

Welcome to

 **BLUE RIDGE**
BANK



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Welcome to BRB!

On December 15, 2019, our name changed to Blue Ridge Bank, N.A. (“Blue Ridge Bank”), which is the combination of your bank, Virginia Community Bank, and Blue Ridge Bank.

You choose to do business with Virginia Community because of its commitment to serving you and your community, and we will continue to honor that commitment. The union of the two institutions results in a banking partnership that maintains the dedication and service that you have come to know and expect along with the ability to enjoy additional products and services.

Blue Ridge Bank has been serving its communities for generations. The bank was formed in 1893 and takes tremendous pride in its longevity, service, and commitment to personal relationships. You are more than a customer. We are partners and our obligation is to provide you service that will continue to be unparalleled.

The union of Blue Ridge and Virginia Community creates a stronger partner for you. I hope that you take the time to explore new account products and services. An example of our newest product is our BRB Jackpot Account, a savings account which gives you the opportunity to win monthly cash prizes and the annual **grand prize of \$50,000!**

Visit www.mybrb.com and stop by your local branch to learn more. You can also like us on Facebook at www.facebook.com/myblueridgebank, follow us on Twitter @myblueridgebank, and stay connected with your community bank on LinkedIn at www.linkedin.com/company/blue-ridge-bank-virginia.

Enclosed in this packet, you'll find information regarding our new partnership. We are incredibly excited about the opportunity to serve you and contribute to your success. Feel free to contact us with any questions or concerns that you have.
Thank you so much for your business.






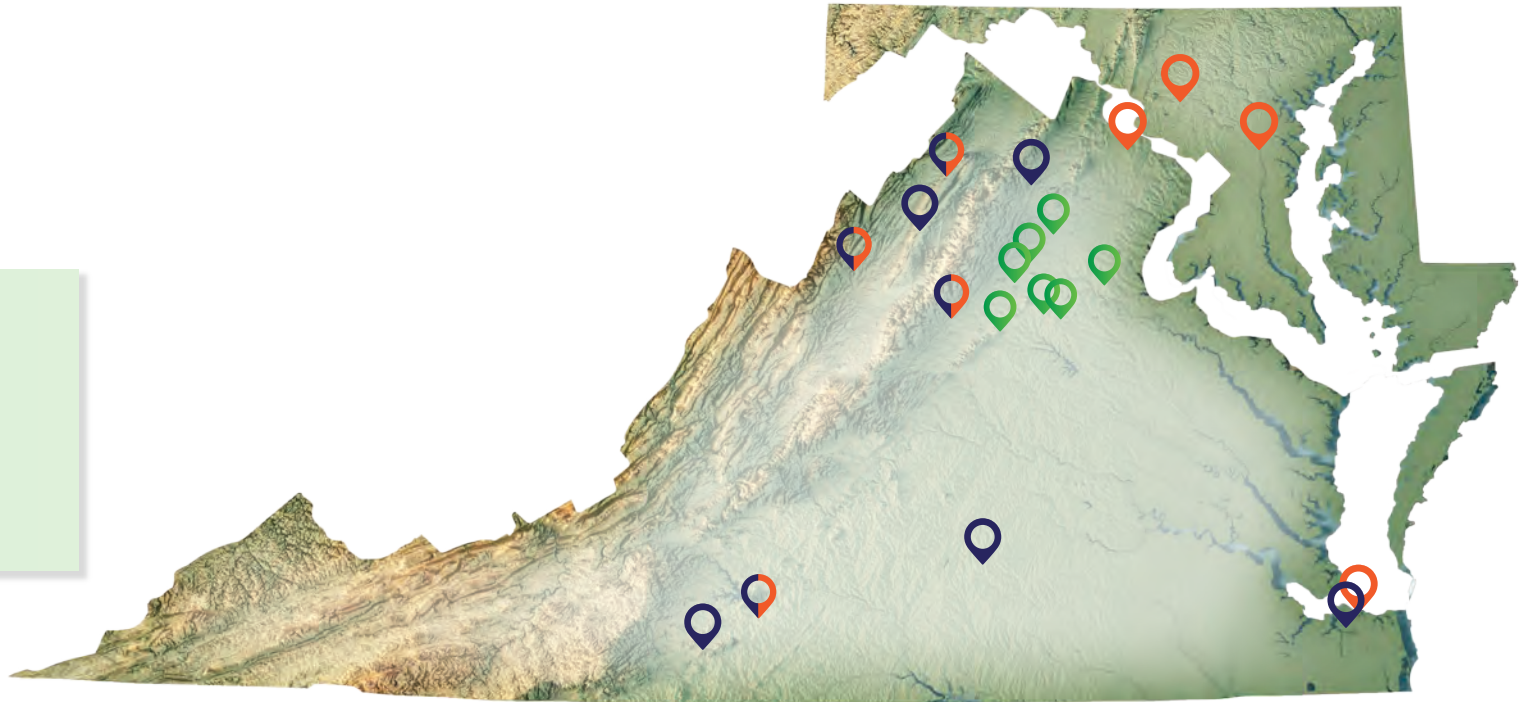
Brian K. Plum
Chief Executive Officer
(540) 743-6521



A. Preston Moore, Jr.
Central Virginia Market President
(540) 967-2111

LOCATION MAP

-  Blue Ridge Bank Offices
-  Blue Ridge Bank Mortgage Offices
-  Virginia Community Bank Offices



Locate your nearest bank location by:

- 01** Visit our website (www.mybrb.com)
- 02** Download our mobile app
- 03** Call (540) 743-6521



Smarter Banking

Please review this section to see what is new with your deposit accounts AND take a look at some of the new features you will have access to as a customer of Blue Ridge Bank.

Transition Dates To Know

01

December 15, 2019

Our name is now Blue Ridge Bank!

