



## WELCOME TO VIRGINIA NATIONAL BANK'S NEWSLETTER!

WE'RE EXCITED TO KEEP YOU UP-TO-DATE WITH ALL OF OUR OFFERINGS. THIS IS JUST ONE OF THE WAYS WE'RE MEETING THE NEEDS OF OUR CUSTOMERS.

## HAPPY HOLIDAYS FROM VNB!



**HOLIDAY HOURS: CLOSING AT 4:00 ON CHRISTMAS EVE,  
CLOSED ON CHRISTMAS DAY AND CLOSED ON NEW YEAR'S DAY**

# CHECK OUT VNB'S NEWEST OFFERS!

**HAPPY HOLIDAYS  
FROM VIRGINIA  
NATIONAL BANK**

**2.65% APY\***  
ON A 30-MONTH CD

ONE-TIME  
BUMP UP OPTION  
OR ONE-TIME  
PENALTY FREE  
WITHDRAWAL

**2.00% APY\*\***  
ON A 9-MONTH CD

**NEW CD SPECIALS AVAILABLE » CERTIFICATE OF DEPOSIT | \$10,000 MINIMUM BALANCE**

VIRGINIA  
NATIONAL  
BANK

\* 30-Month CD Special APY-Annual Percentage Yield on this Certificate of Deposit account is accurate as of November 2, 2018. Limited time offer subject to change without notice. Minimum to open the account is \$10,000. Minimum balance to earn the 2.65% APY is \$10,000. If the balance falls below \$10,000, the rate will automatically change to 1.00%. Early withdrawal penalty may apply. Fees may reduce earnings on the account. After maturity, it will roll over into a 30-Month CD, and you will earn the base rate of interest in effect for the 30-Month CD. You may request an increase in rate one time after the first 12 months of opening the account. The new interest rate will be the interest rate we are then offering on a new 30-month CD. Alternatively, you may take one penalty-free withdrawal during the 30-month term after the first 12 months of opening the account.

\*\* 9-Month CD Special APY-Annual Percentage Yield on this Certificate of Deposit account is accurate as of November 2, 2018. Limited time offer subject to change without notice. Minimum to open the account is \$10,000. Minimum balance to earn the 2.00% APY is \$10,000. If the balance falls below \$10,000, the rate will automatically change to 0.50%. Early withdrawal penalty may apply. Fees may reduce earnings on the account. After maturity, it will roll over into a 9-Month CD, and you will earn the base rate of interest in effect for the 9-Month CD.

**FINANCIAL LEADERSHIP AND CAREER ACADEMY**

Did you know? We recently announced a new education program designed to provide true, in-depth, and challenging instruction to high school students in our community while offering a distinct path toward careers in banking and finance.

Are you interested in learning more? Find details at [vnb.com](http://vnb.com).

Virginia National Bank is celebrating our 20 year anniversary and has continued to be a leader in the community by providing countless hours of community service and by generously donating funds to local non-profits. Throughout VNB's 20 years of serving Virginia, it has always been important to be a part of the community.

See our Non-Profit Spotlight featuring Hospice of the Piedmont below.



Hospice of the Piedmont provides end-of-life care and grief support to anyone in need – regardless of financial circumstance – across central and northern Virginia. With a focus on quality of life, they care for patients with life-limiting illnesses wherever they call home.

For more than two decades, VNB has been a trusted partner to [Hospice of the Piedmont](#), providing support that allows them to envision a day when no one dies alone or in pain. Whether as a top-level sponsor of the annual Run & Remember 5K, through donated advertising space and airtime to promote community awareness of their mission, VNB has been a generous and loyal supporter of the non-profit hospice organization.

See the powerful impact Hospice of the Piedmont makes in the lives of patients and family members in these [testimonials](#).

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**VNB staff members work hard to provide the best service and products for our customers. This holiday season, we'd like to feature Sherrie Huber – one of VNB's longtime employees who is continues to work toward finding the best solutions for the company to bring convenience and thoughtful procedures to our operations department to better serve our clients.**



## EMPLOYEE SPOTLIGHT: SHERRIE HUBER

We would like to acknowledge Sherrie Huber, one of VNB's longtime employees, who continually improves banking solutions to bring more convenient and innovative procedures to our operations department to better serve our customers. Sherrie also monitors fraud and suspicious activity bank wide. One of her favorite quotes and words to live by statements is, "Always look on the bright side of life."

We are lucky to have Sherrie at VNB and her commitment to our organization is crucial to our company!

**VNB is proud to sponsor many fundraising events that support local organizations and businesses. These fundraisers are crucial to the survival of these non-profit organizations and their impact on the community. VNB staff members look forward to meeting you at these events!**



VNB had a blast at the Strike Down MS benefit for the [ziMS Foundation](https://www.zimsfoundation.org/)! A huge THANKS to our wonderful host Ryan Zimmerman for helping us support MS.



