

September 18, 2025



Atlantic Union Bank Announces Enhanced Community Impact Plan to Support Underserved Communities

RICHMOND, Virginia – September 18, 2025 – Atlantic Union Bank (the “Bank”) today announced enhancements to its Community Impact Plan, originally announced as part of Atlantic Union Bankshares Corporation’s acquisition of Sandy Spring Bancorp, Inc. The updated plan will add approximately \$2.2 billion of planned new lending, investments and philanthropy commitments to further support the needs of underserved communities across the Bank’s combined footprint, building on the Bank’s legacy of advancing economic opportunities in its communities.

The updated plan was developed in collaboration with the National Community Reinvestment Coalition (“NCRC”), following a series of listening sessions with more than 47 community partner organizations throughout the Bank’s combined footprint. Under the updated plan, the Bank will form a Community Advisory Council (“CAC”), with half of its members to be appointed by NCRC. The CAC is expected to be comprised of community leaders, representatives of nonprofit organizations and other community stakeholders. The CAC, whose members will serve in a volunteer capacity, will review the Bank’s progress against plan goals and collaborate with the Bank to continue to offer and develop innovative loan products, investments and services for the successful implementation of the plan. The plan term will begin in 2026, and the Bank will share key plan targets and certain information on its progress in implementing the plan on its website.

“We are proud of the Bank’s outreach efforts and grateful to the community partner organizations who helped us refine and shape this plan,” said Nathalia Artus, Head of Community Impact for Atlantic Union Bank. “As our Bank continues to grow, so does our commitment to making a positive impact in the communities in which we live and work.”

John Asbury, Atlantic Union Bank CEO added, “At the heart of our mission is the belief that when communities thrive, our Bank thrives. This plan reflects our continued dedication to driving economic growth and expanding financial access to help empower individuals and businesses to achieve lasting financial success.”

“I’m pleased to welcome Atlantic Union Bank to our ever-growing family of community benefit plan partners, and excited to watch what NCRC members in the Bank’s service area will do with these resources and relationships in the future,” said Jesse Van Tol, President and CEO of NCRC. “This plan is a great example of a bank embracing local expertise to craft a full-spectrum community plan that makes commitments across mortgage lending, small business support, community development investments and branch banking access.”

About Atlantic Union Bank

Headquartered in Richmond, Virginia, Atlantic Union Bank, a wholly owned subsidiary of

Atlantic Union Bankshares Corporation, operates branches in Virginia, Maryland and North Carolina. Certain non-bank financial services affiliates of Atlantic Union Bank include: Atlantic Union Equipment Finance, Inc., which provides equipment financing; Atlantic Union Financial Consultants, LLC, which provides brokerage services; and Union Insurance Group, LLC, which offers various lines of insurance products.

Forward-Looking Statements

Certain statements in this press release may constitute “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements include, without limitation, statements regarding our expectations with regard to the plans, objectives and expectations related to the community impact plan and other statements that are not statements of historical fact. Such forward-looking statements are based on various assumptions as of the time they are made, and are inherently subject to known and unknown risks, uncertainties and other factors that may cause actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. Forward-looking statements are often characterized by the use of qualified words (and their derivatives) such as “plan,” “aim,” “goal,” “commitment,” “expect,” “believe,” “anticipate,” “intend,” “will,” “may,” “opportunity,” “seek to,” or words of similar meaning or other statements concerning opinions or judgment of our management about future events. Although we believe that our expectations with respect to forward-looking statements are based upon reasonable assumptions within the bounds of our existing knowledge of our business and operations, there can be no assurance that our actual results, performance, or achievements will not differ materially from any projected future results, performance or achievements expressed or implied by such forward-looking statements. Actual future results, performance or achievements may differ materially from historical results or those anticipated depending on a variety of factors, including, but not limited to, the effects of changes in: economic conditions, including inflation and recessionary conditions and their related impacts on economic growth and customer and client behavior; U.S. and global trade policies and tensions, including change in, or the imposition of, tariffs and/or trade barriers and the economic impacts, volatility and uncertainty resulting therefrom, and geopolitical instability; the possibility that the anticipated benefits of our acquisition activity, including our acquisition of Sandy Spring Bancorp, Inc., including anticipated cost savings and strategic gains, are not realized when expected or at all; legislative or regulatory changes and requirements, including as part of the regulatory reform agenda of the Trump administration, including changes in federal, state or local tax laws and changes impacting the rulemaking, supervision, examination and enforcement priorities of the federal banking agencies; changes in needs and expectations of our community partners and stakeholders; and other factors and events, many of which are beyond our control.

Additional factors that could cause results to differ materially from those described above can be found in Atlantic Union Bankshares Corporation’s most recent annual report on Form 10-K and other documents subsequently filed by us with the SEC. The actual results anticipated may not be realized or, even if substantially realized, they may not have the expected consequences to or effects on us or our businesses or operations. Investors are cautioned not to rely too heavily on any such forward-looking statements. Forward-looking statements speak only as of the date they are made and we undertake no obligation to update or clarify these forward-looking statements, whether as a result of new information,

future events or otherwise, except as required by law.

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