

SANDY SPRING BANK IS BECOMING
ATLANTIC UNION BANK

We're glad you're here.

Effective October 13, 2025



Banking made better.

Jay O'Brien
President of the Greater Washington & Maryland Region and Integration Executive

John Asbury
Chief Executive Officer

David Ring
Wholesale Banking Group Executive

Maria Tedesco
President & Chief Operating Officer

Shawn O'Brien
Consumer & Business Banking Group Executive

Welcome to Atlantic Union Bank (AUB)! For 120+ years, we have been committed to meeting the needs of our customers and communities, and we look forward to serving you. By bringing the best of Sandy Spring Bank's long legacy to Atlantic Union Bank, it will mean even more ways to support your ongoing financial needs, and we're grateful for this opportunity.

AUB is an award-winning bank that is focused on providing great products and digital services, along with knowledgeable and caring people who are readily available – a combination that makes banking easier. And as proud as our team is of our accolades, we're humbled by our customers and communities who trust us with something as important as their banking and financial needs.

As a part of AUB, you'll enjoy the convenience of a broader network of branch and ATM locations across Maryland, Washington, D.C., Virginia and North Carolina, as well as extensive trust and wealth management services. Business clients will appreciate our variety of treasury management services, deep expertise in varied industries and a comprehensive set of financing options.

We're a team that actively listens to customers to better understand needs and offer appropriate solutions. And we're a strong and stable bank, so you can be confident that your money and information are protected.

Our priority is to make this transition as smooth as possible, and this booklet will be a helpful reference. If you have any feedback or questions along the way, please visit AtlanticUnionBank.com/Welcome, call our Customer Care Team at 800.990.4828, reach out to your local branch manager, advisor or relationship manager, or send your comments to MergerQuestions@AtlanticUnionBank.com.

Once again, welcome to Atlantic Union Bank.

Sincerely,



John Asbury
CEO, Atlantic Union Bank



Maria Tedesco
President & COO, Atlantic Union Bank

Atlantic Union Bank®


Atlantic
Union Ban

We're committed to enhancing and improving the communities where we live and work.

Our culture is rooted in giving back through volunteer time and financial contributions to a variety of community organizations.

Atlantic Union Bank is proud to support community-based organizations through corporate gifts, including grants and local event donations, volunteerism and financial education. Our core values – caring, courageous, committed – are woven into our community efforts and culture of giving back.

Community Impact Plan. In conjunction with the merger with Sandy Spring Bank, AUB will launch a five-year Community Impact Plan. This $11.7B plan builds on our long-standing commitment to advance economic opportunity in our communities, including low- and moderate-income and underserved communities. It sets forth our commitment to help drive economic growth and financial access through home mortgage loans, small business loans, community development loans and investments, philanthropy and more.

Volunteerism. Teammates are encouraged to give their time through volunteerism. All full-time Teammates are allocated 16 hours each year to participate in volunteer efforts. In 2024, Atlantic Union Bank Teammates provided 12,942 hours of volunteer service in our communities.

Financial Literacy. We partner with Banzai, an online financial literacy resource, to bring financial education into communities we serve. Since 2018, Atlantic Union Bank has facilitated over 25,366 student logins through 317 educators and 181 schools. Other support tools include our Solutions Banking Program and financial calculators that help others reach their financial goals.

Local Fundraising & Donations. We support philanthropically centered events where we can all come together, celebrate and make a difference in our local communities. Requests for fundraising and donations support can be submitted through our website, AUBCares.com.



Frequently Asked Questions

Can I continue to use my current debit and ATM cards?
Yes, you may continue to use your Sandy Spring Bank debit or ATM card until **October 13**. You will receive a new Atlantic Union Bank debit card with more information before the October systems conversion.

Will there be changes to my account?
There may be some changes to your account. We've done our best to keep your experience very similar to what you have today. Details of your product changes are included in the letter and Deposit Account Disclosure Guidebook within this packet. Your new account benefits and features are effective October 13.

Will my account number change?
In most cases, no. You may continue to use your account as you do today. If there is a change, you will be contacted directly. If you have a debit card, that number will change. More information will be shared closer to the conversion in October.

Will I need to replace my checks?
No, you may continue to use your Sandy Spring Bank checks until you run out. Contact Atlantic Union Bank when you are ready to reorder.

What do I need to do to ensure that my direct deposits and automatic drafts continue?
You don't need to do anything. Direct deposits and automatic drafts will continue as scheduled unless your account number changes. You will be notified directly if your account number is subject to change.

I am currently an Online Banking customer. Will I need to re-enroll?
No, you will not need to re-enroll in Online Banking. Current Online Banking users will be able to use Atlantic Union Bank's Online Banking platform beginning October 14. More information related to your first login will be sent closer to the conversion in October.

Will my username change?
Most usernames will remain the same. If your username must change, we will contact you closer to the conversion in October.

A note about FDIC coverage.

As our two banks are now combined, it's important to understand that FDIC insurance is now also combined. Below are the details related to this for all your deposit accounts. As always, we're here to help if you have any questions.

