



VIRGINIA NATIONAL BANK®

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## CLIENT GUIDE

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Dear Valued Clients,

It is my pleasure to welcome you to the new Virginia National Bank. On April 1, 2021, The Fauquier Bank and Virginia National Bank merged to become the 10th largest Virginia community bank and the 15th largest bank amongst all Virginia banks.

As of April 2021, the new Virginia National Bank has \$1.8 billion in assets with 16 branches. Our wealth management division has \$1.1 billion in assets under management. The combined bank provides enhanced services for our clients, opportunities for our associates, and value for our shareholders.

It is our privilege to continue to serve your financial needs, which is why we created this Welcome Package to help you navigate the newly combined bank. Please take note of the consumer and commercial checking account changes on pages 11 and 19, our new footprint on page 22, and upcoming important dates on page 5.

As always, we strive to make our client experience the best it can possibly be. Your financial growth is of the utmost importance to us. With change comes new opportunities. Rest assured that we will be here for you each step of the way. Please do not hesitate to reach out to our Client Care Center at 877.817.8621.

At Virginia National Bank, we believe that excellent customer service begins and ends with our people. "It's all about people...and always will be."

Sincerely,



*Glenn W. Rust*

Glenn W. Rust  
President & CEO  
Virginia National Bankshares Corporation



## Our Story

**On April 1, 2021**, The Fauquier Bank (TFB) and Virginia National Bank (VNB) merged into one full-service community bank operating under the Virginia National Bank brand. The combined bank is bringing together over 140 years of banking experience to create a premier Virginia financial institution with greater scale and complementary business lines to a larger region of Virginia.

VNB offers a full range of banking and related financial services to individuals, businesses, and charitable organizations, through its banking offices located throughout Central and Northern Virginia and online at VNB.com.

VNB received its federal banking charter from the Office of the Comptroller of the Currency on July 29, 1998. Virginia National Bank is a member of the Federal Reserve System and is an

Equal Housing Lender whose deposits are insured by the Federal Deposit Insurance Corporation.

From the beginning, our mission has been to provide great personal service, local access to decision makers, fast response, and continuity in your relationship. We embrace diversity, equity, and inclusion and provide growth and enrichment opportunities.

As a true community bank, we not only meet the needs of our community, but we are also a part of its growth. As we continue to grow, we will never lose sight of the critical ingredients to our continued success. Exceptional service begins and ends with people. That's why we say,

***"It's all about people ... and always will be."***





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# TFB to VNB Transition Timeline

### July 9-26:

TFB Debit Card orders placed after Friday, July 9, will be fulfilled the week of July 26. We apologize for this inconvenience.

### July 19-23:

**For TFB clients only:**

All payments should be entered in Bill Pay no later than Monday, July 19, for delivery up to Friday, July 23.

Bill Pay access will be available Monday, July 26, upon online enrollment.

See page 9 for Personal Online Banking First-Time Login instructions.

### July 23:

All TFB locations close at 6 p.m. and reopen on Monday, July 26, as per regular business hours. All Bank ATMs are available to our clients during conversion weekend.

### July 23-25:

The status of the following services is as follows:

- Online and Mobile Banking for TFB clients will be unavailable July 23-25.
- Bank724: Inquiry only

### July 24:

All bank locations will be closed. Our ATMs will be available during conversion.

### July 26:

On this date, the transition process is now complete. All Bank locations are open as VNB and all services are available.

## It's All About People

Over the years, TFB and VNB have supported their communities, giving millions of dollars to local nonprofits, and our employees have donated thousands of service hours to numerous community events and charities. Each bank has committed to its promise to remain customer focused and community driven.

And now as the merger of TFB and VNB is completed, we will continue this tradition of giving, now providing even greater support and more helping hands as the new Virginia National Bank.



## Everything You Need In One Location:

On Monday, July 26, all TFB clients can visit **VNB.com** to enroll in online banking.

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welcome LOG IN

PERSONAL BANKING

BUSINESS BANKING

TRUST & ESTATE SERVICES

ONLINE BANKING

SIGN UP

new VNB CREDIT CARDS

APPLY NOW

ACCESS YOUR NEW CREDIT CARD ACCOUNT

GO MOBILE

VNB BLOG

NEWS + ARTICLES

Virginia National Bank headquarters

PERSONAL BANKING

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PERSONAL IRA

CARD SERVICES

SAFE DEPOSIT BOX

PERSONAL ONLINE

MOBILE BANKING

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LIQUIDITY

Go to **VNB.com** for up-to-date information about the transition of your accounts to the new Virginia National Bank. Here you can:

- [Find Locations & Phone Numbers](#)
- [Access Your Online Banking](#)
- [Download VNB Mobile Banking App](#)
- [View Products & Services](#)
- [Download Welcome Packet](#)

Rest assured that we are always here for you. If you can't find answers to your questions, you can always call our Client Care Center at 877.817.8621.

