



Dear valued TFB Wealth client,

We would like to express our appreciation for your ongoing relationship. We are proud to continue to provide exceptional wealth management services.

As of April 1, 2021, TFB Wealth Management, a division of The Fauquier Bank, merged with Virginia National Bank (VNB). Your trust and estate services will not be interrupted. Also, it has been brought to our attention that some clients may have been given misinformation about changes to TFB Wealth Management. We want to let you know that there will be no changes made to your accounts or the services provided. VNB has held national trust powers since 2007 and will continue to serve your needs and maintain the highest levels of fiduciary integrity.

We also want to inform you of Debra Purrington's resignation from TFB Wealth Management and we want to assure you that we will be here for you, because we value your relationship.

You may be familiar with Patrick Heijmen, Director of TFB Wealth Management, since he has been a member of the team since 2018. He earned his CERTIFIED FINANCIAL PLANNER™ designation in 2007 and added the Certified Trust and Financial Advisor designation in 2009. Patrick also has Series 7, 66 registrations currently held through LPL Financial and Life and Health Insurance licenses. Throughout his career, Patrick has worked with individuals and all sizes of businesses on pursuing their financial goals and objectives.

Wendy Stone, J.D., M.B.A., Senior Fiduciary and Trust Officer of VNB Trust & Estate Services, joined VNB in January of 2014. Prior to joining VNB, she was a Partner in the Charlottesville office of Williams Mullen, where she handled trust and estate planning; as well as general corporate and transactional matters, particularly entity formation and organization, mergers and acquisitions, and business structuring and financing. With her business and estate planning background, Wendy works with our clients and their advisors not only to assist with their estate and trust administration needs, but also to play an integral role in their long-term business and financial goals.

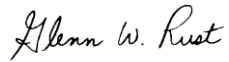
Glenn Rust is President and CEO of Virginia National Bankshares Corporation, Virginia National Bank, as well as a managing partner of both Masonry Capital and Masonry Capital GP, LLC. He has over 48 years of experience in financial services industry, as well as experience in technology and network systems design, government, and corporate restructuring. Prior to joining Virginia National Bank in 2006, he held various executive management positions at Texas Commerce Bank, Chemical Bank, J.P Morgan, Chase and Sterling Bank. Glenn brings wide-ranging executive bank management experience to VNB, as well as expertise in successfully managing growth opportunities for individuals and businesses.

Patrick, Wendy, and Glenn lead teams of seasoned professionals that are available to address all of your wealth management needs; however, we all are happy to personally assist you. If you have any questions or concerns regarding TFB Wealth Management, please call us directly at the numbers listed below. It will be a pleasure to discuss your financial future with VNB and TFB Wealth Management.

We look forward to continuing to provide excellent client services through our Wealth Management Teams.

Thank you for banking with Virginia National Bank.

Sincerely,



Glenn W. Rust
President & CEO
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