

**Virginia National Bank understands your business and personal needs and provides you with the option to choose which Business Online is best for you.**

<b>Services and Features:</b>	<b>Business Online Access</b>	<b>Business Online Advantage</b>	<b>Business Online Premium</b>
Current day information	✓	✓	✓
Cleared check and deposit images	✓	✓	✓
Customizable reports	✓	✓	✓
Number of online accounts included	4	4	4
Online stop payments	✓	✓	✓
Account Transfers	✓	✓	✓
eStatements	✓	✓	✓
Business bill payment (upon request)*	✓	✓	✓
WebConnect to QuickBooks® and Money®	✓	✓	✓
User alerts	✓	✓	✓
Multiple users with permissions	✓	✓	✓
Loan reporting and online advances		✓	✓
ACH and tax payment origination			✓
Wire transfers origination			✓
Premium report downloads			✓
<b>Additional Services that can be added:</b>			
Deposit Online		ACH and tax payment origination	
Premium and Sweep balance reporting		ACH detail reporting	
Positive Pay fraud detection		ACH file transfer upload	
Account reconciliation		ACH returns report	
Deposit reconciliation			

*\*Business Online bill payment with eBill presentment is available upon request at no additional fee. At least one bill payment must be initiated every 90 days or this service is automatically turned off.*