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## Personal Banking

**Q: Will my Overdraft Option be affected?**

A: No.

**Q: Will I need to order new checks?**

A: No.

**Q: Will the conversion affect my direct deposits and automatic drafts?**

A: No. However, when presented with the option, we recommend you correct the bank's name to read Virginia National Bank.

**Q: Will my account number change?**

A: No.

## Personal Online Banking and Bill Pay

**Q: Will my Login User ID change?**

A: No. User names will remain the same. When you visit VNB.com, you will be directed to a First-Time Login process. Before you log in:

1. Make sure you know your user name and the last six digits of your Social Security number tied to your login.
2. Ensure we have current email addresses and phone numbers. Visit your Profile in TFB Online, visit any TFB location, or contact our Client Care Center at 877.817.8621 for assistance.
3. To learn about the new online banking process, please visit page 9.

**Q: Will I be able to see my bill payment history?**

A: No. Please download and save your payment history prior to Monday, July 19. Upon request, the Bank can provide digital copies of the prior 24 months.

**Q: Will there be any disruption to my scheduled online bill payments?**

A: Yes. **The last day to access Bill Pay will be Monday, July 19. Any payments must be scheduled with a delivery date on or before Friday, July 23, to ensure complete processing.** Bill pay services will be restored on Monday, July 26.

**Q: Will I have access to my transaction history?**

A: On Monday, July 26, transaction history online will be limited to the current and previous month's statements.

Please visit a local branch or call our Client Care Center at 877.817.8621 to request a digital copy of your transaction history.

**Q: Will I be able to see check images?**

A: Yes. However, deposit slips will not be visible.

**Q: Will I be able to access my previous statement online?**

A: No. All customers will receive a paper statement via USPS as of Friday, July 23. This statement will not be stored in eStatements. **We encourage you to download and save the 24-month statement history stored in eDocs prior to Thursday, July 22.** Upon request, the Bank can provide digital copies of the prior 24 months.

**Q: Will Online Bill Pay payees transfer over?**

A: Yes.

**Q: Will my eBills transfer?**

A: No. Save any recurring payments and payees before conversion. The first time you log in to the system, be sure to reestablish your eBills. All scheduled payments must have funds available at the time of payment entry or it will be declined from the system.

As of July 26, payments will be withdrawn from your account on the scheduled payment date. Funds must be available. Payment lead times are 3 days for electronic and 5 days for payments sent via bill pay Trust check. To ensure payments arrive on time, allow 5 to 7 extra days for processing during the first 30 days or any time funds are sent to a new payee.

**Q: Will I need to download a new Mobile Banking app?**

A: Yes. **You must enroll in Online Banking before downloading the VNB Mobile app.** You must complete the First-Time Login process (found on page 9) through an internet browser session. Enrollment is not available through the app.

**Q: Will my text and email alerts transfer?**

A: No. Reestablish alerts as needed.



## Personal Loans

**Q: Will my loan or line of credit account number change?**

A: There will be a slight change to your current account number. You will now have a Loan Account Number and a Note Number. In most cases, the last five digits of your current account number will become your Note Number, and the digits preceding the last five will become your Loan Account Number.

**Q: Will I receive monthly statements at the same time?**

A: Yes. You should receive your monthly statements on the same schedule as you do now.

**Q: Can I still use my HELOC and LOC checks?**

A: Yes.

**Q: Where should I mail my loan payment?**

A: Continue to mail loan payments to PO Box 561 in Warrenton. New billing statements and coupons will indicate PO Box 2853, Charlottesville, VA 22902 as the payment address. Payments will be accepted at either address.

**Q: Will my loan payment continue to be automatically deducted from my account?**

A: Yes.

\* All loans are subject to credit approval.





# Personal Online Banking First-Time Login

Follow these steps to access your VNB personal online and mobile banking account on or after Monday, July 26, 2021.

