



ELECTRONIC NOTICE AND CONSENT AGREEMENT

This agreement is being provided by Xenith Bank ("Bank"), a digital banking division of Atlantic Union Bank. It is necessary for us to provide the following information as required by the Federal Electronic Signatures in Global and National Commerce Act ("ESIGN"). 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 accepting the Electronic Notice and Consent Agreement, you consent to the use of electronic records and acknowledgements. Along with your consent, you must provide a valid email address and must meet specific system requirements as outlined below. You agree that when you open the account, we will not provide you with paper copies.

You agree that the Bank may communicate with you in electronic format. Your consent to receive electronic communications includes, but is not limited to, the following:

- All legal and regulatory disclosures and communications associated with the account;
- All other documentation relevant to the account, including agreements, amendments, terms and conditions, and other such information;
- All periodic Account statements and tax documentation;
- Notices or disclosures about a change in any of the documents associated with the account;
- Pricing and fee schedules associated with the account;
- Privacy policies, notices, approval or denial decisions, responses to your requests and such other communications; and
- Other disclosures and notices that the Bank is legally required to provide to you or choose to provide you in the Bank's discretion.

We will deliver documents electronically so that you can access the documents and retain them for future access. If you want to ensure that you continue to have access to these documents, you must save them onto an Access Device or external storage device.

System and Hardware Requirements

To access, view, and retain electronic communications that the Bank makes available, you must have the following:

- 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 account application process. If you decide to withdraw this consent later, such as after your application is approved or your account is opened, you must contact the Bank at support@xenithbank.com. Your withdrawal of consent will become effective after the Bank has had a reasonable opportunity to act upon it.

Please be aware, however, that if you withdraw your consent to receive communications regarding your account electronically the Bank will close your account and return the balance (if any) to the applicable funding account associated with your account.

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 at support@xenithbank.com to update this information.

By checking the box to accept this agreement, you acknowledge that you have read and agree to the *Electronic Notice and Consent Agreement*.

Xenith Bank is a digital banking division of Atlantic Union Bank. Xenith Bank and Atlantic Union Bank are the same FDIC- insured institution. Deposits are held at Atlantic Union Bank, member FDIC. For purposes of FDIC coverage, deposits under each trade name are not separately insured, but are combined to determine whether a depositor has exceeded the FDIC limit.