



**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.



**GIVING THANKS TO YOU AT THE BEGINNING OF THE HOLIDAY SEASON. LOVE, VNB**



**CHECK OUT VNB'S NEWEST OFFERS!**

# HARVEST YOUR MONEY

CERTIFICATE OF DEPOSIT \$10,000 MINIMUM BALANCE

**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

**DON'T WAIT! LIMITED TIME ONLY!**

\* 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 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%<sup>^</sup>
- NO CLOSING COSTS<sup>^^</sup>
- NO ANNUAL FEE
- INTEREST ONLY PAYMENTS DURING DRAW PERIOD
- NO INITIAL DRAW REQUIREMENT

**CALL OR VISIT US TO FIND OUT MORE!**

<sup>^</sup> 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.

<sup>^^</sup> 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.



Virginia National Bank is excited to announce the opening of the Finance Career & Leadership Academy (FCLA), a new instructional program 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.

**Want to hear more about this exciting opportunity for your high school student?**

Attend FCLA's [Information Session](#) on December 11, 2018 at 6:30 p.m. held at VNB's Pantops location 404 People Place, Charlottesville, Virginia 22911

RSVP to Michelle Warwick:

[michelle.warwick@vnb.com](mailto:michelle.warwick@vnb.com) or 434-817-8025

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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 this month's Customer Spotlight featuring Pippin Hill Farm & Vineyards below.**



Owners of [Pippin Hill Farm & Vineyards](#), Dean Andrews and Lynn Easton, have expanded their businesses throughout the years to offer first class wine, hospitality, culinary experiences, and an exceptional event and wedding venue. They have helped put Central Virginia on the map for award-winning wine as well as becoming a nationally recognized wedding destination. Pippin Hill has created a unique experience with their beautiful farm and vineyards located within the base of the Blue Ridge Mountains. VNB is proud to have a longtime relationship with Dean and Lynn as our customers and are thrilled for their continued success!

Check out Pippin Hill Farm & Vineyard's CBS19 News commercial below!



Pippin Hill Farm & Vineyards CBS19 News Commercial

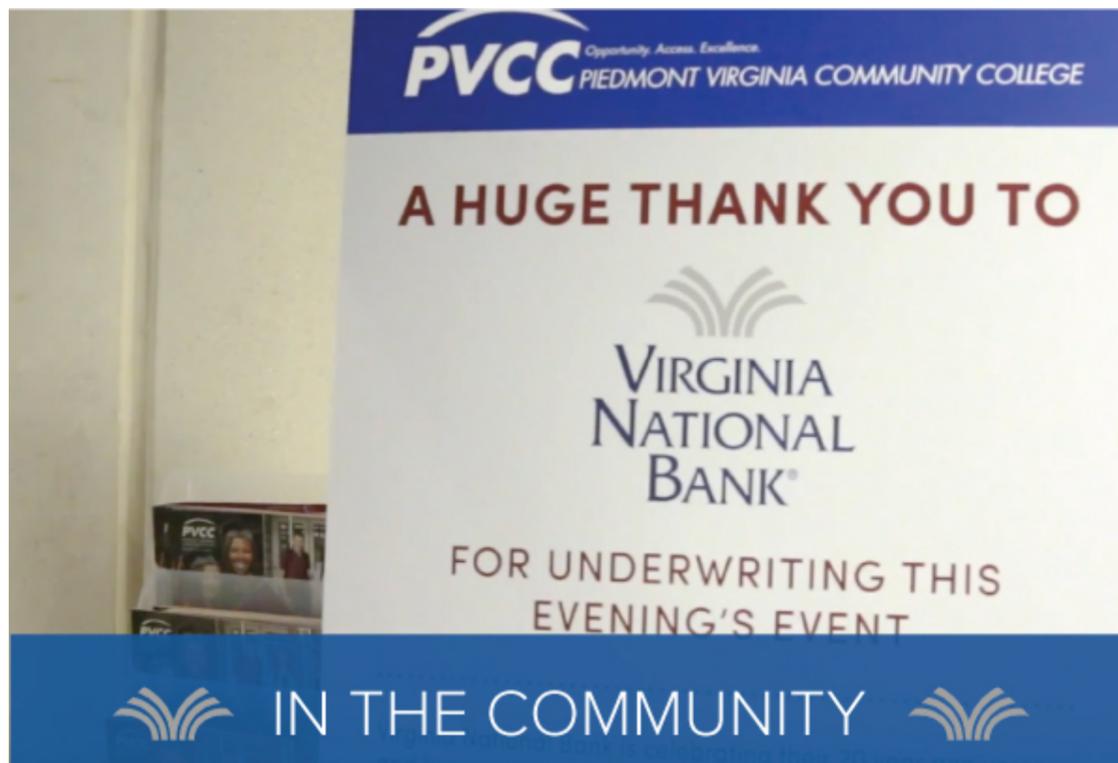
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**November is a busy month, but at VNB we don't forget what is most important to us—our freedom. We thank all veterans for their service!**