What now?

It's still business as usual! Your debit card, online banking credentials, and account offerings will remain the same until January 24, 2020.

02

January 24, 2020

Your account will be upgraded and you will have received new online banking credentials as well as a new debit card. System upgrades will continue throughout the weekend of the 24th which will cause interruptions to online banking access.

03

January 27, 2020

Your banking relationship will be fully upgraded and you may activate your new debit card and access online banking.

Welcome to MyBRB.com

Visit our website to browse products, access your account, and find the nearest branch or ATM. Our site is optimized for all devices, so you can bank on the go! Our contact information and routing number is at the bottom of every page.

Pay Bills

Make Deposits
with BRB Mobile

Track your balance

Transfer Funds
between accounts
and banks.

Cash Management



Welcome to MyBRB.com

Visit mybrb.com/welcome to download this packet and review all information regarding your transition to the BRB team!



IMPORTANT REMINDER

Please update your contact information with VCB now so you can activate your new Online Banking account.

LOG IN TO YOUR ONLINE BANKING ACCOUNT BEGINNING MONDAY, JANUARY 27TH, AT 8:00 A.M.

You may still access your online banking at Virginia Community Bank's website prior to January 24, 2020.

- 1 Go to www.mybrb.com
- 2 Select the "Log In" button on the top right of the page. Enter your new NetTeller ID that we'll provide you and click "Login". Next, you'll enter your password before selecting "Submit".
- 3 During your first login you will be prompted to establish a new password and security questions.

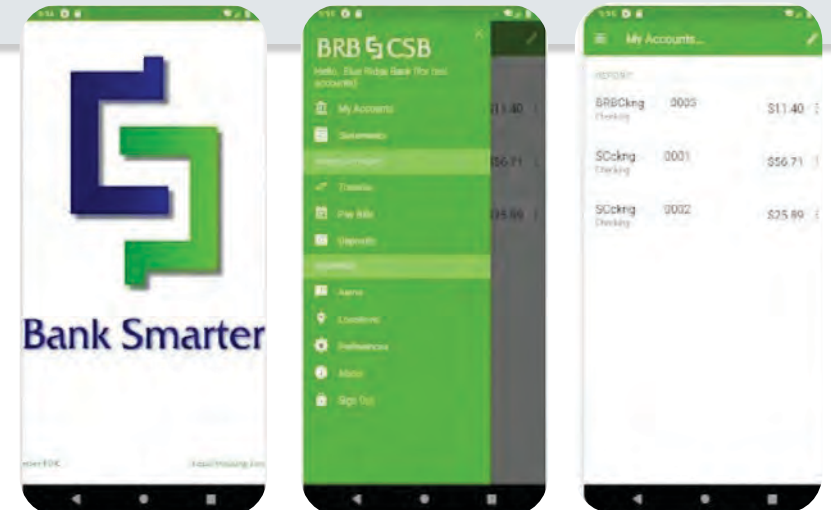
You will receive your new online banking credentials by Friday, January 24, 2020. If you have a username with Virginia Community Bank, that name will transfer to Blue Ridge Bank. You will be notified directly if your username does not transfer.

Download the BRB Mobile app!

- 1 Search “Blue Ridge Bank” in your iTunes or Google playstore.
Or visit www.mybrb.com/welcome and select “Download BRB Mobile”.
- 2 Ensure you’ve selected the BRB dollar emblem to install the latest version.
- 3 Sign in with your online banking credentials and enjoy enhanced banking on the go!



New BRB credentials will not be active until January 27, 2020.



follow us on social media @myblueridgebank



Personal Account Upgrade Details

Personal Checking

Personal Savings

	If you have this account	You'll be upgraded to this	If you have this account	You'll be upgraded to this
	iCheck	iCheck	Statement Savings	Personal Savings
	Hometown Interest Checking	Kasasa Cash Checking	Money Market	Money Market
	Green Checking	Simply Checking		
	Lifetime Checking	BRB Club 55		
	Start Checking	Simply Checking		

Your statement cycle will change to month-end beginning January, 2020.

Personal Checking Accounts

Kasasa Cash Checking

This is a high interest checking account that rewards you just for USING your money!

DO YOU:

Have a direct deposit or payment?

Use your debit card 10x a month?

Prefer eStatements?

This account pays you to bank with BRB!

Simply Checking

No gimmicks.

No strings.

Focus on what's really important and we'll provide you the financial tools you need: Free account access, unlimited check writing, and no monthly service charges.

BRB Club 55

55 or older? We consider it 55 and BETTER!

Not only is this account free with a direct deposit, you'll also have free paper statements, one free check order a year, and 3 free cashier's checks a month!

Money Market

Be in charge of your money and do banking your way.

Our Money Market account offers a premium interest rate and allows you direct check-writing capabilities.



Personal Savings Accounts

Jackpot Savings Account

DO YOU:

- Struggle to build your savings?
- Have an extra \$25 each month?
- Want a chance to win \$50,000?

Every balance increase of \$25 in this account enters you into our monthly and annual drawings.*

*APY (Annual Percentage Yield) for this account is 0.03% as of date of publication. Raffle entries are earned based upon the following: Monthly & Annual Drawings - One entry for each \$25 increase in the account balance during the drawing period. Closing dates for each drawing will be the last business day of each month/year. Monthly prizes will be issued by check within 14 days of the drawing. All participants must be at least 18 years of age and a legal resident of the Commonwealth of Virginia.

Personal Savings

This savings account is an excellent complement to our Simply Checking.

This provides you all of the benefits of a basic savings account and the option of combined statements.

Kasasa Saver

What do you do with your massive rewards from your Kasasa Cash Checking?

Easy: your rewards are transferred to this **HIGH** interest savings account so you can continue spending, earning, and building your wealth!

