS as interest earned on IRS Form 1099-INT in the year received as required by applicable law. Customer is responsible for any applicable taxes and consulting a tax advisor.

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

***Interest Rate.** Loyalty Checking, Preferred Checking and ThankU Checking are interest-bearing accounts. The annual percentage yield (APY) for Loyalty Checking and for ThankU Checking for balances \$0.00-\$2,499.99 is 0.01%; \$2,500.00-\$9,999.99, 0.02%; \$10,000.00 or more, 0.03%. The APY for Preferred Checking for balances \$0.00-\$49,999.99 is 0.01%; \$50,000.00-\$249,999.99, 0.02%; \$250,000.00-\$499,999.99, 0.02%, \$500,000.00-\$999,999.99, 0.03%; \$1,000,000.00 or more, 0.05%. Rates are subject to change without notice and after account opening. Fees could reduce the earnings on the account. Rates are accurate as of October 14, 2025.