

This is important information about your account with:

Blue Ridge Bank NA  
17 W Main St  
Luray, VA 22835  
(540) 743-6521

JACKPOT SAVINGS

## Truth-In-Savings Disclosures

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### Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The interest rate on this account is 0.100000% with an annual percentage yield of 0.10%.

The interest rate(s) and annual percentage yield(s) may change at any time.

**Crediting Frequency.** The interest will be credited into this account quarterly.

**Compounding Frequency.** The interest will be compounded quarterly.

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Daily Balance Computation Method.** The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits.** The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Minimum Balance to Open.** The minimum balance required to open this account is \$25.00.

**Minimum Balance to Avoid a Fee.** A service fee of \$8.47 will be imposed every month if the balance in the account falls below \$25.00 any day of the statement cycle period.

**Deposit(s) Limitations.** You may make an unlimited number of deposit(s) into your account.

### Withdrawal Limitations.

A fee of \$5.00 will be imposed for each withdrawal in excess of 1 during a calendar month.

**Limitations on Frequency of Transfers.** During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account may incur a fee and may be subject to closure by the financial institution.

**Additional Terms.** The following additional terms apply to this account: This account requires an e-statement; there is a monthly fee to receive a paper statement.

### BRB JACKPOT ACCOUNT AND PRIZE ENTRY RULES:

1. How to Enter: The BRB Jackpot Promotion Raffle ("Raffle") begins on January 1 and ends on December 31 of each calendar year ("Raffle Period"), until terminated by Blue Ridge Bank, N.A., hereafter referred to as BRB or the Bank.

Automatic Entries: An eligible BRB Jackpot Savings customer receives Raffle entries based upon the following:

Monthly Prize Drawings: One (1) entry for every \$25 increase in the monthly balance for the primary account owner in a BRB Jackpot Savings account at month's end.

Annual Grand Prize Drawings: One (1) entry for every \$25 increase in the account balance for the primary account owner in a BRB Jackpot Savings account for the period beginning January 1 and ending December 31, each year.

Qualifying Savings Account: A participating account holder is limited to one (1) BRB Jackpot Savings Account, (i.e. one account per primary tax identification number). There is a minimum opening deposit of \$25, participants may deposit unlimited funds in the account, and may make an unlimited number of deposits. However, prize entries and eligibility are limited as set forth in the above rules. A participating account holder is limited to a maximum of one (1) penalty free withdrawal each month; with a fee of \$5 for each withdrawal thereafter. Excess withdrawals may result in the account holder's forfeiture of any and all entries for monthly and annual drawings and may result in reclassification or closing of the account.

2. Prize Eligibility: Corporations, limited liability companies, partnerships, associations, sole proprietorships, trust accounts, business and labor organizations, other public or private entities, officers, directors, and employees of Blue Ridge Bank, N.A. as well as its vendors and related interests are not eligible to receive Monthly or Annual prizes in the drawing. Household members of BRB employees or Board Members are not eligible to receive Monthly or Annual prizes in the drawing. All participants must be at least eighteen (18) years of age, and be a legal resident of the Commonwealth of Virginia, or state of North Carolina. A participant is limited to winning one Monthly Prize per month. A participant is eligible to win both a Monthly and/or Annual Prize in the same drawing month. If the qualifying account is owned by more than one (1) person, only the primary account holder is entitled to win the Monthly or Annual Grand Prize. All transactions constituting Raffle entries must occur within the Commonwealth of Virginia, or state of North Carolina. Before receiving any prize, a participant must confirm eligibility by verifying identity and age. If an accountholder is or becomes ineligible for the Raffle, such person will continue to be the account holder but deposits to the account will not constitute raffle entries.

3. Prizes: All monthly and Annual Grand Prizes will be paid by BRB cashiers' check within fourteen (14) days of the drawing date. Prizes may NOT be deposited into the depositor's BRB Jackpot Savings account. Closing dates for each drawing will be the last business day of each month and the last business day of each year. Winners will be notified via telephone, e-mail or by US Postal Service mail. Prizes are non-transferrable. Prize winnings will be reported as income on an IRS 1099 form. Prize amounts are specifically provided as follows:

#### Monthly Prize Drawings:

Each month, four (4) winning entries will be randomly selected to receive a fifty dollar (\$50) cash prize and one (1) winning entry will be randomly selected to receive a two hundred dollar (\$200) cash prize.

#### Annual Prize Drawing

Each calendar year, one (1) winning entry will be randomly selected to receive a one-hundred thousand dollar (\$100,000) cash prize. (Beginning December 31, 2015 and continuing each year thereafter).

4. Odds: The odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning Monthly Prizes that is equal to that of all other entries in the Raffle. Each eligible entry shall have a chance of winning the Grand Prize that is equal to that of all other entries in the Raffle.

5. Decisions: By entering into the raffle, entrants agree to abide by and be bound by these Official Rules and to accept the decisions of BRB as final. Entrants also agree to hold BRB and each of its officers, directors, employees, representatives and agents harmless from any and all liability arising from participation, or the acceptance of a prize. None of BRB's officers, directors, employees, representatives and agents are responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in this raffle. BRB reserves the right to disqualify entrants who fail to follow these official rules or who make any misrepresentation relative to the Raffle and prize redemption.

6. **Publicity:** Each winner agrees to permit BRB to use his/her name and likeness in promotional and other materials, without additional compensation or permission, except where prohibited by law. Each winner also agrees that his/her name and prize amount will be given to other entrants upon request.

7. **Compliance with Law:** All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrant and BRB in connection with the Raffle, shall be governed by, and construed in accordance with, the substantive laws of the Commonwealth of Virginia, or state of North Carolina, without regard to its choice of law provisions. This raffle is void where and to the extent that it is prohibited by law.

8. **Taxes:** Winner is solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated.

9. **Miscellaneous:** The parties may agree to substitute prizes of equivalent value, amend the rules or discontinue the raffle at any time. The Parties disclaim any responsibility to notify entrants of any aspect related to the conduct of the Raffle. Written copies of these rules are available during normal business hours at any BLUE RIDGE BANK, N.A. location or on its website [www.mybrb.bank](http://www.mybrb.bank). These rules may be updated or amended at any time. In the event of a conflict regarding the rules of the raffle, the most recent version posted on the website will be considered the definitive and controlling version.