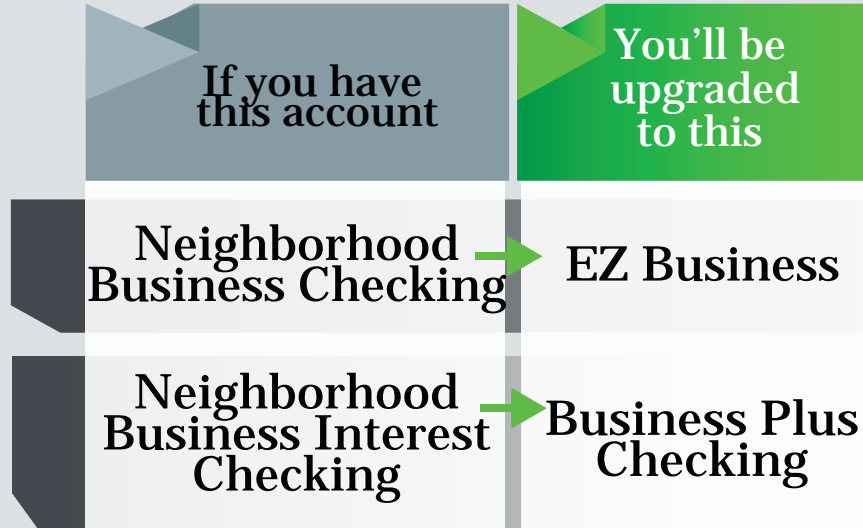
Youth Savings

Want to teach your children or grandchildren to save?

Not only will your child learn healthy savings habits, students also earn \$5 for each report card with an A!



Business Checking



Business Savings



Business Account Upgrade Details

Your statement cycle will change to month-end beginning January, 2020.



Business Checking Accounts

What's important for your business?

Simplicity?

EZ Business

Banking made easy. Launch your dreams without a balance requirement or monthly service charge fee. You'll have 300 free transactional items each month; \$.69 thereafter.

Great for:

- Start-ups
- Family Businesses
- Cafes / Restaurants

Flexibility?

Small Business Checking

Bank your way. More free transactional items so you can watch your business, not your activity.

1,000 free transactions per month; \$.69 thereafter.
Maintain \$5,000 average daily balance to avoid \$20 monthly service fee.

Great for:

- Growing Businesses
- Partnerships
- Small Operating Companies

Power?

Commercial Checking

Bank with muscle. This analysis account flexes more than an earnings credit. Enjoy unlimited transactions and no balance requirement.

Unlimited transactions at \$.16 per item. \$20 monthly service fee.
\$.39 per \$100 cash service fee. All fees can be offset by an Earnings Credit.

Great for:

- Transaction Intensive Accounts
- Municipalities
- Large Operating Companies



Specialty Business Accounts

Non-Profit Rewards

Charitable Checking

Let your money work as hard as you do. This interest bearing account offers unlimited transactions.

Maintain \$500 average daily balance to avoid \$20 monthly service fee.

Great for:

- Churches
- Schools
- All Non-Profits

Escrow Management

Escrow/IOLTA Accounts

Specifically designed for those responsible for managing escrow accounts in Virginia, Maryland, or North Carolina.

Great for:

- Attorneys

Money at Work

Money Market

Make use of idle funds. These accounts are tailored for your needs and allow you to maximize cash flow.

Maintain \$1,000 average daily balance to avoid \$11 monthly service fee.

Super Money Market

Do even more with your larger balances.

Our Super MMDA 25 & 50 accounts maximize large deposits over \$25,000 and \$50,000 accordingly.

Maintain \$25,000 average daily balance to avoid \$25 monthly service fee.

Employee Benefits

Business Retirement Accounts

This SEP IRA offers your employees a retirement plan while you enjoy the benefits of tax-deductible contributions.

Health Savings Account

Give your employees peace of mind with an HSA at BRB.

This interest-bearing account helps prepare their families for a full range of medical expenses.

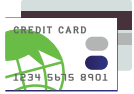


Customized Services

Control your cash flow with our advanced treasury service suite.