1. Go to [www.VNB.com](http://www.VNB.com)

2. Under “welcome LOG IN” click **PERSONAL BANKING**.

3. Enter your current TFB User ID.

4. You will be presented with phone numbers associated with your accounts.

a. If you see the correct mobile number for your account, PROCEED to Step 5.

b. If you do not see a phone number you recognize, STOP at this step:

i. Call the Client Care Center at 877.817.8621.

ii. Give the VNB associate the appropriate mobile phone number for your account.

iii. The VNB associate will update your account.

c. Once completed, return to Step 1.

5. Choose the mobile phone number where you will receive your validation code.

The code can come via phone call or text message.

6. Enter the provided validation code to your online banking screen.

7. Enter your temporary password

(last 6 digits of your Social Security Number).

8. Choose a new password.

9. Verify your accounts.

a. When you login, you will find all of your payees and bill pay history.

b. You will not need to re-enroll in eStatements.

Once you complete these steps, you will be able to download the Virginia National Bank mobile app and log in with your User ID and password.
- # Personal Mobile Banking App
- After Personal Online Banking enrollment, please download the Mobile Banking app for access on the go!
- ## Find VNB’s App By Device Through Their App Stores
- Consumers (iPhone/Smartphone):** Product store name in iTunes/Play Store/Amazon Store = Virginia National Bank

**Consumers (iPad/Tablet/Kindle):** Product store name in iTunes/Play Store/Amazon Store = Virginia National Bank Tablet
- ## Download VNB’s Mobile Banking Application
- For iPhone or iPad:**

a. Navigate to the App Store.

b. Search for Virginia National Bank.

c. Select “Install” to download the application.

**For Android:**

a. Navigate to the Google Play Store.

b. Search for Virginia National Bank.

c. Select “Install” to download the application.

**For Kindle Fire:**

a. Navigate to the Amazon App store and select Kindle Fire Apps.

b. Search for Virginia National Bank.

c. Select “Install” to download the application.

# Card Services

**For both TFB and VNB clients...**  
**Q: Will daily purchase and withdrawal limits change?**  
A: Debit card limits up to \$5,000 unless previously preapproved.

The information provided in these FAQs is for TFB clients only.

**Q: What if I need to replace my debit card?**  
**A: TFB debit cardholders ONLY:**
  - Please activate cards IMMEDIATELY upon receipt to avoid usage interruptions.
  - No debit cards will be issued from Friday, July 9, through Monday, July 26.
  - All orders will be held and processed the week of July 26.
  - After July 26 we will issue VNB Visa® Debit Cards.
  - Debit cards will be mailed to the account address of record. Allow 7-10 days for processing.

A virtual version of your new debit card will be immediately available for point-of-sale purchases through Apple Pay and G Pay. In-branch pickup will not be available.

**Q: Can I continue to use my current debit card?**  
A: Yes. Cardholders may continue to use their current TFB debit cards without interruption until they receive the new contactless VNB Visa® Debit Cards.  
Additional information will be available prior to new card shipment.

**Q: Will I still be able to use my current credit card?**  
**A: No. In May, all TFB credit cardholders should have received an invitation to apply for a new VNB Visa® credit card. Visit [VNB.com](http://VNB.com) to apply.**

As of Monday, July 26, TFB Visa® credit cards will be deactivated.  
Visa is a registered trademark of Visa International Services Association.

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PERSONAL BANKING PRODUCTS



TFB Checking Account Information  
For TFB clients only

Previous Account	New Account	Account Features
TFB Free, Direct Free	Cardinal Checking	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ No monthly minimum</li><li>▪ No maintenance fee</li></ul>
50+ Free, Fauquier 50 Club, Fauquier 50 Gold	Virginian	<ul style="list-style-type: none"><li>▪ \$25 to open</li><li>▪ 60+ age requirement</li><li>▪ \$500 minimum balance</li><li>▪ \$5 maintenance if balance below \$500</li><li>▪ Free select checks, printed in office</li><li>▪ Interest bearing (flat rate) if balance over \$1,000</li></ul>
Super rate, Best rate, Green, Fauquier Gold, TFB Premium Now, Gold Choice	Commonwealth	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ \$2,500 or \$25k combined balances</li><li>▪ \$20 maintenance if below minimum required balance</li><li>▪ Free select checks, no-fee Cashier's Checks, free 3x5 Safe Deposit Box or equal credit toward larger box</li><li>▪ Interest bearing (flat rate)</li></ul>
Health Savings	No change	<ul style="list-style-type: none"><li>▪ \$50 to open</li><li>▪ No minimum</li><li>▪ No monthly maintenance</li><li>▪ Interest bearing (flat rate)</li></ul>