VNB honors all first responders and those who have served or are currently serving in the armed forces. We're highlighting a group of hardworking veterans that help make VNB the amazing place that it is. Thanks to Tom Reed (Air Force), Megan Burton (Air Force), Brad Burton (Navy), and Scott Burton (Navy) for your service to this country!

**VNB sponsored several events throughout the month.  
Check out a few below!**



We were proud to be this year's underwriter for [Piedmont Virginia Community College](https://www.pvcc.edu) President's Reception! Watch the video below to see our President, Glenn Rust, speak about helping the next generation of leaders.



**PVCC President's Reception**

VNB was thrilled to be the Official Race Sponsor of the 84th Montpelier Hunt Races earlier



KELLY POTTER PRESENTED HURDLE RACE TROPHY IN THE WINNER'S CIRCLE

**MONTPELIER HUNT RACES**



QUENTIN AND YOLUNDA HARRELL WITH FRIEND



MICHELLE WARWICK, AMANDA LITCHFIELD, SCOTT WASKEY, TIM SIMS, KELLY POTTER, AND GLENN RUST

**MONTPELIER HUNT RACES**

VNB sponsored this year's annual Annette DeGregoria Grimm Award Celebration and fundraising breakfast to benefit the Sexual Assault Resource Agency ([SARA](#)).



LISA SPEIDEL, ASSISTANT PROFESSOR OF WOMEN, GENDER & SEXUALITY AT UVA; BECKY WEYBRIGHT, EXECUTIVE DIRECTOR OF SARA; AMANDA LITCHFIELD, BOARD CHAIR OF SARA

**SEXUAL ASSAULT RESOURCE AGENCY**

VNB's Commercial Lender, Amanda Litchfield, is the Board Chair for Sexual Assault Resource Agency in Charlottesville.

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.



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

#### NOVEMBER

11/22

#### ***Thanksgiving***

VNB offices will be closed but will reopen Friday, November 23

11/28

#### ***Tuesday Evening Concert Series***

Calidore String Quartet performance at Cabell Hall Auditorium, University of Virginia at 7:30 p.m.

11/29-11/30

#### ***As You Like It***

Fine Arts & Performance at PVCC

#### DECEMBER

12/1

#### ***Annual Pottery Club Sale***

Fine Arts & Performance at PVCC

12/1-12/2

#### ***As You Like It***

Fine Arts & Performance at PVCC

12/7

#### ***Let There Be Light***

Fine Arts & Performance at PVCC

12/9

#### ***PVCC Chorus Winter Concert***

Fine Arts & Performance at PVCC

12/11

#### ***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.

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## **OUR SERVICES**

[Personal Banking](#)

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

[Business Banking](#)

[Treasury Management Services](#)

[Investment Management](#)

[Wealth Advisory Services](#)

[Trust and Estate Services](#)

**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.



**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.

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

VNB.COM

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