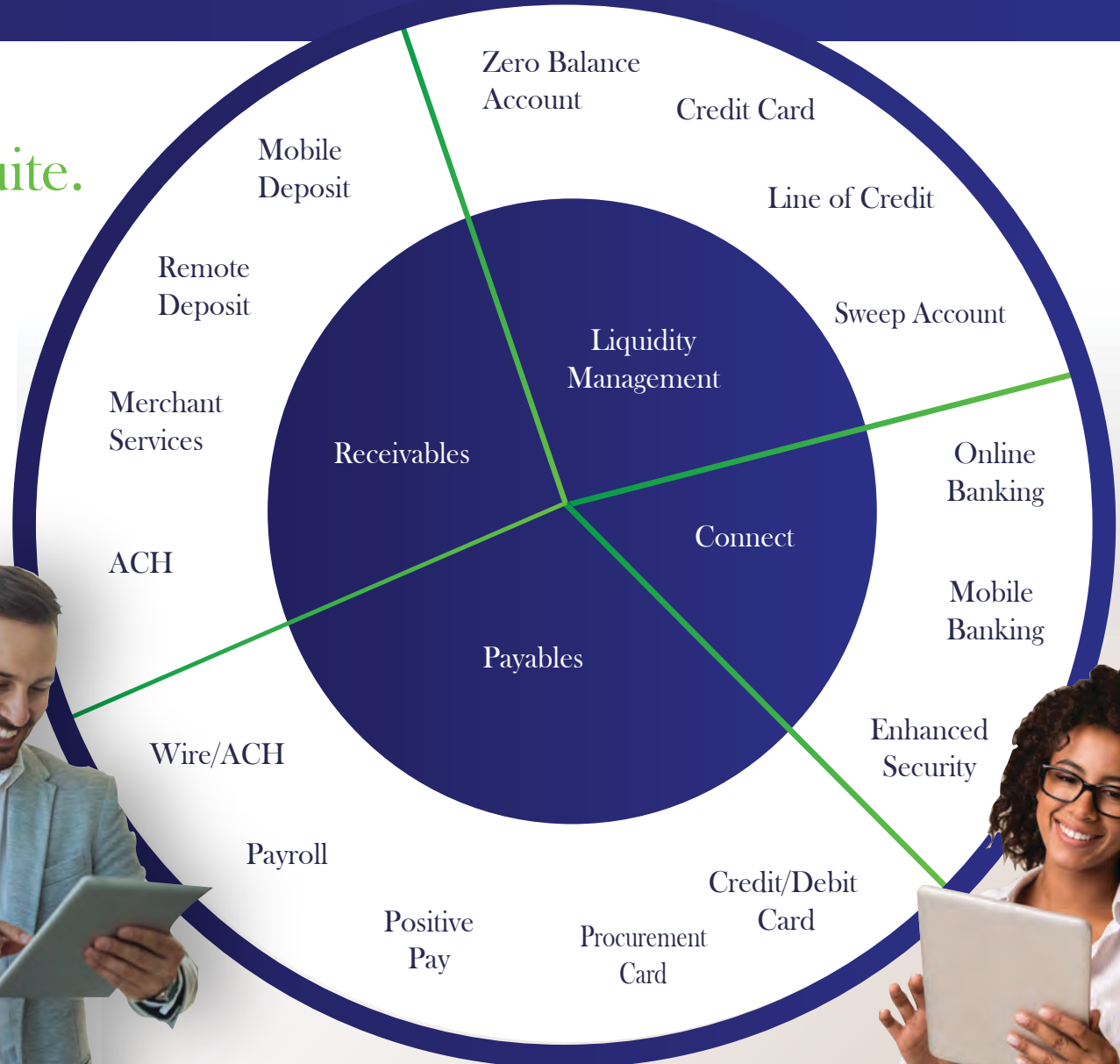


Earn Above-Market Earnings Credit which will offset treasury expenses.



Flex greater credit power and control with our business credit card platform complete with Mastercard perks.

Visit easysavings.com/commercial for more information.



CASH BACK PLUS NO ANNUAL FEE

- \$150 cash back offer
- No annual fee
- Tailored services

BRB Business Credit Cards



You are invited to apply for a specialized credit card and **\$150 Cash Back** simply by spending \$500 on eligible net purchases on a single card within the first 90 days of cardmembership.

Business Credit Cards

Best for day-to-day expenses.

↑ Access to revolving credit.

↑ Added security

- Separate expenses from operating funds.
- Work with communities who know your activity.

↑ No Annual Fee

Procurement Cards

Best for corporate & fleet card management.

↑ Real-time functionality to:

- Issue/freeze cards
- Adjust limits
- View transactions live

↑ Zero interest when balance is paid in full monthly.

↑ No Annual Fee

BRB Mastercard Perks



Save 1-5% on fuel and maintenance at over 19,000 participating gas stations nationwide.



Save 4% on your stay at over 5,000 participating hotels including: Hilton Garden Inn, Hampton Inn, Hyatt Place & more.



Save 4% at over 13,000 participating restaurants, including: Red Lobster, Outback Steakhouse, Pizza Hut and more.



Save 2-25% from participating merchants like BizEquity, Mimeo and Monster.

*Terms and Conditions Apply. Subject to credit approval, Mastercard Easy Savings Program Cardholder Terms & Conditions. Cardholder must be enrolled in the Mastercard Easy Savings Program at the time of purchase. Payment must be made in full at a participating Merchant location with an eligible Mastercard commercial credit card, signature debit card or commercial prepaid card issued by a Mastercard issuing bank. Purchases do not qualify for the program if the purchase transaction is a PIN-based transaction, originated outside of the U.S. or was not processed through the Mastercard U.S. transaction processing system. The rebate will appear on your statement after the purchase has posted to your card account not on the receipt, and may not be reflected until the next statement. Other terms and conditions apply. For more information, visit easysavings.com/commercial.

**APR = Annual Percentage Rate. APR will vary with the market based on the Prime Rate.



Business Credit Card Application

- Business Credit Card
 Corporate Multi Card
 Corporate Multi Card w/Fleet

Business Information (please print)

Business name as you would like it to appear on card _____

Legal name of business (if different from above) _____

Billing address _____ City _____ State _____ Zip _____

Street address (if different) _____ City _____ State _____ Zip _____

Business phone _____ Date business established _____ Years of current ownership _____

Annual gross revenue \$ _____ Annual net profit \$ _____

Total Assets \$ _____ Total Liabilities \$ _____

Type of business:

- Sole Proprietorship
 Corporation
 General Partnership
 Limited Partnership
 Limited Liability Company
 Other (describe) _____

Tax ID # _____ DUNS # (if available) _____ Registration State _____

Cards for You and Your Employees

You may authorize to use your account the person(s) identified as your "authorized user(s)". Each authorized user will be issued a card. The authorized user must affix his or her signature on the reverse side of the card. The persons you list below are designated as authorized users. For each card issued, you must designate an individual credit limit. The individual credit limits will be added to determine the total credit limit (credit limits are subject to approval.)

Cardholder's Name (as you would like it to appear)	SSN	Credit Limit
Total Credit Requested:		

Authorized Contact

The Authorized Contact will be authorized to access account information on behalf of the Business entity, as well as to make changes to the accounts, including but not limited to, requesting credit line increases and additional cardholders.

