



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 NEW YEAR FROM VNB!



CHECK OUT VNB'S OFFERS

RING IN THE NEW YEAR WITH A GREAT RATE!

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

YOUR CD. YOUR CHOICE. CHOOSE THE CD THAT WORKS BEST FOR YOU.

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

* 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.

HOME MORTGAGE LOANS

Whether you're a first time home buyer, ready for your next home, or are looking to refinance, VNB has the right mortgage option for you. No matter what your goals are, we'll help you find the home loan solution that best fits your needs.

CALL GINGER TODAY!

"Ginger made the application process seem so easy and stress-free. She was also always there when I had any questions and treated me so courteously and professionally. I really appreciate all she had done." - Eric K.

Caroline "Ginger" Marks | Mortgage Loan Originator
434.817.8264 | ginger.marks@vnb.com
NMLSR#: 1314365

HOME EQUITY LINE OF CREDIT

LOOKING TO DO A HOME IMPROVEMENT PROJECT? NEED HELP PAYING FOR AN UNEXPECTED EXPENSE?

A HOME EQUITY LINE OF CREDIT (HELOC) FROM VNB CAN HELP.

- RATES AS LOW AS PRIME + 0%^
- NO CLOSING COSTS^^
- NO ANNUAL FEE
- INTEREST ONLY PAYMENTS DURING DRAW PERIOD
- NO INITIAL DRAW REQUIREMENT

CALL OR VISIT US TO FIND OUT MORE!

^ The Home Equity Line of Credit rate for this offer is variable and tied to the current Wall Street Journal Prime Rate, plus zero per cent for the life of the loan. The rate can change as often as monthly. The lowest APR (Annual Percentage Rate) offered is

5.25% as of 10/31/2018. 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 single-family residential real 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.

The interest you pay on your Home Equity Line of Credit may be tax deductible. Consult your tax advisor regarding deductibility of interest.

Certain conditions and restrictions may apply.



Learn more about VNB's new [Finance Career and Leadership Academy](#)! This new instructional program is designed to provide not only advanced personal finance and employment readiness training, but also a path to career opportunities in banking for high school and college-age members of the community.

Parents and high school seniors are welcome to [join us](#) on **January 28th at 6:30 pm at Virginia National Bank's Pantops location** for an informational presentation detailing the FCLA program, hosted by our CEO (Glenn Rust) and the program's designer and instructor (John Acchione).

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

We're unlike any other local bank! VNB supports many local businesses and to show our appreciation, we highlight several business owners in our advertisements. Look for VNB customers featured on our website and lobby monitors. We purchase advertising to promote our customers on the CBS19 News *Local Business Spotlight* and in the *Charlottesville Business Journal* in the *Daily Progress*.

At VNB, we understand that when these local businesses thrive, it makes our community stronger. We appreciate all of our VNB customers and hope to continue to serve them for many years!

See VNB's **Customer Spotlight** featuring **Commonwise Home Care** below.

CUSTOMER SPOTLIGHT





Jeffrey Grossman and Sean Greer,
Commonwise Homecare

This month's customer spotlight features our friends Jeffrey Grossman and Sean Greer at [Commonwise Home Care](#)! Commonwise is a smarter and more sympathetic approach to in-home care—serving clients, their families and caregivers with wisdom and compassion. We're proud to give continued support to Commonwise and our community.

Check out Commonwise's Care Manager and Director of Business Development, Keith Breault, on the CBS19 News *Local Business Spotlight* [here](#).

Throughout VNB's 20 years of serving Virginia, it has always been important to be a part of the community.



Glenn Rust, President & CEO of VNB; Linda Hitchings, Senior Commercial Lender; Tim Sims, Commercial Lender; Kelly Potter, Commercial Lender; Ethan Long, Executive Director of VIA

UPCOMING EVENTS

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 SPONSORED EVENTS

JANUARY

1/28

[Financial Career & Literacy Academy \(FCLA\) Information Session](#)

Program details and demonstration presented for high school students and parents to attend at VNB Pantops at 6:30 p.m.

