



DEBIT CARD SWEEPSTAKES

OFFICIAL RULES



NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. SPONSOR

The Virginia National Bank Debit Card Sweepstakes ("Promotion") is sponsored by Virginia National Bank ("VNB" or "Sponsor"), headquartered in Charlottesville, Virginia.

2. PROMOTION PERIOD

The Promotion begins at 12:01 a.m. Eastern Time on July 15, 2026, and ends at 11:59 p.m. Eastern Time on August 28, 2026 ("Promotion Period").

3. ELIGIBILITY

The Promotion is open to natural persons who:

- Are eighteen (18) years of age or older;
- Maintain or open a Virginia National Bank consumer checking account during the Promotion Period;
- Possess a debit card linked to an eligible VNB consumer checking account; and
- Are customers in good standing at the time of the applicable drawing.

For purposes of these Official Rules, “good standing” means the customer’s consumer checking account is open and not overdrawn at the time of the drawing.

Joint account holders are eligible to participate. Entries are attributed to the individual debit cardholder whose qualifying transaction generated the entry.

Employees, officers, directors, and immediate family members of Virginia National Bank are not eligible to participate. Immediate family members include spouses, parents, children, siblings, grandparents, grandchildren, and their respective spouses.

Void where prohibited by law.

4. HOW TO ENTER

A. Debit Card Entries

Eligible participants will automatically receive one (1) entry for each settled debit card purchase transaction of twenty dollars (\$20.00) or more posted to an eligible Virginia National Bank consumer checking account during the applicable weekly entry period.

Eligible transactions include PIN-based and signature-based debit card purchases.

The following transactions are not eligible:

- ATM withdrawals;
- Returned transactions;
- Reversed transactions;
- Fraudulent transactions;
- Transactions under dispute or subject to chargeback;
- Any transaction that does not fully settle during the applicable entry period.

There is no limit to the number of entries that may be earned through eligible debit card transactions.

B. Alternative Method of Entry (“AMOE”)

To enter without making a purchase, hand-print your full name, mailing address, telephone number, and email address on a 3” x 5” card and mail it to:

Virginia National Bank
Debit Card Sweepstakes
P.O. Box 2853
Charlottesville, VA 22902

Each properly completed 3” x 5” card submitted in a separate envelope and received during the applicable weekly entry period will constitute one (1) entry.

There is no limit to the number of mail-in entries an eligible participant may submit; however, each entry must be mailed separately and received by Sponsor during the applicable weekly entry period to be eligible for that week’s drawing.

Mechanically reproduced, photocopied, bulk-mailed, automated, or otherwise artificially generated entries are void and may be disqualified at Sponsor’s sole discretion.

5. WEEKLY ENTRY PERIODS AND DRAWINGS

Entries are eligible only for the weekly drawing corresponding to the entry period in which they are received or posted. Entries do not carry over into future drawings.

Winners will be drawn at random from eligible entries received during the prior period (seven-day period beginning on Wednesday and ending on Tuesday). For example, the drawing held on July 24, 2026, will be from all eligible entries received on and between July 15, 2026, and July 21, 2026.

Random drawings will be conducted by Virginia National Bank's Marketing Department on or about the following dates:

- July 24, 2026
- July 31, 2026
- August 7, 2026
- August 14, 2026
- August 21, 2026
- August 28, 2026

Sponsor's decisions regarding all drawings and winners are final and binding.

6. PRIZES

Three (3) winners will be randomly selected in each weekly drawing.

Each winner will receive:

One (1) prize consisting of a \$250.00 credit deposited into the winner's eligible Virginia National Bank consumer checking account.

Prize credits will be deposited on the next business day following the applicable drawing.

A participant may win only one (1) prize during the Promotion Period.

The total maximum prize pool available during the Promotion is \$4,500.00.

Prizes are non-transferable and non-assignable except at Sponsor's sole discretion.

7. WINNER NOTIFICATION

Winners will be notified by telephone, email, or regular mail using contact information maintained in Sponsor's records. Each entrant agrees that Sponsor, or its designee, has the right to contact entrant by telephone, email or regular mail.

Sponsor reserves the right to verify entrant eligibility, account ownership, account status, and compliance with these Official Rules before awarding any prize.

In the event that any potential Winner does not respond to any such Prize notification within three (3) business days of the time of initial attempted Prize Notification, or declines the Prize for any reason, a disqualification will result, the Prize will be forfeited and, at Sponsor's sole discretion and time permitting, an alternate potential Winner may be randomly selected from among all remaining eligible entries.

Failure to submit any identification required by Sponsor within the specified time period may result in disqualification and Prize forfeiture and, at Sponsor's sole discretion and time permitting, may cause an alternate potential winner to be randomly selected from among all remaining eligible entries.

Sponsor shall have the sole right to disqualify any entrant for violation of these Official Rules or any applicable laws relating to the Promotion, and to resolve all disputes in its sole discretion.

8. ODDS OF WINNING

Odds of winning depend upon the number of eligible entries received during the applicable weekly entry period.

9. PUBLICITY

Except where prohibited by law, acceptance of a prize constitutes permission for Sponsor to use the winner's name and city/state of residence for promotional purposes related to the Promotion without additional compensation.

10. TAXES

Winners are solely responsible for any federal, state, or local taxes associated with receipt of a prize.

11. GENERAL CONDITIONS

Sponsor reserves the right, in its sole discretion, to cancel, suspend, modify, or terminate the Promotion if fraud, technical failures, regulatory concerns, changes in applicable law, or any other factor beyond Sponsor's reasonable control impairs the integrity or proper administration of the Promotion.

Sponsor reserves the right to disqualify any individual who tampers with the entry process, attempts to undermine the legitimate operation of the Promotion, or violates these Official Rules.

Sponsor's decisions regarding all aspects of the Promotion are final and binding.

12. LIMITATION OF LIABILITY

By participating in the Promotion, entrants agree to release and hold harmless Virginia National Bank and its directors, officers, employees, agents, and representatives from any claims, damages, losses, or liabilities arising out of participation in the Promotion or acceptance, use, or misuse of any prize.

13. PRIVACY

By participating in the Promotion, entrants hereby agree to all personal information uses and disclaimers as explained in the Virginia National Bank privacy policy which may be viewed on the Bank's website, www.vnb.com.

Information collected in connection with the Promotion will be administered in accordance with Virginia National Bank's Privacy Notice and applicable law.

14. GOVERNING LAW

These Official Rules and the Promotion shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia.

15. WINNER LIST

For a list of winners, send a written request within sixty (60) days following August 28, 2026, to:

Virginia National Bank
Attn: Marketing Department
P.O. Box 2853
Charlottesville, VA 22902

16. OFFICIAL RULES AVAILABILITY

These Official Rules are available during the Promotion Period:

- At all Virginia National Bank branch locations;
- On the Virginia National Bank website;
- Through the Virginia National Bank mobile application; and
- Upon written request to the Sponsor.