First name _____ MI _____ Last _____ Password _____

Email address _____

Owner or Authorized Officer Acknowledgement and Information

Name (please print) _____ Title/Position _____ Phone _____

Social Security No. _____ Date of Birth _____ Gross Annual Salary _____

Home address _____ City _____ State _____ Zip _____

Street address (if different) _____ City _____ State _____ Zip _____

Important Information about procedures for opening a new account. To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record identity information on each person who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, social security number, and other information that will allow us to identify you. We reserve the right to request additional information.

Signature

By signing below, I acknowledge and agree on behalf of the Business entity and myself as the Authorized Officer, (1) that all information provided in connection with this Request Form is correct; (2) that the Bank may investigate and exchange reports regarding information on the Authorized Officer and the Business entity with credit reporting agencies and others; (3) that the account will be used for business purposes only; (4) to all terms of the Business Credit Card Agreement; (5) that my Financial Institution may release information about the Authorized Officer and Business entity and their accounts; (6) that the Business entity and I, personally and in my individual capacity, will each be liable for all charges, fees and finance charges on all the cards and accounts issued pursuant to this request or my other future requests to add additional cards or accounts. (In the case of a non-profit organization, the Authorized Officer will not be personally liable as set forth in #6 above, only the Business entity will be liable.)

Authorized Officer Signature _____ Date _____

Smarter Lending

Please review this section to see what is new with your existing loans AND take a look at some of the new features you will have access to as a customer of Blue Ridge Bank.

Consumer Lending Options

Personal Term Loans

You've got a dream, we've got financing.

Let's see if we can work something out - we're pretty sure we can.

- Competitive rates for a wide range of personal needs:
 - Home improvement projects
 - Bill payment
 - Debt consolidation
 - Family vacation
 - Unexpected expenses
 - And more!
- Accommodating financing terms, customized to your unique situation
- Secured and unsecured installment loan options available
- Single payment loans available
- Local decision-making and processing
- Thorough, attentive service every step of the process

Auto Loans

Why not get the ride you really want? We can help with affordable financing.

- Competitive, fixed rates for new or used vehicles
- Interest reduction available; have your payment automatically deducted from your BRB account

Home Mortgage Loans & Equity Lines

The dream is within reach! Let us be your partner.

- Purchase your dream home
- Refinance to save money
- Competitive rates for home purchase, refinance or construction
- Convert equity into financing for almost anything
- A wide range of financing programs available:
 - Conventional loans
 - Adjustable rate mortgages (ARMs)
 - Fixed rate mortgages
 - VA Home Loans
 - FHA Home Loans
 - Balloon Loans
- Knowledgeable loan officers with experience in your market

We also offer consumer credit cards!



Member
FDIC

Equal Housing Lender



Consumer Credit Card Application

Important Information about procedures for opening a new account: To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record identity information on each person who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, social security number, and other information that will allow us to identify you. We reserve the right to request additional information.

Applicant Information (please print)

First name (Legal Name) _____ MI _____ Last _____ Suffix _____
 Mailing address _____ City _____ State _____ Zip _____
 Street address (if different) _____ City _____ State _____ Zip _____
 Former address _____ City _____ State _____ Zip _____
 (if less than 2 years at current residence)
 Primary phone number _____ Email address _____
 Social Security # _____ Date of birth _____ Driver's license number/state _____
 Are you a U.S. citizen _____ In which country do you hold citizenship (other than U.S.) _____
 Employer _____ Occupation _____ Date employed _____
 Total annual income \$ _____ Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan.
 Total available assets \$ _____ Bank name _____
 Monthly housing/rent payment \$ _____ Own Rent Other _____ Name of creditor _____

Co-Applicant Information (if applying for joint credit)

First name (Legal Name) _____ MI _____ Last _____ Suffix _____
 Mailing address _____ City _____ State _____ Zip _____
 Street address (if different) _____ City _____ State _____ Zip _____
 Primary phone number _____ Email address _____
 Social Security # _____ Date of birth _____ Driver's license number/state _____
 Are you a U.S. citizen _____ In which country do you hold citizenship (other than U.S.) _____
 Employer _____ Occupation _____ Date employed _____
 Total annual income \$ _____ Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan.

Signature(s)

By signing below, I/we acknowledge and agree: (1) that all information provided in connection with this Request Form is correct; (2) that inquiries may be made to verify information and that credit reference or verification may be given based on inquiries from other parties; (3) that the Bank may investigate and exchange reports regarding information with credit reporting agencies and others; (4) to all terms of the Consumer Credit Card Agreement, a copy of which will be mailed to the applicant upon request, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use; (5) that late payments, missed payments, or other defaults on your account may be reflected in your credit report.. If you apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____

Commercial Lending Options

Commercial Real Estate Loans

- Purchase, refinance, or build commercial real estate Available for
- Owner-occupied or investment properties
- Loan officers with working knowledge of your market

Start-Up Loans

- Affordable financing for businesses that are just getting started
- Available with a business plan that shows prospects for a profitable future
- Accommodating financing terms, customized to your unique needs

Business Term Loans

- Start or grow your business with Blue Ridge Bank
- Finance almost any business need at a competitive rate
- Terms tailored to the unique needs of your business

Working Capital Loans

- Financing for a variety of seasonal needs
- Pay vendors and employees, supplement working capital, and more
- Meet needs without tapping into established savings

Small Business Administration (SBA) Loans

- Government-backed financing for businesses that may not qualify for traditional financing
- Available for start-ups or the purchase or refinance of an existing business
- Competitively low rates for a wide range of business needs

Agricultural Loans

- Finance your operational needs with a friendly, local lender
- Funds for livestock, crops, equipment, land, and more
- Terms tailored to you, with attentive service every step of the way

Member
FDIC

Equal Housing Lender



Innovative Partners

Gain access to tailored offerings from our affiliates as a
Blue Ridge Bank customer!

