

Personal Deposit Accounts Fee Schedule

Effective June 1, 2023



ATM FEES:	
Foreign ATM Withdrawal ¹	\$3.00
Replace ATM/Debit Card.....	\$5.00
CASHIER'S CHECK:	
Customer Initiated.....	\$10.00
Non-Customer Initiated ²	\$15.00
Lost Cashier's Check.....	\$40.00
COPIES:	
Check Image Copy.....	\$5.00
Statement Copy/Account Activity Printout.....	\$5.00
Faxed Copy (\$1/Page After the First).....	\$5.00
Xerox Copy.....	\$1.00
FOREIGN EXCHANGE FEES:	
Order/Exchange Currency Over \$300 (Customers Only).....	\$22.00
Order/Exchange Currency \$300 or less (Customers Only).....	\$32.00
Foreign Currency Transaction Fee (Debit Cards).....	3%
NIGHT DEPOSIT BAGS:	
Lock Bag.....	\$25.00
Zipper Bag.....	\$5.00
OVERDRAFT SERVICES:	
<i>Atlantic Union Bank does not charge Overdraft Fees for transactions that are \$5.00 or less or when a transaction causes an account balance to be overdrawn by \$5.00 or less.</i>	
<i>Atlantic Union Bank does not charge a fee for transactions that are returned unpaid. However, the merchant may charge a fee.</i>	
<i>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.</i>	
<i>Overdraft Fees apply to transactions such as checks, debit card transactions³, ATM withdrawals³, and other electronic means.⁴</i>	
Overdraft Fee.....	\$38.00
There will be a maximum number of four (4) Overdraft Fees charged per business day.	
Wire Fees:	
Incoming (Domestic and Foreign).....	\$15.00
Outgoing Domestic.....	\$30.00
Outgoing Foreign ⁵	\$50.00
Indirect Wire Request (by phone, fax, or email).....	\$50.00

OTHER FEES:	
Charge-off of Account.....	\$35.00
CD-Rom Statement (Per Period).....	\$25.00
Collection Item (Domestic or Foreign Check).....	\$50.00
Counter Check.....	\$0.25
Deluxe Savings Club Closing (Prior to Maturity).....	\$5.00
Garnishment/Levy.....	\$125.00
Health Savings Account (HSA) Rollover/Closing (For External Transfers).....	\$25.00
IRA Transfer (For External Transfers).....	\$25.00
Lost Loan Book Replaced.....	\$5.00
Missing/Incorrect Tax ID Number.....	\$50.00
Non-Customer Check Cashing Fee (Atlantic Union Bank checks greater than \$100; per check).....	\$10.00
Research (Per Hour).....	\$25.00
Returned Statement/Undeliverable Address Fee (Per Month).....	\$5.00
Statement Reconciliation (Per Hour).....	\$25.00
Stop Payment (Per Item).....	\$35.00
Verification Fee, Deposit or Loan.....	\$10.00
SAFE DEPOSIT BOX FEES⁶:	
2" x 5".....	\$40.00
3" x 5".....	\$50.00
5" x 5".....	\$65.00
3" x 10".....	\$75.00
5" x 10".....	\$85.00
6" x 10".....	\$90.00
7" x 10".....	\$95.00
10" x 10".....	\$125.00
10" x 16".....	\$130.00
11" x 20".....	\$140.00
13" x 23" (Locker).....	\$150.00
15" x 31".....	\$350.00
Drill Box.....	\$250.00
Safe Deposit Box Lost Key Fee.....	\$25.00

¹ATMs that Atlantic Union Bank does not own or operate.
²Applies 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.
³If you are not enrolled in Opt-In Overdraft Privilege, ATM and one-debit card transactions are declined when there is not enough money in your account and no Overdraft Fees are charged.
⁴These are common transaction types, and other types of transactions may result in applicable fees.
⁵Other additional remittance transfer fees may apply.
⁶Per Year. Not all sizes are available at all branches.