



ELECTRONIC NOTICE AND CONSENT AGREEMENT

This agreement is being provided by Atlantic Union Bank. Before we may proceed with the Online Account Opening Product, it is necessary for us to provide the following information as required by the Federal Electronic Signatures in Global and National Commerce Act ("ESIGN"). In order to proceed and conduct business electronically, your consent to this agreement is required. By accepting the terms of this agreement, you agree to open your account and receive documents electronically. Please read this agreement carefully and retain a copy for your records.

Consent

By checking the box on the Electronic Notice and Consent Agreement page, you are consenting to utilization of the Online Account Opening Product, as well as the ability to access, receive, and retain all required disclosures and documentation required to open the account. Your consent to this agreement allows the use of electronic records and signatures. Along with your consent, you must provide a valid email address and must meet specific system requirements as outlined below. You agree that, in order to open the account, we will not provide you with paper copies. After your account is opened, you may request paper copies of all documents, free of charge, by contacting the Customer Care Center at 1-800-990-4828. If additional information is required, but cannot be provided to you in electronic format, we will provide this to you in writing.

System and Hardware Requirements

You must have the following items in order to use the service:

- A computer using a current, fully supported operating system such as Windows or Macintosh;
- For mobile devices, Apple iOS 7 or later, Google Android version 4 or later devices;
- An internet browser, such as a current version of Microsoft Internet Explorer, Firefox, or Safari;
- Access to the internet through your internet service provider (ISP); and
- Software to access Portable Document Format or "PDF" files, such as the latest version of Adobe Acrobat Reader® (available for download at <http://get.adobe.com/reader/>).

If hardware or software requirements change, we will notify you of these changes and the new requirements.

Withdrawal of Consent

You have the right to withdraw your consent at any time. By declining or withdrawing this consent, you will be unable to proceed with the application process. If you decide to withdraw this consent at a later date, such as after your application is approved or your account is opened, please contact the Customer Care Center at 1-800-990-4828. If you do so, you revoke the right to receive electronic records in the future.

How to Update Your Records

It is your responsibility to provide us with true, accurate, and complete contact information. If there is a change in your email address or other information needed to contact you electronically, you agree to promptly contact us to update this information. This information may be submitted to: Atlantic Union Bank, P.O. Box 940, Ruther Glen, Virginia, 22546 or by calling our Customer Care Center at 1-800-990-4828.