Still processing your own payroll?



www.moneywisepayroll.com

(434) 817-8788



Payroll Processing



Time & Labor Management



Payroll Tax Solutions



Tax Support & Resources

BRB commercial clients can earn a 1.25% earnings credit to offset treasury costs, including payroll!



We have access to **dozens** of insurance carriers to provide you with **better** coverage, and **better** pricing.



Home



Auto



Commercial

Call **540-442-8486** for a **FREE** assessment!

Disclosures

PERSONAL DEPOSIT ACCOUNTS

<i>If Your VCB Account Was:</i>	<i>Your BRB Account Will Be:</i>	<i>Terms and Features</i>
iCheck	iCheck	No change
Hometown Interest Checking	Kasasa Cash Checking	Requirements: Please see the Kasasa Addendum for terms and conditions that apply to this account.
Green Checking	Simply Checking	Paper statement fee \$2.27 monthly.
Lifetime Checking	BRB Club 55	Avoid monthly service fee of \$5 with a direct deposit.
Start Checking	Simply Checking	Paper statement fee \$2.27 monthly.
Health Savings Account	Health Savings Account	No minimum balance. Electronic account. Each paper check paid will incur a fee of \$1.97 per check. Paper Statement fee \$3.00 monthly. POS Limit: \$3,000.00 in transactions daily.
Individual Retirement Account	Individual Retirement Account	No changes
Select Money Market	Money Market	\$1,000 minimum daily balance to avoid a monthly service fee of \$11.00. Transactions in excess of 6 in any one month incur a fee of \$12.99 per withdrawal. Free electronic statements. Paper Statement fee \$2.27 monthly.
IRA Savings	IRA CDs	36 month term. \$1,000 minimum to open and maintain. Interest is paid quarterly and added back to IRA. IRA will automatically renew at Bank's discretion.
Certificate of Deposit	Certificate of Deposit	Terms will not change until account renewal.

COMMERCIAL DEPOSIT ACCOUNTS

Neighborhood Business Checking	EZ Business Checking	300 free transactions per statement cycle; \$0.69 per item thereafter. Paper statement fee \$2.27 monthly.
Neighborhood Business Interest Checking	Business Plus Checking	Monthly Service Fee of \$25.00 if the average daily balance falls below \$5000.00 on any day of the statement cycle. Paper Statement available for \$2.27 monthly.

** If you have an interest bearing checking or savings account please review our rate schedule at www.mybrb.com or call your local branch on December 16, 2019 for the new interest rate and annual percentage yield.*

Fee Schedule

Account Closed in Overdraft		\$40
Account Re-Opening Fee		\$25
Account Closed	Within 12 months of opening	\$30
Affidavit of Loss		\$25
Check Order Handling Fees		Varies
Dormant Fee - Monthly	No activity within 12 months	\$9.97
Insufficient Funds*	Per item returned	\$39.97
IRA Trustee Transfer Fee	Outgoing Transfer	\$40.00
Overdraft*	Per item paid	\$39.97
Overdraft Continuous	Daily beginning on the 10th day of negative balance	\$4.97
Paper Statement Fee		\$2.27
Savings Excess Withdrawals*	After 6 withdrawals, fee will be imposed for each withdrawal	\$25.00
Stop Payment Fee		\$40.00
Telephone Transfer Fee	No charge if made via online or telephone banking	\$8.00
VISA Debit Card Fees:		
Card Replacement/Changes		\$10.00
Pin Reminder		\$5.00

Business Account Specific Fees

Deposit Correction Fee		\$8.00
Returned Deposit Item Fee	Each	\$7.97

Effective 10.01.19

Commercial Analysis Account

Earnings Credit Calculation

Earnings Allowance: An allowance credit that is based on the account balance and applies only to offset fees. The earnings allowance is NOT credited to the account. Any monthly excess earnings credits shall be carried throughout each calendar year (January – December) and is calculated as follows:

Average Balance minus a 10% Reserve Requirement, multiplied by the Earnings Credit Rate, multiplied by the number of days in the statement cycle, divided by 365.

The Earnings Credit Rate is equal to the Federal Funds Target Rate and is adjusted on the first business day of each month.

Demand Deposit Services Fees

Account Maintenance	Monthly per account	\$	15.00
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Item Processing Fees:

Deposits Credited	Each	\$	0.16
Electronic Credits	Each	\$	0.15
Deposited Items	Each	\$	0.16
Items Paid	Each	\$	0.16
Electronic Debits	Each	\$	0.15

Deposited Items Returned	Per Item	\$	8.00
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Cash Services:

Currency Supplied	Per \$100	\$	0.40
Coin Supplied	Per roll	\$	0.10

Miscellaneous Services:

Insufficient Funds/Overdrafts	Per item	\$	40.00
Stop Payment	Per Item	\$	40.00

Wire Transfer Services:

Incoming - Deposited		\$	15.00
Outgoing – Domestic		\$	25.00
Outgoing – Foreign		\$	55.00

Remote Deposit Capture:

Items Deposited	Per item	\$	0.16
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Please see the Remote Deposit Capture Contract for Monthly Maintenance Fees and Scanner Lease Purchase Options.

Cash Management Options

Statement supplied via Premium CD Rom	Monthly	\$	30.00
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Automated Clearing House Services:

ACH Monthly Maintenance		\$	30.00
ACH File Transmission	Self – per transmission	\$	20.00
Consumer PPD Credits Originated	Per item	\$	-

Transition FAQ

Will my deposit or loan account number change?

Not likely. In the event of an account number needing to be revised, we will reach out to you directly and provide you with all necessary information.

Will my current checks still work?

Yes, your current checks will still be approved. You will not need to reorder any checks unless we have contacted you separately.

Do I need a new debit card?