Virginia Institute of Autism

Who is YOUR hero? This heartwarming [video](#) showcases [Virginia Institute of Autism](#) families and staff celebrating their heroes and was presented during the VIA's annual Gala. VNB was the proud presenting sponsor of this event.

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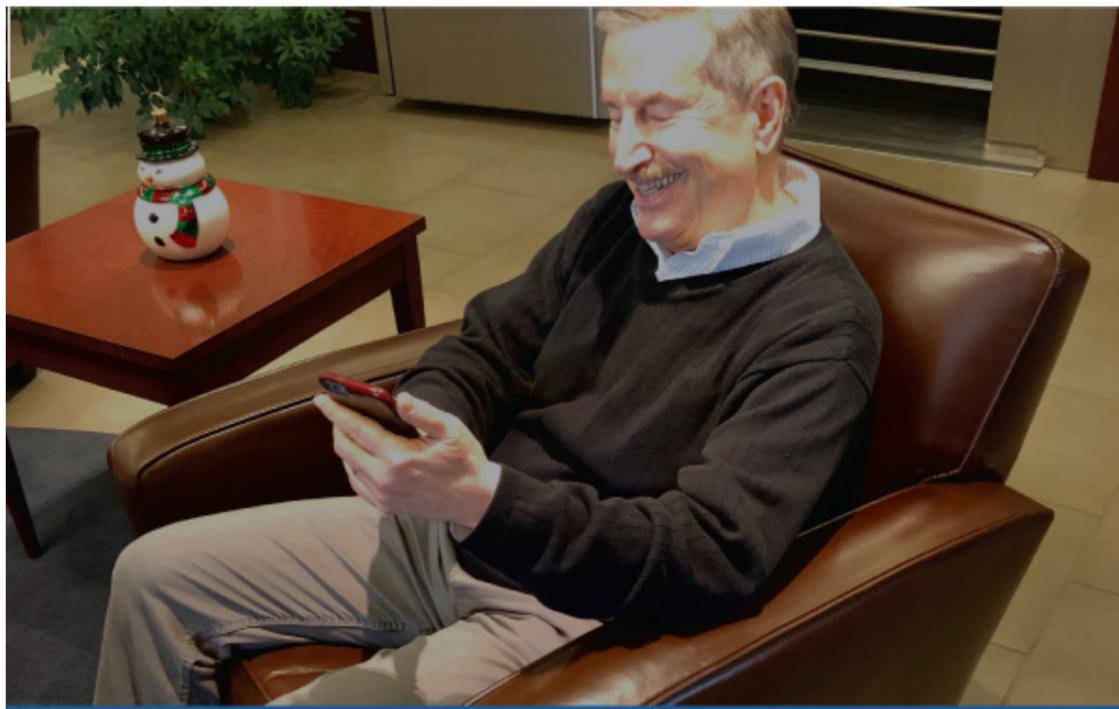
**NOW OPEN! For your convenience, we've added a downtown drive-thru on Water Street in the old Bank of America building.**



**Open Mon-Fri, 8:30-5:30 and Sat 9-noon. Pull in to make your holiday transactions today!**

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VNB's convenient and easy to use [mobile banking](#) app can be downloaded onto your smartphone or tablet so you can make banking transactions from anywhere.



## MOBILE BANKING IS NOT JUST FOR YOUNG PEOPLE!

Banking at VNB is now 24/7!

Download VNB's [Mobile App](#) to make easy transactions from the comfort of your home on your smartphone or tablet.

- Check balance
- Access transaction history
- Transfer funds
- Pay bills
- Deposit checks
- Locate banking offices or ATMs

Available for Apple and Android devices from their app stores.

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Offering community-based trust and investment services was a key priority for the founders of Virginia National Bank. Click below to find out how we can help you with your home, business, or personal banking.

### **OUR SERVICES**

[Personal Banking](#)

[Loans \(Personal, Commercial and Mortgage\)](#)

[Business Banking](#)

[Treasury Management Services](#)

[Investment Management](#)

[Wealth Advisory Services](#)

[Trust and Estate Services](#)

Effective January 5, 2019, VNB's lobbies will be open from 9 a.m. – noon at our Pantops and 29 North offices.



BUSINESS LOANS



Click [here](#) to learn more about VNB business loans.



MORTGAGES



Need a [home mortgage?](#)  
We can help!



PERSONAL BANKING



[Learn more](#) about personal banking with VNB.

*“It’s all about people ... and always will be.”*



Want more VNB? Follow [this link](#) to access our news and articles.  
Virginia National Bank: Member FDIC

