

Virginia National Bank opened its doors to the public on July 29, 1998 at the historic downtown mall in Charlottesville. Our logo, as you may have noticed, is a symbol of wheat, which is often referred to as the staff of life. Wheat represents goodwill, abundance, and good fortune. As a community bank, we have remained focused on our local clients and businesses and for over 25 years through the Great Recession, COVID, PPP lending and other events, we have stood firm for all members in our community.

Additionally, we have an unwavering commitment to invest in the long-term financial health and stability of individuals, businesses, and charitable organizations. We embrace diversity, equity, and inclusion and provide growth and enrichment opportunities. Virginia National Bank will continue to deliver innovative financial solutions to our communities.

Furthermore, we value and support the communities we serve in multiple ways, such as supporting and volunteering with non-profit organizations and educating high school students through Financial Career and Leadership Academy (FCLA). We understand the importance and lasting impact our employees have in our communities, so as we celebrate our 25th anniversary, we want to celebrate employees that are also

celebrating 25 years or more of assisting and serving our clients in the counties of Fauquier, Prince William, and Albemarle, and the cities of Richmond, Winchester, and Charlottesville.

Our history has taught us many things, one of which is safety; as a top priority of Virginia National Bank, we have nine Red Cross certified instructors employed from different departments and the executive team that certifies all employees in adult, children, and infant First Aid, CPR, and AED. All branches are equipped with AEDs and First Aid kits and over 150 employees are certified to assist in the

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event of an emergency situation, if the need ever arises. We have also donated several of the AEDs to local high schools for use in their gyms and fields where these devices are most needed.

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."

Thank you to our clients, shareholders, and employees for remaining loyal through our 25 years of service. We look forward to serving our communities for many more years to come!