We will be issuing you a new debit card. You should receive your new BRB debit card by January 24, 2020, complete with activation and PIN set-up instructions. You cannot activate your new card until January 27, 2020. A new card will not be ordered for VCB debit cards not used in the last six (6) months.

Will I receive new online banking credentials?

Yes. You will receive new BRB online banking credentials by January 24, 2020. We'll include all the information you need to ensure a smooth transition. If you used a username/nickname for online banking at VCB, those names will transfer unless you are contacted separately.

Will my checking or savings account change?

Perhaps. We have carefully reviewed your existing account with our current offerings to ensure you are getting the most out of your banking experience. Refer to the chart on page 27 to review which account you have been upgraded to.

Will my loan information change?

Your account information and terms will remain the same.

How will I make my existing loan payments?

You may visit your local office or use online banking.

Will my Bill Pay payees transfer?

Yes.

Will my Bill Pay history be accessible?

Yes. Your new online banking account will have access to the last 90 days of payment history. Contact your local branch if you need older information.

Where can I access my statement history?

You will receive your last Virginia Community Bank statement during your December cycle. Going forward, you may sign up for BRB eStatements or receive your new statements via mail. Contact your local branch, or e-mail customerservice@mybrb.com if you need older statements.

Kasasa Cash
TISA Addendum

When Kasasa Cash (account) qualifications are *not* met, the interest rate and annual percentage yield (APY) on your account will be 0.01%.

When the account qualifications are met, the interest rate and corresponding annual percentage yield will be tiered. If your average daily balance is \$15,000.00 or less, the interest rate paid on the entire balance will be 1.99% with an annual percentage yield of 2.01%. An interest rate of 0.20% will be paid only for the portion of your daily balance that is greater than \$15,000.00

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account as often as daily. Interest will be compounded monthly and will be credited to your account on the last day of the statement cycle. If you close your account before interest is credited, you will not receive the accrued interest. Interest begins to accrue on the business day you deposit noncash items, for example, checks.

We use the daily balance method to calculate interest on your account. This method applies a periodic rate to the daily balance in the account for the period.

Qualifications: To qualify for "Kasasa Cash" rates and receive reimbursements on your ATM fee surcharges, you must perform the following during the monthly qualification cycle:

- Have at least 10 debit card purchases post and settle;
- Have at least 1 (one) Automated Clearing House transaction post and settle;
- Be enrolled and log in to online banking;
- Be enrolled and receive e-statements.

Enrollment in online banking and/or in electronic statements is required to meet certain qualifiers. Please contact us for details on how to enroll.

Please note that transactions **MUST** post and settle to your account during the monthly qualification cycle. They may not be in a pending state to qualify. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.

If you have met your qualifications for the month, we will reimburse you for domestic ATM fees up to \$25.00 per month. ATM fee reimbursements will be credited to your account on the last day of your statement cycle.

ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the proper ATM receipt is presented to a representative at one of our branches.

If you believe that you have not been reimbursed the correct amount, please contact us. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

Monthly Qualification Cycle

means a period beginning one day prior to the 1st day of the current statement cycle through one day prior to the close of current statement cycle. Your account will be automatically qualified on one day prior to the first day of the current statement cycle. What this means is if you did not qualify for the higher preferred rate, you might notice a slightly higher base rate APY earned on your statement due to the one day (the last day) being calculated with the higher preferred rate.

Other Account Information:

You must deposit \$100 to open this account.

OVERDRAFT PRIVILEGE

Paying attention to your financial needs is our top priority. As a valued customer, we are pleased to inform you about our new discretionary overdraft service. At our discretion, we will strive to pay any non-sufficient fund items, which may be presented against your account instead of returning the item unpaid. This service may provide comfort if items arrive on your account when insufficient funds exist and may save you embarrassment and hassle of returned checks. There is no application process because the service is automatic for eligible accounts.

The Bank's discretionary overdraft service is under no obligation to pay items when your account has non-sufficient funds (NSF), even if previous NSF transactions were paid. With this service, we will strive to pay your overdrafts when possible at those times when your account balance is not sufficient to cover the items that you have presented against it. We do so in anticipation that you will be making a deposit immediately to bring your account to a positive balance. The Bank's current NSF fee of \$39.97 is charged to your account for each NSF transaction regardless of whether the NSF transaction is paid or not. This service is in effect for checks, preauthorized automatic debits, telephone-initiated transfers or other electronic transactions where there are insufficient funds in your account to cover the transaction.

Overdraft lines of credit or other overdraft protection services will remain unchanged and in the event of an overdraft will be accessed for coverage before the discretionary overdraft service.

Transactions may not be processed in the order in which they occurred, and the order in which transactions are received and processed can affect the total amount of overdraft fees assessed. We hope to save you substantial fees charged by merchants and other payees for returned items. If you do not wish to be included under this policy and would prefer to have all of your non-sufficient fund items returned or denied, please complete the enclosed form and return it to your local branch.

While we have adopted this service to provide the highest level of service to you and to allow for consistent treatment of overdraft transactions, we do not encourage you to overdraw your account. Accountholders should not become dependent on this service to meet short-term cash needs. Abuse of this service may result discontinuing this service. There are other more prudent options to cover overdrafts, such as lines of credit and transfers between accounts. We are happy to discuss those options in an effort to meet your needs.

For more details, please read our **Discretionary Overdraft Policy** that follows.

In order for us to pay any ATM or one time Debit Card transaction into overdraft, you must give us your affirmative consent. Please read the ATM/Debit Card Opt-In Form carefully, choose the option that best suits your needs and return the form to any of our branches.

DISCRETIONARY OVERDRAFT SERVICE POLICY

This policy is not a line of credit, or a right or obligation guaranteed to you. This is a discretionary policy that can be changed or withdrawn at any time without notice.