VNB Checking Account Information  
For VNB clients only

Previous Account	New Account	Account Features
Basic, Regular, Personal Checking with Rewards, eChecking	Cardinal Checking	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ No monthly minimum</li><li>▪ No maintenance fee</li></ul>
Virginian	No change	<ul style="list-style-type: none"><li>▪ \$25 to open</li><li>▪ 60+ age requirement</li><li>▪ \$500 minimum balance</li><li>▪ \$5 maintenance if balance below \$500</li><li>▪ Free select checks, printed in office</li><li>▪ Interest bearing (flat rate) if balance over \$1,000</li></ul>
Commonwealth	No change	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ \$2,500 or \$25k combined balances</li><li>▪ \$20 maintenance if below minimum required balance</li><li>▪ Free select checks, no-fee Cashier's Checks, free 3x5 Safe Deposit Box or equal credit toward larger box</li><li>▪ Interest bearing (flat rate)</li></ul>
New product offering	Health Savings Account	<ul style="list-style-type: none"><li>▪ \$50 to open</li><li>▪ No minimum</li><li>▪ No monthly maintenance</li><li>▪ Interest bearing (flat rate)</li></ul>

CDs

We offer fixed interest rate CDs with a range of term options, all offering predictable growth and FDIC insurance. For more information, speak with a VNB personal banker.





TFB Savings Account Information

For TFB clients only

Previous Account	New Account	Account Features
Savings	Personal Savings	<ul style="list-style-type: none"><li>\$100 to open</li><li>No minimum</li><li>No monthly maintenance</li><li>Limit of 6 items per month, \$10 each if over 6</li><li>Interest bearing (flat rate) if balance over \$100</li></ul>
TFBees Savings	Dogwood	<ul style="list-style-type: none"><li>\$10 to open</li><li>Minor account</li><li>Interest bearing (flat rate) if balance over \$10</li><li>Limit of 6 items per month, \$10 each if over 6</li></ul>
Personal Money Market	Money Market	<ul style="list-style-type: none"><li>\$100 to open</li><li>\$1,000 minimum balance</li><li>\$10 maintenance if balance below \$1,000</li><li>Limit of 6 items per month, \$10 each if over 6</li><li>Tiered interest</li></ul>
Premier Money Market, Gold Choice Money Market	Premium Money Market	<ul style="list-style-type: none"><li>\$100k to open</li><li>\$100k minimum balance</li><li>\$25 maintenance if balance below \$100k</li><li>Limit of 6 items per month, \$15 if over 6</li><li>Tiered interest</li></ul>

TFB IRA Information

For TFB clients only

Previous Account	New Account	Account Features
TFB Savings IRA	IRA Money Market	<ul style="list-style-type: none"><li>\$100 to open</li><li>\$1,000 minimum</li><li>\$10 maintenance if balance below \$1,000</li><li>Limit 6 items, \$10 each over 6 items</li><li>Tiered interest</li></ul>
New product offering	Phoenix	<ul style="list-style-type: none"><li>\$1,000 to open</li><li>90-day term</li><li>Interest pays every 90 days</li><li>Accepts in-person deposits at any time</li><li>Rate tier increases with age of deposit</li><li>Auto renewal</li></ul>

TFB IRA CD

We offer fixed interest rate IRA CDs with a range of term options, all offering predictable growth and FDIC insurance. For more information, speak with a VNB personal banker.

VNB Savings Account Information

For VNB clients only

Previous Account	New Account	Account Features
Personal Savings	With minor changes	<ul style="list-style-type: none"><li>\$100 to open</li><li>No minimum</li><li>No monthly maintenance</li><li>Limit of 6 items per month, \$10 each if over 6</li><li>Interest bearing (flat rate) if balance over \$100</li></ul>
UGTMA	Dogwood	<ul style="list-style-type: none"><li>\$10 to open</li><li>Minor account</li><li>Interest bearing (flat rate) if balance over \$10</li><li>Limit of 6 items per month, \$10 each if over 6</li></ul>
Money Market	With minor changes	<ul style="list-style-type: none"><li>\$100 to open</li><li>\$1,000 minimum balance</li><li>\$10 maintenance if balance below \$1,000</li><li>Limit of 6 items per month, \$10 each if over 6</li><li>Tiered interest</li></ul>
Premium Money Market	With minor changes	<ul style="list-style-type: none"><li>\$100k to open</li><li>\$100k minimum balance</li><li>\$25 maintenance if balance below \$100k</li><li>Limit of 6 items per month, \$15 if over 6</li><li>Tiered interest</li></ul>

