



May 26, 2009

Mr. Account Holder  
P. O. Box 1111  
Charlottesville, VA 22903

RE: Coming June 8, 2009 – Improved VNB *Personal Online Banking*

Dear Mr. Holder:

We are excited to announce that effective June 8, 2009, we are upgrading our personal online banking. You will enjoy significantly improved internet banking with Virginia National Bank. *Personal Online* will make it easier than ever for you to review your account information, make transfers, and pay bills.

Some of the great new and improved features include:

- **Real-time posting** – You will see your deposits and incoming wire transfers, as well as *Personal Online* transfers, electronic credits and charges, all posted online on the same day as they occur. Also, in late 2009, ATM and debit card transactions will be posted on the same day as they occur.
- **See images of your cleared checks online**
- **Customizable user alerts** – receive personal emails when bill has been paid or a balance threshold exceeded
- **eStatements** – sign up to receive electronic statements instead of your old paper statement
- **Free** – best of all, the *Personal Online* will still be available for free to our customers.

**Important dates:**

- Now – starting right now, log on to [www.vnb.com](http://www.vnb.com) and test drive the new *Personal Online*
- Friday, June 5<sup>th</sup> at 3:00 PM – our existing online banking will convert to view only mode. You will no longer be able to initiate transfers or bill payments on the system, and it will be deactivated on June 8<sup>th</sup>.
- Monday, June 8<sup>th</sup> at 9:00 AM – our new *Personal Online* will be in place on [www.vnb.com](http://www.vnb.com) under “Online Banking”

**Important Login information:**

User ID: same as your current user ID, all in lower case characters  
Initial Password: last 4 digits of your Social Security Number or TIN.

**History Information:**

Transaction history detail prior to June 5<sup>th</sup> will not be available in the new *Personal Online*; history will accumulate daily only from June 8<sup>th</sup> forward. If you rely on the online transaction history for any reason, please **print a copy of your transaction history** before June 8<sup>th</sup>. On the page that follows you will find detailed information about new features and transitional steps.

Virginia National Bank is pleased to take this major step forward in our online capabilities. You’ll see many positive changes with the upgrade, and more services available than ever before, but one thing will continue to remain true as we work to best meet your banking needs:

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

Sincerely,

Virginia National Bank

*Throughout this upgrade process, no one from VNB will ever call or email you requesting your personal information or account numbers. Please do not share any such information should you receive such unsolicited “phishing” requests.*

**VNB *Personal Online***  
**Additional Important Information**

- Bill Payment Transactions*** All Recurring Bill Payments will move forward to the new *Personal Online*, but one-time Bill Payments will not move forward. If you have any such instructions scheduled for payment after June 7<sup>th</sup>, they must be re-entered into the new *Personal Online*. Additionally, any recurring account to account transfers must be re-entered into the new *Personal Online*.
- Bill Pay Payees*** Your Bill Pay Payee details will move forward to *Personal Online*. Going forward, you'll see many new options with Bill Payment – more electronic Payees, customizable expense categories and reports, and user alerts so you can receive an email when payment is made.
- Detailed History*** Transaction history detail prior to June 5<sup>th</sup> will not be available in the new *Personal Online*; history will accumulate daily only from June 8<sup>th</sup> forward. If you rely on the online transaction history for any reason, please print a copy using our existing software, before June 8<sup>th</sup>.
- Other Software*** If you use Webconnect to download transactions to Quicken® or Microsoft Money®, after June 8<sup>th</sup> you'll need to provide your software with the new *Personal Online* web URL address and any other information it requires. Instructions on how to make the necessary updates can be found at [www.vnb.com](http://www.vnb.com), under “What’s New”. You may also see information from Quicken if you log in directly from Quicken.
- Access to Owned Accounts Only*** Going forward, with *Personal Online* you can access only personal accounts where you are listed as owner or co-owner. If your personal needs require other types of access, you may be better suited in our *Business Online* service.
- eStatements*** With *Personal Online*, you can activate eStatements if you would rather receive your statements electronically. When your eStatement is ready, you'll receive an email so you can go to our secure website and download your statement. If you later want to receive paper statements, you can re-activate them anytime.
- External Transfers*** You can use *Personal Online* to transfer funds between accounts at most other financial institutions and your VNB accounts, allowing *Personal Online* to be your online hub.
- Disclosures*** Please visit [www.vnb.com/onlinebankingdisclosure.html](http://www.vnb.com/onlinebankingdisclosure.html) for important disclosure information.