Under this policy, our standard overdraft practice is to strive to pay your overdrafts when your account meets certain discretionary criteria. The criteria may include, but is not limited to, any or all of the following and is subject to change without notice:

- The age of your account.
- The deposit behavior in your account and any related accounts.
- The overdraft behavior of your account and any related accounts.
- The status of any loan or other obligation to us.
- The status of any legal or administrative order or levy.

We have adopted this discretionary overdraft policy to provide you the highest level of service and for the highest efficiency in managing customer overdrafts consistently and fairly. At our discretion, we may pay and permit transactions for items, including checks, ATM withdrawals, debit card transactions, preauthorized automatic debits, telephone-initiated transfers or other electronic transfers, when you do not have sufficient available funds, although special arrangements or circumstances may change this amount. ***A non-sufficient fund/overdraft fee of \$39.97 per item will be assessed for each item that is submitted in which you do not have sufficient available funds in the account to cover the item amount when it is processed.***

¹Although subject to change without notice, it is our current practice to process account activity each evening for items received prior to the daily cut off time. We sort items for processing first by transaction type in the following order: ATM withdrawals, debit card transactions, pre-authorized debit transactions, telephone-initiated transfers, other electronic transactions and paper-based checks or drafts. Within transaction types, items are processed by item sequence, which would be the earliest date/time for electronic items and the lowest check or draft number for paper-based items. For example, if we receive two of your checks for payment and you make a debit card transaction in the same day, these items will be processed against your account balance that evening. Your account balance is adjusted as each item is processed for the amount of the item, if the item is paid, and/or any applicable non-sufficient fund/overdraft fee that is charged. A non-sufficient fund/overdraft fee will be charged for each item if the amount of the item is greater than the adjusted account balance at the time it is processed.

We are not obligated to pay any item presented for payment if your account does not contain sufficient collected (available) funds, and any discretionary payment of any non-sufficient fund item does not obligate us to pay any additional non-sufficient fund item or to provide prior written notice of our decision to refuse to pay any additional non-sufficient fund item.

If an item is processed for payment and we create an overdraft, pursuant to the Depositor's Account Agreement, you agree to pay us the amount of any overdraft and applicable fees, as published, immediately, without notice or demand from us, unless you otherwise specify that you wish all NSF's returned, upon which you agree to pay us the amount of any applicable fee. Each account holder is jointly and severally responsible under the Depositor's Account Agreement for paying any overdraft amounts.

It is our policy to operate in accordance with all applicable safety and soundness standards. Federal and State laws, particularly the Uniform Commercial Code, unless modified or amended by the Depositor's Account Agreement, controls the duties, obligations and rights of the Depositor, the Authorized Signatories and the Financial Institution with regard to your checking account. The Depositor's Account Agreement terms shall control any possible conflict, if any, between any provision of this overdraft policy and the Depositor's Account Agreement.

If you do not wish to be included under this policy and would prefer to have your non-sufficient fund items returned and/or denied, please call (888) 331-6521. A non-sufficient fund fee will be assessed when your item is returned.

VCB Community Lines established by December 13, 2019 will roll over with BRB and remain active.

BLUE RIDGE BANK

FUNDS AVAILABILITY DISCLOSURE

This policy statement applies to “transaction” accounts. Transaction accounts, in general are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might be covered under this policy.

Our policy is to make funds from your cash and check deposits available to you on the day we receive your deposit. Electronic direct deposits will be available on the day we receive your deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written or electronic debits that you have authorized.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks that you deposit that are returned to us unpaid as well as for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal Holidays. If you make a deposit before 5:00 PM on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:00 PM or on a day we are not open, we will consider the deposit made on the next business day we are open.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first **\$200** of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the fifteenth business day after the day of your deposit.

ATM / Debit Card Opt-In Form

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

1. Checks and other transactions made using your checking account number
2. Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

1. ATM transactions
2. Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Blue Ridge Bank pays my overdraft?

Under our standard overdraft practices:

1. We will charge you a fee of up to \$^{39.97} each time we pay an overdraft.
2. Also, if your account is overdrawn for 10 or more consecutive days, we will charge an additional \$4.97 per day.
3. There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Blue Ridge Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 888.331.6521, visit www.mybrb.com – Contact Us, or complete the form below and present it at a branch or mail it to P. O. Box 609, Luray, VA 22835:

Yes, I want Blue Ridge Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

No, I do not want Blue Ridge Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number(s): _____

PRIVACY NOTICE

FACTS	WHAT DOES BLUE RIDGE BANK DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Blue Ridge Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Blue Ridge Bank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	YES	NO

QUESTIONS?	Call 888.331.6521 or go to our website www.mybrb.com
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What we do	
How does Blue Ridge Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Blue Ridge Bank collect my information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Pay bills or apply for a loan ▪ Use your credit or debit card ▪ Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal Law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Our affiliates include: Hammond Insurance, Moneywise Payroll Solutions, Monarch Mortgage, Exchangers Ltd, and Standard Mortgage Company
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Blue Ridge Bank, N.A. does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you.</p> <ul style="list-style-type: none"> ▪ Blue Ridge Bank doesn't jointly market



WIN \$50,000

With A BRB Jackpot Account

*APY (Annual Percentage Yield) for this account is 0.03% as of date of presentation. Raffle entries are earned based upon the following: monthly & annual drawings - one entry for each \$25 increase in the account balance during the drawing period. Closing dates for each drawing will be the last business day of each month/year. Monthly prizes will be issued by check within 14 business days of the drawing. All participants must be at least 18 years of age and a legal resident of the Commonwealth of Virginia

Member
FDIC



follow us on social media @myblueridgebank



(540) 743-6521 | 944 Glenwood Station Lane | Charlottesville, VA 22901

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Equal Housing Lender