VNB IRA Information

For VNB clients only

Previous Account	New Account	Account Features
IRA Money Market	With minor changes	<ul style="list-style-type: none"><li>\$100 to open</li><li>\$1,000 minimum</li><li>\$10 maintenance if balance below \$1,000</li><li>Limit 6 items, \$10 each over 6 items</li><li>Tiered interest</li></ul>
Phoenix	No change	<ul style="list-style-type: none"><li>\$1,000 to open</li><li>90-day term</li><li>Interest pays every 90 days</li><li>Accepts in-person deposits at any time</li><li>Rate tier increases with age of deposit</li><li>Auto renewal</li></ul>

VNB IRA CD

We offer fixed interest rate IRA CDs with a range of term options, all offering predictable growth and FDIC insurance. For more information, speak with a VNB personal banker.





**The information provided in these FAQs is for TFB clients only.**

## Business Online Banking

*All eBanking clients currently using Business Online and Treasury Management services will receive program details under separate cover. Your Account Relationship Officer is available to assist you.*

### **Q: Will my login change?**

A: User names will not change. The first-time login temporary passwords will be communicated via email to all former TFB (now VNB) Business Online users. Please ensure we have up-to-date email addresses and phone numbers.

### **Q: Will I have access to my transaction history?**

A: On Monday, July 26, transaction history online will be limited to the current and previous month's statements.

### **Q: Will I be able to access my previous statement online?**

A: No. All customers will receive a paper statement via USPS as of Friday, July 23. **Please visit a local branch or call our Client Care Center at 877.817.8621 to request a digital copy of your transaction history.**

## Business Mobile Banking App

**After Business Online Banking enrollment, please download our Business Mobile app for access on the go.**

### **Find VNB's App By Device Through Their App Stores**

**Businesses (iPhone/Smartphone):** Product store name in iTunes/Play Store/Amazon Store = VNB Business

**Businesses (iPad/Tablet/Kindle):** Product store name in iTunes/Play Store/Amazon Store = VNB Business Tablet

### **Download VNB's Mobile Banking Application**

#### **For iPhone or iPad:**

- Navigate to the App Store.
- Search for Virginia National Bank.
- Select "Install" to download the application.

#### **For Android:**

- Navigate to the Google Play Store.
- Search for Virginia National Bank.
- Select "Install" to download the application.

#### **For Kindle Fire:**

- Navigate to the Amazon App store and select Kindle Fire Apps.
- Search for Virginia National Bank.
- Select "Install" to download the application.





## Commercial Loans

**Q: Will my loan or line of credit account number change?**

A: There will be a slight change to your current account number. You will now have a Loan Account number and a Note Number. In most cases, the last five digits of our current account number will become your Note Number, and the digits preceding the last five will become your Loan Account number.

**Q: Where should I mail my business loan payments?**

A: Continue to mail your business loan payments to PO Box 561 in Warrenton. New billing statements and coupons will indicate PO Box 2853, Charlottesville, VA 22902 as the payment address. Payments will be accepted at either address.

**Q: Will I continue to receive a year-end statement for my commercial loan?**

A: IRS Form 1098 is provided on loans to individuals which are secured by real estate. All loan customers will receive a Loan Year to Date Activity report, showing all transactions during the prior year and the amount of interest paid during that year.

**Q: Will there be any changes to my current loan or line of credit?**

A: Your loan or line of credit will continue to operate as it does now.

\* All loans are subject to credit approval.



## Business Debit

**For both TFB and VNB clients...**

**Q: Can I continue to use my current debit cards?**

A: Yes.

**Q: Will the daily purchase and withdrawal limits change?**

A: The business debit card limit is \$7,500.

The information provided in these FAQs is for TFB clients only.

## Deposit Accounts

**Q: Will there be changes to my account?**

A: Please see page 19 for the product scope.

**Q: Will my account numbers change?**

A: No.

**Q: Do I need to order new checks?**

A: No. You may continue to use your current checks.

**Q: Will I get a final statement from TFB?**

A: Please visit a local branch or call our Client Care Center at 877.817.8621 to request a digital copy of your transaction history.