FEBRUARY

2/16

Ezibu Muntu African Dance Company

[PVCC](#) performance at the V. Earl Dickinson Building

MARCH

3/13

Richmond Ballet

[PVCC](#) performance at the V. Earl Dickinson Building

3/16

Grand Gala

Annual benefit for [The Center](#) at the Omni Charlottesville Hotel

3/21-24

Elizabeth: Almost by Chance a Woman

[PVCC](#) performance at the V. Earl Dickinson Building

3/23

Big Gig

Annual benefit for the [Boys & Girls Clubs of Central Virginia](#)
at UVA's Darden School of Business



VNB is now offering more convenient hours:

Pantops and 29 North lobbies are NOW OPEN every Saturday 9 a.m. – noon

Downtown drive-thru is NOW OPEN!

Mon.-Fri. 8:30 a.m. - 5:30 p.m. and Sat. 9 a.m. – noon

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

OUR SERVICES

[Personal Banking](#)

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

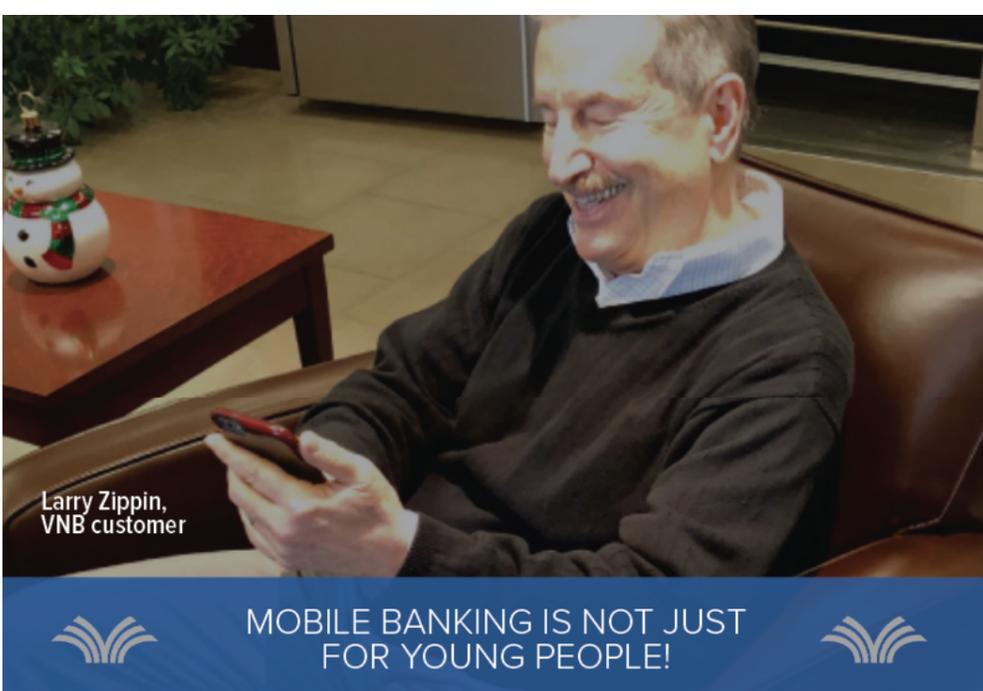
[Business Banking](#)

[Treasury Management Services](#)

[Investment Management](#)

[Wealth Advisory Services](#)

[Trust and Estate Services](#)



Larry Zippin,
VNB customer

MOBILE BANKING IS NOT JUST
FOR YOUNG PEOPLE!

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.

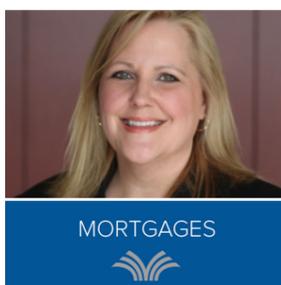
- Check balance
- Access transaction history
- Transfer funds
- Pay bills
- Deposit checks
- Locate banking offices or ATMs

Available for Apple and Android devices from their app stores.

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.



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



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



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

"It's all about people ... and always will be."

VNB.COM



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