Effective April 1, 2025, Sandy Spring Bank merged into Atlantic Union Bank.

Atlantic Union Bank will continue to operate Sandy Spring Bank branches under the name of "Sandy Spring Bank" until Sandy Spring Bank systems are integrated with Atlantic Union Bank on October 13, 2025.

Please be advised that for any insured deposit accounts, FDIC deposit insurance is combined for all your deposit accounts at Atlantic Union Bank, including branches operating under the Sandy Spring Bank trade name. If you maintained deposit accounts at both Atlantic Union Bank and Sandy Spring Bank prior to the banks' merger, separate insurance of those accounts will continue for a six-month grace period ending October 1, 2025.

With respect to time deposits/CDs, the applicable grace periods for FDIC deposit insurance coverage are as follows:

- CDs that mature after the six-month grace period ending October 1, 2025, remain separately insured until they mature.
- CDs that mature before October 1, 2025, and are renewed for the same time period and the same dollar amount as the original deposit will continue to be separately insured until the first maturity date after October 1, 2025.
- CDs that mature before October 1, 2025, and are renewed for a different dollar amount or a different time period or CDs that mature before October 1, 2025, and are not renewed and thereby become regular savings or demand deposits are separately insured only until the end of the six-month grace period (i.e., October 1, 2025).

