



# TRUTH-IN-SAVINGS DISCLOSURE

Effective as of 4/15/2024

Member FDIC  
PO Box 5568  
Glen Allen VA 23058  
800.990.4828

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## PRISM CHECKING ACCOUNT

**Account eligibility requirements.** To open an account, at least one owner 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.

**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.



## FREE CHECKING ACCOUNT

**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.



## THANKU CHECKING ACCOUNT

**Account eligibility requirements.** You must be active or retired Teachers/Administrators, Local, State and Federal law enforcement, Health Care Worker, First Responders, Fire Fighters or member of the US Armed Forces.

**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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**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 requirement.** You must deposit \$25.00 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.** 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.



## LOYALTY CHECKING ACCOUNT

**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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**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 \$25.00 to open this account. A maintenance fee of \$10.00 will be imposed every statement cycle unless you maintain one of the following requirements:

- 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),  
**OR**
- 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.

**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.



## TRANSITION CHECKING ACCOUNT

**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 may be eligible to request an upgrade to a standard Atlantic Union Bank personal checking account if your account remains in good standing with no history of overdrafts for 12 months after account opening.

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

**Monthly maintenance fee.** A maintenance fee of \$5.00 will be imposed every statement cycle.

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

**Transaction limitations.** No transaction limitations apply to this account.

### 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.

**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.



## PREFERRED CHECKING ACCOUNT

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

- **Tier 1** – If your daily balance is \$49,999.99 or less, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 2** – If your daily balance is more than \$49,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 3** – If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 4** – If your daily balance is more than \$499,999.99, but less than \$1,000,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 5** – If your daily balance is \$1,000,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**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 \$25.00 to open this account. A maintenance fee of \$25.00 will be imposed every statement cycle unless you maintain one of the following balance requirements:

- \$25,000.00 each day of the cycle in your Preferred Banking Checking account  
**OR**
- \$50,000.00 minimum daily combined balance in your personal checking, savings, CD/IRA, consumer loan, HELOC and Home Equity Loan accounts (business accounts are excluded),  
**OR**
- Maintain \$250,000.00 in combined balances in your personal loans, deposits, and investment or trust balances with Atlantic Union Bank Wealth Management (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.



## SOLUTIONS CHECKING ACCOUNT

**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.

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

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





## PERSONAL SAVINGS ACCOUNT

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

**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 unless one of the following requirements is met:

- Maintain a minimum daily balance of \$300 in the account,  
**OR**
- Receive at least one Round Up Savings transfer credit each month (requires enrollment in Round Up Savings).

**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 during a month.

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



## PRISM SAVINGS ACCOUNT

**Account eligibility requirements.** To open an account, at least one owner must be 18 or older. Joint owners must be 13 or older. Additionally, at least one owner must also own an Atlantic Union Bank PRISM Checking account to qualify for this account.

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

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

**Minimum balance requirements.** You must deposit \$25.00 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.** 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.



## MONEY MARKET ACCOUNT

**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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**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.



## PERFORMANCE MONEY MARKET ACCOUNT

**Account eligibility requirements.** Requires at least \$25,000 in new money not currently on deposit with Atlantic Union Bank.

**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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 4** - If your daily balance is \$249,999.99 or more, but less than \$500,000, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**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 to open the account.** \$25,000 in new money not currently on deposit with Atlantic Union Bank.

**Minimum balance requirements.** 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.



## PREFERRED MONEY MARKET ACCOUNT

**Account eligibility requirements.** You must have an eligible Atlantic Union Bank personal interest-bearing checking account to qualify for this account.

**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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 4** - If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**Frequency of rate changes.** Your interest rate and annual percentage yield may change. 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.**

<b>Overdraft Service</b>	<b>Available on this account</b>
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.



## HEALTH SAVINGS ACCOUNT

**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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **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 \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**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 for this account.

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

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

**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.

**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.

**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 adviser 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.





## MINOR CUSTODIAL SAVINGS ACCOUNT

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

**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 for 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 during a month.

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



## DELUXE SAVINGS CLUB ACCOUNT

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

**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 for 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).

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

**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.

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



## REGULAR CERTIFICATE OF DEPOSIT

**Rate information.** The interest rate on your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid this rate until first maturity.

**Compounding frequency.** Interest will be compounded monthly.

**Crediting frequency.** Interest will be credited to your account monthly.

**Effect of closing an account.** If a depositor closes an account after accruing interest, but before crediting, the depositor will not forfeit that interest.

**Minimum balance to open the account.** You must deposit \$1,000.00 to open this account.

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

**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 not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

**Time requirements.** Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity).

- If your account has an original maturity of one year or less:  
The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than one year:  
The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

**Withdrawal of interest prior to maturity.** The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically renewable time account.** This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice



from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

**Non-automatically renewable time account.** This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity.

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



## IRA VARIABLE RATE SAVINGS ACCOUNT

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

**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 a depositor closed an account after accruing interest, but before crediting, the depositor will not forfeit that interest.

**Minimum balance to open the account.** You must deposit \$50.00 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.** No transaction limitations apply to this account. However, Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

**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.



## CERTIFICATE OF DEPOSIT SPECIAL

**Rate information.** The interest rate on your account is \_\_\_\_% with an annual percentage yield of \_\_\_\_%. You will be paid this rate until first maturity.

**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 a depositor closes an account after accruing interest, but before crediting, the depositor will not forfeit that interest.

**Minimum balance to open the account.** You must deposit \$1,000.00 to open this account.

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

**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 not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

**Time requirements.** Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity).

- If your account has an original maturity of one year or less:  
The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than one year:  
The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

**Withdrawal of interest prior to maturity.** The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically renewable time account.** This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.



Each renewal term will be \_\_\_\_\_. The interest rate will be the same we offer on new time deposits on the maturity date which have \_\_\_\_\_ term. You will have ten calendar days after maturity to withdraw the funds without a penalty.

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

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**Atlantic Union Bank  
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