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NEW HELOC SPECIAL

VNB is now offering 2.99% APR* on new [Home Equity Line of Credit](#) accounts for 12 months!

Use the HELOC account for to help pay for:

- Major expenses
- Home improvement projects
- Consolidate debt
- And much more!

[Call](#) or visit one of our [locations](#) to learn how you can utilize the equity of your home to give you the freedom to do more.

VIRGINIA NATIONAL BANK

GET EXCITED FOR A VNB HOME EQUITY LINE OF CREDIT!

HURRY IN TODAY!

OPEN A NEW HELOC AND RECEIVE
2.99%^{*} APR
FOR 12 MONTHS
AND NO CLOSING COSTS!^{}**

THIS OFFER WON'T LAST LONG

*The Home Equity Line of Credit rate for this offer is fixed at 2.99% APR (Annual Percentage Rate) for 12 months from the date of closing. This special rate applies to applications received by 11/30/2019 and closed by 01/31/2020. Thereafter, the APR will be variable and tied to the current Wall Street Journal Prime Rate plus a margin for the life of the loan. The variable rate can change as often as monthly. The lowest variable APR offered is 5.00% as of 09/20/2019. The maximum APR is 21%. This Home Equity Line of Credit has a ten-year draw period with interest only payments and a 15-year repayment period. This offer is subject to credit approval and is based on a minimum equity line amount of \$25,000 with a maximum combined loan-to-value of 80%. This offer is limited to owner-occupied single-family residential real property. Certain conditions and restrictions may apply. Loan rates apply to new lines or lines from

** Virginia National Bank will pay up to \$2,000 towards the closing cost of a Home Equity Line of Credit. That allowance typically covers all closing costs for a line amount of approximately \$200,000. The interest you pay on your Home Equity Line of Credit may be tax deductible. Consult your tax advisor regarding deductibility of interest.



OUR SERVICES

VNB's local, friendly, and experienced staff is here to help. [Contact us](#) today.



Personal Banking



Business Banking



Loans



Treasury Management



Trust and Estate



Wealth Management

"Its all about People... and always will be."



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