



Subject: Anti-Money Laundering and Office of Foreign Assets Control Compliance Management Programs

Atlantic Union Bankshares Corporation (NYSE: AUB) headquartered in Richmond, Virginia, is a bank holding company for Atlantic Union Bank and its subsidiaries and affiliates. Atlantic Union Bank is a Federal Reserve member bank that operates branches throughout Virginia and in portions of Maryland and North Carolina. Atlantic Union Bank is subject to examination, regulation and supervision by the Board of Governors of the Federal Reserve System and the Virginia State Corporation Commission.

Atlantic Union Bank has implemented enterprise-wide risk-based Bank Secrecy Act ("BSA")/Anti-Money Laundering ("AML") and Office of Foreign Assets Control ("OFAC") Compliance Programs reasonably designed to comply with the requirements imposed by applicable AML and anti-terrorism financing ("ATF") initiatives, statutes, rules, and regulations, including the USA PATRIOT Act, the BSA, and the statutes, rules, and regulations administered by the U.S. Department of the Treasury's OFAC and the Financial Crimes Enforcement Network ("FinCEN").

Atlantic Union Bank has appointed a BSA-AML Officer, who is accountable for these Programs. These Programs include a system of written policies, procedures, and internal controls that are routinely evaluated through the production of required risk assessments, updated and enhanced to reflect changes to Atlantic Union Bank's business activities, as well as to ensure compliance with applicable supervisory standards and legal requirements.

Atlantic Union Bank is committed to its obligation to work collaboratively with government agencies, regulatory authorities, and other members of the financial industry to meet regulatory obligations.

Regards,

Stacey-Ann Williams

Stacey-Ann Williams, CAMS, CFE

SVP – BSA-AML Officer

