

Business Deposit Fee Schedule

Effective January 1, 2024



Business Checking Accounts \$25.00 minimum opening deposit	Essential Business Checking	<ul style="list-style-type: none"> • First 100 transaction items¹ free per statement cycle (\$0.50 per item over 100) • No monthly maintenance fee • No minimum balance requirement • Free online statements (check images included)² • Paper statement options include: \$2.00 per month without check images or \$4.00 per month with check images
	Enterprise Business Checking	<ul style="list-style-type: none"> • First 250 transaction items¹ free per statement cycle (\$0.50 per item over 250) • Maintain average monthly balance of \$2,500.00 to avoid a \$15.00 monthly maintenance fee • Free online statements (check images included)² • Paper statement options include: Free without check images or \$4.00 per month with check images
	Elite Business Checking	<ul style="list-style-type: none"> • First 500 transaction items¹ free per statement cycle (\$0.50 per item over 500) • Maintain average monthly balance of \$25,000.00 or \$40,000.00 in combined deposit balances³ to avoid a \$25.00 monthly maintenance fee • Interest-bearing • Free online statements (check images included)² • Free paper statements (check images available upon request) <p>Select ONE FREE Add-On Feature:</p> <ul style="list-style-type: none"> • Additional 250 monthly transaction items¹ • Up to 20 Returned Deposit Items per month • Unlimited incoming wire transfers <p>\$10.00 for each additional feature, or all three for \$20.00 per month</p>
	Nonprofit Interest Checking	<ul style="list-style-type: none"> • Monthly maintenance fee: \$23.00 <ul style="list-style-type: none"> ○ \$0.21 per check/debit paid ○ \$0.80 per credit/deposit ○ \$0.16 per deposited item ○ \$0.20 per automatic credit/debit (ACH) • Interest-bearing
	Analyzed Business Checking	<ul style="list-style-type: none"> • Monthly account analysis maintenance fee: \$23.00 <ul style="list-style-type: none"> ○ \$0.21 per check/debit paid ○ \$0.80 per credit/deposit ○ \$0.16 per deposited item ○ \$0.20 per automatic credit/debit (ACH) • Funds Advanced Uncollected Rate: Prime + 3% or minimum 10% • Funds Advanced Overdraft Rate: Prime + 3% or minimum 10% • Earnings credit may offset fees
	MSB Commercial Checking Account	<ul style="list-style-type: none"> • Monthly account analysis maintenance fee: \$23.00 <ul style="list-style-type: none"> ○ \$0.21 per check/debit paid ○ \$0.80 per credit/deposit ○ \$0.16 per deposited item ○ \$0.20 per automatic credit/debit (ACH) • Funds Advanced Uncollected Rate: Prime + 3% or minimum 10% • Funds Advanced Overdraft Rate: Prime + 3% or minimum 10% • Earnings credit may offset fees • \$350.00 monthly MSB fee (cannot be offset by earnings credit)

¹ Transaction items include checks paid, other debits, credits, deposits and deposited items.

² Requires enrollment in Business eBanking.

³ Combined balances: other checking, money market, savings and certificate of deposit accounts maintaining the same ownership, account titling and employment identification number (EIN).

Continued on page 2



Business Money Market Accounts	Business Money Market	<ul style="list-style-type: none"> \$500.00 minimum opening deposit Maintain \$2,500.00 minimum daily balance to avoid a \$12.00 monthly maintenance fee
	Enterprise Money Market	<ul style="list-style-type: none"> Requires a minimum opening deposit of at least \$25,000 in new money not currently on deposit with Atlantic Union Bank (<i>revised 7-7-2023</i>) Maintain \$2,500.00 minimum daily balance to avoid a \$12.00 monthly maintenance fee
	HOA Money Market⁴	<ul style="list-style-type: none"> \$500.00 minimum opening deposit Maintain \$1,000.00 minimum daily balance to avoid a \$15.00 monthly maintenance fee
	Nonprofit Money Market⁴	<ul style="list-style-type: none"> \$500.00 minimum opening deposit Maintain \$2,500.00 minimum daily balance to avoid a \$15.00 monthly maintenance fee
	Public Funds Money Market	<ul style="list-style-type: none"> \$500.00 minimum opening deposit Maintain \$2,500.00 minimum daily balance to avoid a \$12.00 monthly maintenance fee

⁴ An active Atlantic Union Bank business checking account is required to qualify for HOA Money Market and Nonprofit Money Market accounts.

