



June 1, 2009

To All of Our Virginia National Bank Customers:

At Virginia National Bank, we abide by a commitment to provide our customers with a combination of unparalleled service provided by knowledgeable bankers, and banking services that are second to none in our marketplace. When we opened our doors in 1998, we were equipped with the finest banking software available at that time – software that allowed us to offer services to you that were normally far beyond the reach of new banks. The systems that we put in place in 1998 have allowed us to grow into the \$400 million banking institution that we are today.

Beginning in late 2007, the management and staff of Virginia National Bank embarked on a process that would provide our banking customers with a new generation of banking systems, allowing us to offer an even wider variety of services to you. The selection process was arduous, and it took us the better part of a year to find the system that our customers deserve. In 2008, we found such a system. Since then, we have worked diligently to prepare this system for its rollout to each of you. We are ready.

Upon completion of business on Friday, June 5, we will convert your existing information into our new banking system. On Saturday, June 6, we will process all banking transactions under our new system. Soon after June 5, you will receive a special statement of activity on your account, memorializing transactions that have taken place through June 5. Your account will then change back to a normal monthly, quarterly or annual cycle for activity and interest payments. Your new statement will look slightly different than it has in the past – we hope you like the new format.

For those of you that prefer to conduct banking transactions through the Internet, we encourage you to go to www.vnb.com and “test drive” our new Online Banking products, both personal and business. You have several options – choose the one best suited to your needs. Existing Online Banking customers should have already received additional detailed information.

For those of you that would prefer to have your statements available exclusively via the Internet, please be sure to enroll in one of our Online Banking products, and select the *eStatements* feature. Your statements and transaction images will be accessible to you through our safe and secure electronic delivery channel.

For those of you that use telephone banking to review account activity, check your account balances and make transfers, please note that on June 8, our telephone number will change to 1.877.366.3862 (1.877.FONEVNB). Initially, the password for entering telephone banking will be the last four digits of the Taxpayer Identification Number (typically, Social Security Number) of the primary account holder. You will be prompted to change the password in this initial call. We are confident that the telephone prompts will walk you through all of the features of the new system, enabling you to quickly and efficiently retrieve the information you want.

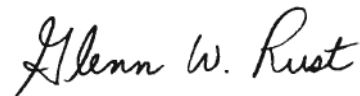
Since our opening in 1998, we have had a “split banking day.” Transactions accepted before a certain hour were processed the same day. Transactions accepted after that split day cutoff were processed the next banking day. Beginning June 8, all transactions accepted at all of our teller windows will be processed on the date accepted. The only exception will be Saturday transactions, which will be processed on the next business banking date, as happens today.

What will not change? Our commitment to quality service for our banking customers will not change. The VNB Bankers that serve you today will be here to serve you after the conversion.

We are tremendously excited about this new chapter in Virginia National Bank’s life. We are eager to offer new services to you, supported by the service that you have come to expect from us.

As always, please call us with any questions that you might have.

Sincerely,

A handwritten signature in black ink that reads "Glenn W. Rust". The signature is written in a cursive style with a large initial 'G'.

Glenn W. Rust

President & Chief Executive Officer

One reminder: Virginia National Bank will never – never, ever – send an e-mail to, send a text message to, send a fax to, or call you asking for IDs, passwords, account numbers or other personal information. You should never respond to such an inquiry. If you inadvertently respond to such a counterfeit request for information, please notify us immediately.