



April 21, 2020

Dear Fellow Shareholder:

We hope this letter finds you and your family safe and healthy. We recently mailed you proxy materials in connection with our upcoming Annual Meeting of Shareholders to be held on May 5, 2020 (the "Annual Meeting"). According to our records, we have not yet received your proxy.

It is very important that your shares be voted, regardless of the number of shares you own.

Please take a moment to **VOTE** your shares by returning the enclosed proxy card in the envelope provided or following the instructions on it to vote by telephone or internet.

Please note that, in response to the public health concerns regarding the coronavirus (COVID-19), we have changed the location of our Annual Meeting from a physical meeting to a virtual meeting held on the internet. As such, please disregard the reference to the physical meeting location in the enclosed Notice of Internet Availability. For more information on the virtual meeting, please visit www.envisionreports.com/AUB or our website at <https://investors.atlanticunionbank.com> under "Company Info / Annual Meeting and Proxy Statement."

If you have any questions or need assistance with voting, please contact our proxy solicitor, Regan & Associates, Inc., toll-free at (800) 737-3426.

Please disregard this letter if you have already voted your shares. Thank you for your cooperation and support.

Sincerely,

A handwritten signature in black ink, appearing to read 'John C. Asbury', written in a cursive style.

John C. Asbury
President and Chief Executive Officer