TFB Business Checking Account Information

For TFB clients only

Previous Account	New Account	Account Features
TFB Free Business, Business Checking	Business Economy	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ \$1,000 minimum balance</li><li>▪ \$12 maintenance fee if balance below \$1,000</li><li>▪ First 200 items free</li></ul>
Community Cares, TFB Business Interest, Commercial Interest	Business Interest	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ Sole Proprietorship/Nonprofits</li><li>▪ \$1,000 minimum balance</li><li>▪ \$12 maintenance fee if balance below \$1,000</li><li>▪ First 200 items free</li><li>▪ Interest bearing (flat rate)</li></ul>
Commercial Checking, CMA Commerical, Performance	Full Analysis Checking	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ Maintenance fee</li></ul>
IOLTA	IOLTA Checking	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ \$10 maintenance fee</li></ul>

TFB Business Savings Account Information

For TFB clients only

Previous Account	New Account	Account Features
Business Money Market, Business Savings	Business Money Market	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ \$1,000 minimum balance</li><li>▪ \$10 maintenance if balance below \$1,000</li><li>▪ Limit of 6 items, \$10 each if over 6</li><li>▪ Tiered interest</li></ul>
New product offering	Premium Money Market	<ul style="list-style-type: none"><li>▪ \$100k to open</li><li>▪ \$100k minimum balance</li><li>▪ \$25 maintenance if balance below \$100k</li><li>▪ Limit of 6 items, \$15 if over 6</li><li>▪ Tiered interest</li></ul>

TFB CD

We offer fixed interest rate CDs with a range of term options, all offering predictable growth and FDIC insurance. For more information, speak with a VNB personal banker.

VNB Business Checking Account Information

For VNB clients only

Previous Account	New Account	Account Features
Business Economy	With minor changes	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ \$1,000 minimum balance</li><li>▪ \$12 maintenance fee if balance below \$1,000</li><li>▪ First 200 items free</li></ul>
Business Interest	With minor changes	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ Sole Proprietorship/Nonprofits</li><li>▪ \$1,000 minimum balance</li><li>▪ \$12 maintenance fee if balance below \$1,000</li><li>▪ First 200 items free</li><li>▪ Interest bearing (flat rate)</li></ul>
Full Analysis Checking	With minor changes	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ Maintenance fee</li></ul>
IOLTA Checking	With minor changes	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ \$10 maintenance fee</li></ul>

VNB Business Savings Account Information

For VNB clients only

Previous Account	New Account	Account Features
Business Money Market	With minor changes	<ul style="list-style-type: none"><li>▪ \$100 to open</li><li>▪ \$1,000 minimum balance</li><li>▪ \$10 maintenance if balance below \$1,000</li><li>▪ Limit of 6 items, \$10 each if over 6</li><li>▪ Tiered interest</li></ul>
Premium Money Market	With minor changes	<ul style="list-style-type: none"><li>▪ \$100k to open</li><li>▪ \$100k minimum balance</li><li>▪ \$25 maintenance if balance below \$100k</li><li>▪ Limit of 6 items, \$15 if over 6</li><li>▪ Tiered interest</li></ul>

VNB CD

We offer fixed interest rate CDs with a range of term options, all offering predictable growth and FDIC insurance. For more information, speak with a VNB personal banker.





## Wealth Management

There will be no changes to any investment, trust, or estate accounts during this initial transition period. We invite you to visit VNB.com to access your accounts and to explore all the wealth management services available to you. For further assistance, please call 877.817.8621 or stop by any branch.

Not FDIC Insured	Not Guaranteed by the Bank	Not a Deposit
Not Insured by Any Federal Government Agency	May Lose Value including Loss of Principal	

## Office Locations

VNB’s local offices are inviting, convenient, and functional. But no matter how nice, the building is not the bank. People, not brick and mortar, make a bank successful.

### Charlottesville

**VNB HEADQUARTERS**  
**Pantops**  
404 People Place  
Charlottesville, VA 22911  
434.817.7676

**Downtown Mall**  
222 East Main Street  
Charlottesville, VA 22902  
434.817.8621

**Downtown Drive-Thru**  
301 East Water Street  
Charlottesville, VA 22902  
434.817.8622

**Barracks Road**  
1900 Arlington Boulevard  
Charlottesville, VA 22903  
434.817.8550

**29 North**  
1580 Seminole Trail  
Charlottesville, VA 22901  
434.817.8540

### Fauquier County

**Old Town Warrenton**  
10 Courthouse Square  
Warrenton, VA 20186  
540.349.0233

**Warrenton View Tree**  
87 W. Lee Hwy  
Warrenton, VA 20186  
540.347.6715

**The Plains**  
6464 Main Street  
The Plains, VA 20198  
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703.366.1608

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Manassas, VA 20109  
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**Gainesville**  
7485 Limestone Drive  
Gainesville, VA 20155  
703.366.1615

**Centreville Road**  
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