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**LIMITED TIME SPECIALS
AT VIRGINIA NATIONAL BANK**

CHAMPIONSHIP
Money Market Special

2.15%^{APY*}
until January 2, 2020
\$100,000 Minimum Balance

*Congrats to the
UVA Cavaliers!*

MONEY MARKET SPECIAL

In celebration of the recent University of Virginia Cavalier's NCAA National Championship wins in lacrosse and basketball, VNB is offering a Championship Money Market account with a rate of 2.15% APY* good through January 2, 2020 for individuals that deposit \$100,000 in new money.

Learn more [here](#).

*APY-Annual Percentage Yield on this Money Market account is accurate as of May 13, 2019. This offer is for personal and business accounts. Minimum to open the account is \$100,000 and must be non- VNB funds for new accounts. Minimum balance to earn the 2.15% APY is \$100,000 until January 2, 2020. After January 2, 2020, current money market rates will apply. Maintain a minimum balance of \$100,000 to avoid the monthly maintenance fee. Fees may reduce earnings on the account.

Home Equity Line Of Credit



OPEN A NEW
HELOC ACCOUNT
AT VNB AND RECEIVE \$250!*

HELOC SPECIAL

Rates as low as **PRIME +0%****

No Closing Costs+

No Annual Fee

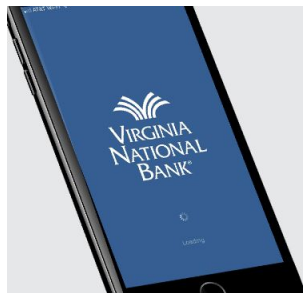
Flexible Payment Options

**Customers that take an initial draw of \$25,000 or more will receive a \$250 credit to their HELOC account after 6 months if balance has not been paid off. Offer good for applications received by 7/31/2019 and closed by 09/01/2019.*

***The lowest APR (Annual Percentage Rate) offered is 5.50% as of 5/13/2019. The maximum APR is 21%. Our Home Equity Line of Credit rate is variable and tied to the Wall Street Journal Prime Rate, plus a margin. The rate can change as often as monthly. 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 primary and secondary single-family residential property.*

+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.

To obtain the lowest advertised APR (5.50%), applicants will be qualified based on our internal credit criteria, credit rating and other factors. Property insurance is required. If account is closed or paid off within 36 months of opening, you will pay a reimbursement fee based on the date of the early payoff.



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OUR SERVICES



Personal Banking



Business Banking



Loans



Treasury Management



Trust and Estate



Wealth Management

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



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