Business Savings Account	<ul style="list-style-type: none"> \$25.00 minimum opening deposit Maintain \$300.00 minimum daily balance to avoid a \$5.00 monthly maintenance fee An activity fee of \$3.00 will be charged for each withdrawal in excess of three (3) during a month
---------------------------------	---

Specialty Accounts	IOLTA <i>Interest on Lawyers Trust Account</i>	<ul style="list-style-type: none"> No minimum balance requirement No monthly maintenance fee No transaction fees Separate Atlantic Union Bank operating checking account required to establish an IOLTA (non-customary fees will be charged to the operating account)
	MAHT <i>Maryland Affordable Housing Trust</i>	<ul style="list-style-type: none"> No minimum balance requirement No monthly maintenance fee No transaction fees Separate Atlantic Union Bank operating checking account required to establish a MAHT (non-customary fees will be charged to the operating account)

Other Deposit Account Fees	
ATM Fees: (additional fees may be charged by the ATM owner)	
ATM/Debit Card Replacement.....	\$5.00
Debit Card Foreign Currency Transaction Fee	3%
Foreign ATM Withdrawal	\$3.00
Cashier's Check:	
Customer Initiated.....	\$10.00
Non-Customer Initiated.....	\$15.00
<i>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.</i>	
Lost Cashier's Check.....	\$40.00
<i>Continued on page 3</i>	



Other Deposit Account Fees Cont'd

Copies:

Check Image Copy	\$5.00
Statement Copy/Account Activity Printout	\$5.00

Foreign Exchange Fees: (Customer Only)

Foreign Currency Order/Exchange: \$300 or less	\$32.00
Foreign Currency Order/Exchange: Over \$300	\$22.00

Night Deposit Bags:

Lock Bag.....	\$25.00
Zipper Bag	\$5.00

Non-Analysis Coin/Currency Charges:

Currency (Deposited).....	N/C
Currency (Purchased).....	\$0.35/strap
Rolled Coin (Deposited).....	N/C
Rolled Coin (Purchased).....	\$0.10/roll

Overdraft Services:

Atlantic Union Bank will not charge Non-Sufficient Funds Fees and Overdraft Fees for items \$5 or less, or for items that cause the current balance to be overdrawn by \$5 or less. There is a maximum of four (4) combined Overdraft Fees and Non-Sufficient Funds Fees assessed per account per business day.

Overdraft and Non-Sufficient Funds fees apply to transactions such as checks, debit card transactions, ATM withdrawals, and other electronic means. These are common transaction types, and other types of transactions may result in applicable fees.

Overdraft Fee	\$38.00/item
---------------------	--------------

An Overdraft Fee is charged when a transaction is paid by Atlantic Union Bank and you do not have enough money in your account to cover it.

Non-Sufficient Funds Fee	\$38.00/item
--------------------------------	--------------

A Non-Sufficient Funds Fee is charged each time a transaction or item⁵ is presented and returned unpaid. You may be charged more than one Non-Sufficient Funds 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 Atlantic Union Bank and you do not have enough money in your account to cover it, you may be charged an Overdraft Fee.

Safe Deposit Box:

Annual Rent.....	varies by size
Drilling.....	\$250.00
Lost Key.....	\$25.00

Wire Fees:

Incoming (Domestic & Foreign)	\$15.00
Outgoing Domestic	\$30.00
Outgoing Foreign	\$50.00
Outgoing FX International Wire	\$55.00

Other Fees:

ACH Return Item	\$12.00
Charge-off of Account.....	\$35.00
Collection Item (Domestic & Foreign)	\$50.00
Deposit/Loan Verification.....	\$10.00
Garnishment Levy/Lien.....	\$125.00
Missing/Incorrect Tax ID Number	\$50.00
Non-Customer Check Cashing Fee (Atlantic Union Bank Checks; \$100 or more).....	\$10.00/check
Research	\$25.00/hour
Returned Item (Deposited or Cashed).....	\$12.00
Statement Reconciliation.....	\$25.00/hour
Stop Payment.....	\$35.00/item

⁵ 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 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.

