



About The Virginia National Bank Debit Card Rewards Program

Virginia National Bank Rewards Program Membership Fee:

None

Bonus Points Promotion:

Cardmember will earn 5,000 bonus points with the first signature point-of-sale (POS) transaction upon enrollment. Bonus points will be awarded to existing debit card customers who will be automatically enrolled and to all new debit card customers upon their enrollment.

After, and in addition to the promotional period, points will accrue as described in the section titled "Earning Points."

TERMS AND CONDITIONS

The Rewards Program Terms are separate from the terms of your Debit Card Agreement. From time to time, we may change the Program Terms. When any change is made, we will post revisions at www.vnb.com and/or we will notify you in writing, as applicable. It is your responsibility to review the Program Terms to be aware of any changes.

The Program is administered by Fidelity National Information Services, Inc., an independent company that is not affiliated with Virginia National Bank.

We reserve the right to alter, change, or terminate any Program feature or benefit prospectively or retroactively, including, without limitation, participation fees, point accrual or redemption criteria, and to cancel or temporarily suspend the program at any time without notice.

Eligibility

Virginia National Bank Rewards Program eligibility is restricted to Cardmembers who maintain a checking and debit card account in good standing with Virginia National Bank. We reserve the right to approve, deny or revoke membership in the Virginia National Bank Rewards Program (or the "Program") to any individual for any reason whatsoever. Membership will be renewed automatically each year as long as account is in good standing, unless Cardmember notifies us of cancellation.

Earning points

Cardmember will earn one point for each \$2.00 of Net Purchases for signature-based transactions on the enrolled account. "Net Purchases" shall mean purchases of goods and services made by Cardmember or any authorized user of such account minus any returns or refunds. Points are not earned for fees of any kind, such as returned check or NSF fees or stop payment fees. Changes made to the above list are at the sole discretion of Virginia National Bank.

There is no maximum number of points earned on Net Purchases.

Point accrual will begin upon the Enrollment Date in the Program. No retroactive points will be awarded. "Enrollment Date" is defined as the first business day after the day in which the Cardmember is approved as a Program member. Points are considered earned when they are posted to the redemption system. Points will be updated daily. Points may take up to 5 to 10 days to be posted following a qualifying purchase or other transaction. Total points earned for your debit card can be viewed and are available to redeem at www.scorecardrewards.com or 1-800-854-0790.

Questions as to what constitutes program eligibility or a qualifying transaction, as well as any exceptions, are at the sole discretion of Virginia National Bank. We reserve the right to verify and adjust points at any time prior to or following posting and redemption.

Points will be awarded and can be redeemed for Virginia National Bank Rewards only if the Cardmember maintains their account in good standing. We have the right not to award points if your account is not in good standing. Points earned are not transferable, have no cash value and cannot be used as payment of obligations to Virginia National Bank.

Point Redemption

The website: www.scorecardrewards.com or 1-800-854-0790 must be used for redemptions of rewards 24 hours per day seven days per week. Redeemed Virginia National Bank Rewards are not refundable, replaceable, or transferable for cash, credit, other Rewards, or points under any circumstances. We and participating merchants are not responsible for replacing lost, stolen, or mutilated gift certificates, gift cards, or tickets.

All Virginia National Bank Rewards are subject to availability. Certain Virginia National Bank Rewards are available only during the time periods described in the Program communications. Merchants participating in the Program are subject to change. Some Virginia National Bank Rewards have limited availability. Substitutions that we deem to be of equal or greater value may be necessary. Country of item's origin may change. Some merchandise Rewards cannot be shipped to addresses that are outside the United States.

We reserve the right to modify or cancel any Virginia National Bank Rewards at any time. Points, rewards, and certificates have no value except as used in accordance with the Terms and Conditions of the Program and of the rewards suppliers.

All redemption rewards will be sent to the Cardmember's statement mailing address unless otherwise authorized by Virginia National Bank. Allow 4-6 weeks for delivery of the Virginia National Bank Reward earned. In certain circumstances the delivery time may be longer.

Determination and payment of tax liability related to participation in the Program are the sole responsibility of the Cardmember.

The Virginia National Bank Rewards Program is void where prohibited by federal, state or local law. Fraud or abuse relating to the accrual of points or redemption of Virginia National Bank Rewards may result in forfeiture of accrued points as well as cancellation of membership in the Program.

Other Restrictions

Virginia National Bank reserves the right to add, modify or eliminate any of the Program's Terms and Conditions including terminating the Program or eliminating the right to redeem points at any time, without notice.

Every effort has been made to ensure that the information provided is accurate. Virginia National Bank is not responsible for errors or omissions.

Fidelity National Information Services, Inc. operate an independent contractors and are not affiliated with Virginia National Bank.

Void where prohibited by federal, state or local law.