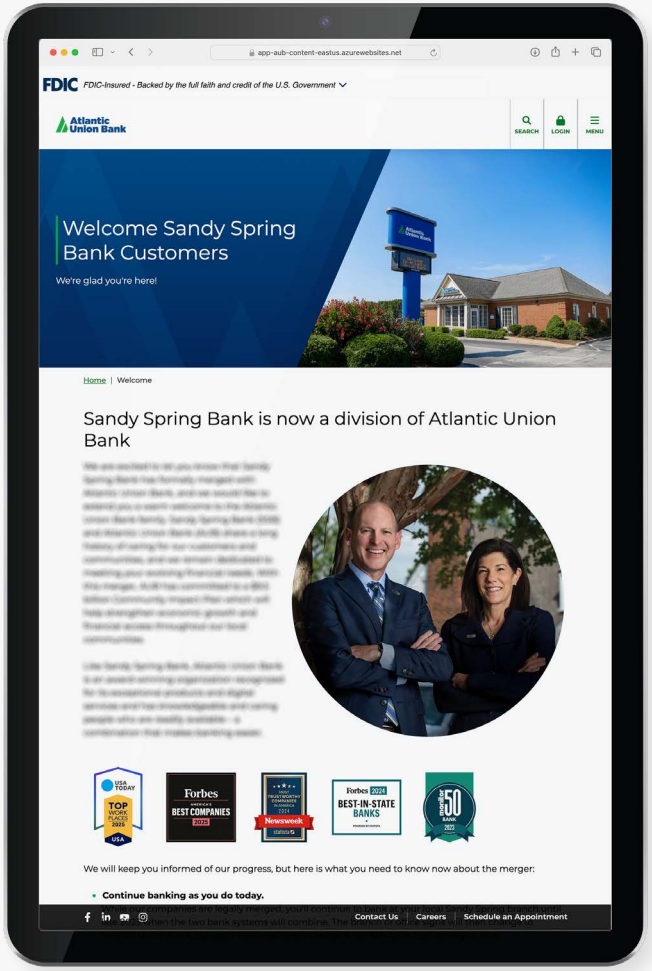
Atlantic Union Bank®

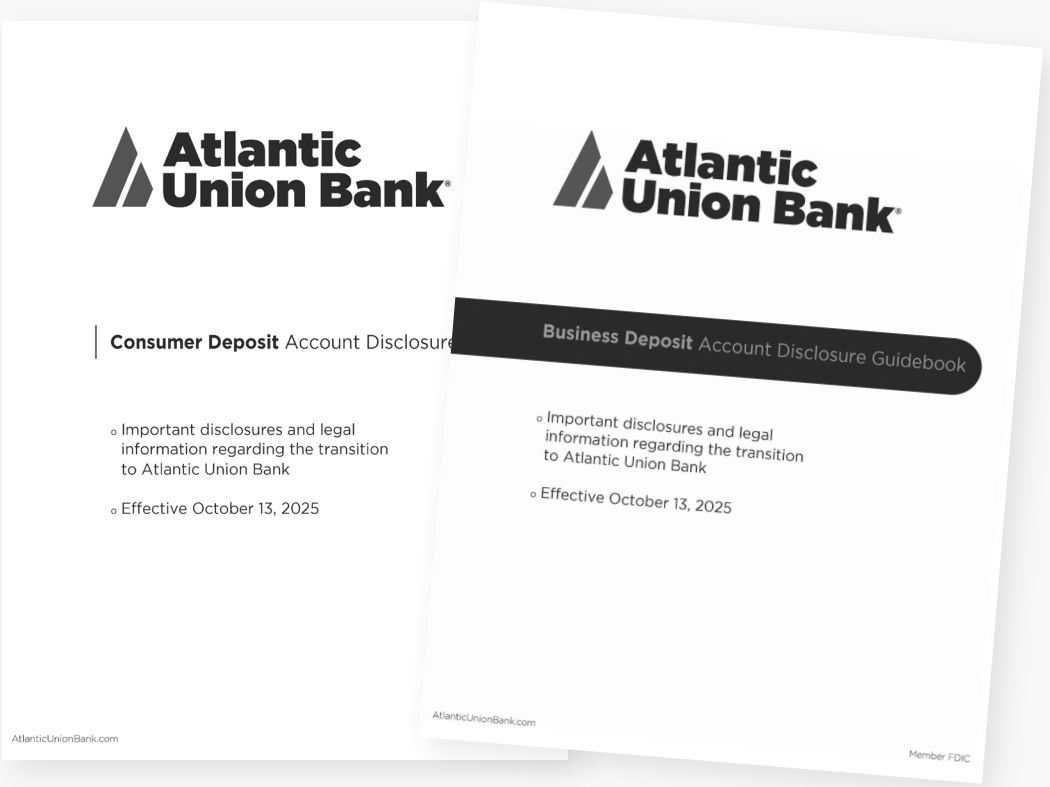
Sandy Spring Bank®

Sandy Spring Bank is a division of Atlantic Union Bank, a Virginia-chartered institution.

Important Information and Resources

Be sure to reference the Deposit Account Disclosure Guidebook included with this package.
It has important details and disclosures related to your deposit account and related services, fees and cutoff times.





If you have any questions, visit us online at **AtlanticUnionBank.com/Welcome** or call **800.990.4828**, Monday through Friday, 7am to 8pm ET or Saturday, 7am to 5pm ET.

Mobile and Online Banking Transition Checklist

Get ready for our recently upgraded Online and Mobile Banking platform. It's designed to make banking easy, whether you're at home or on the go. Take a look at the list of action items below to make sure you're all set for the transition.

By October 10:

1. **Confirm your contact information.** Log in to Online Banking through your desktop or mobile app to confirm that your contact information is correct.

   a. Personal Mobile Banking – go to "More" and then select "Profile" to confirm or update

   b. Personal Online Banking (Desktop) – select "Self Service" and then "My Profile" to confirm or update

   c. Business Online Banking (Desktop) – go to "Administration" and then "Self Administration" and then select "Personal Preferences" to confirm or edit

2. **Know your login information.**

   a. Personal Online Banking – know your username and password

   b. Business Online Banking – know your company ID, username and password

   c. If you use biometrics or facial recognition to log in, please make sure you know your login information. Biometrics will not work for your first login.

3. **Make note of important transactions.**

   a. Personal Online Banking – make note of recurring transfers

   b. Business Online Banking – make note of any ACH or Wire Templates

On or after October 14:

1. **Download your new mobile app.**
   You will continue to use your Sandy Spring Bank mobile app until October 10.

2. **Log in to your NEW online banking experience from the mobile app or by clicking LOGIN on our website, then selecting "Online Banking."**

   a. Personal Online Banking, you will use your existing username and password.

   b. Business Online Banking, you will use your company ID, username and existing password.

   If your username needs to change, you will receive a separate communication from us.

   c. Verify your account by entering a one-time passcode that will be sent to an email address or phone number that you have previously provided.

   Do not share this passcode with anyone. Reminder: We will never call, text or email you asking for it.

   d. Upon signing in, you will then create a new password and accept the Online Banking disclosures.

   If you have both business and personal accounts, you may need to log out of one and log in to the other to switch between accounts.

3. **Confirm important transactions.**

   a. Personal Online Banking – confirm recurring transfers and payments

   b. Business Online Banking – confirm all ACH and Wire Templates

How To Reach Us

Through Friday, October 10, until 7pm ET

Your current Sandy Spring Bank Telephone Banking and Customer Support Center

800.399.5919 (Personal)

866.867.1570 (Commercial)

Monday through Friday
8am to 7pm ET

Saturday
8am to 1pm ET

Branches will be closed October 13

In observance of Indigenous Peoples' Day, our branches will be closed on October 13. However, our Customer Care Center will be open during regular business hours for your convenience.

Beginning Tuesday, October 14, at 7am ET

Atlantic Union Bank Telephone Banking is available

Telephone Banking is a convenient way to check balances, transfer funds and more.

1. To set up Telephone Banking, follow the prompts.
2. The first time you access Atlantic Union Bank Telephone Banking, the system will prompt you to enter your tax identification number or social security number.
3. Then you will be asked to set up a personal identification number (PIN) for future access to your account.

Questions? Contact us.
MergerQuestions@AtlanticUnionBank.com
or visit **AtlanticUnionBank.com/Welcome**

Atlantic Union Bank Customer Care Center

800.990.4828

Monday through Friday
7am to 8pm ET

Saturday
7am to 5pm ET

Treasury Services Support

877.920.6888

Monday through Friday
8am to 5pm ET











We look forward to working with you on all your banking needs.

Atlantic Union Bank

4300 Cox Road | Glen Allen, VA 23060

For the most recent updates regarding the merger, please visit AtlanticUnionBank.com/Welcome

EQUAL HOUSING LENDER Member FDIC

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