

TOGETHER
WE'RE BETTER.



WELCOME TO EVB

SCHEDULE FOR THE CONVERSION • JANUARY 23-25, 2015

Over the past few months, we have been working toward a smooth transition of Virginia Company Bank's operations into EVB's data systems. To convert Virginia Company Bank account records, we will reduce some services for a short period. A list of service interruptions and important dates are detailed below. All Virginia Company Bank branches will close early at *2:00 PM on Friday, January 23, 2015 and will reopen with normal business hours as the conversion will be completed on Monday, January 26, 2015.



Mark Hanna
Regional President
Tidewater Region
EVB

Joe Shearin
President & CEO
EVB

January 10th–20th

- Virginia Company Bank customers will begin to receive their new Visa® Debit/ATM card during the week of January 12th. Your VCB MasterCard® Debit/ATM card will be disabled at 5:00 AM on Monday, January 26th. We will send you a letter explaining this.

January 22nd

- If your new EVB Debit/ATM card has not arrived by January 22nd, please call 1-888-464-BANK (2265) for assistance.
- ATM access will be unavailable starting Thursday, January 22nd, through Monday, January 26th, at Virginia Company Bank locations as we will be replacing the ATMs. Customers can utilize any other bank's ATM as fees will be waived during this time. Please note that ATM transfers between accounts will not be available during this time. Should you have an immediate transfer need, please contact your branch or our Customer Care Center at 1-888-464-BANK (2265).

Friday, January 23rd

- Virginia Company Bank branch locations will be closing early on Friday, January 23rd, at 2:00 PM to prepare for the conversion.
- Virginia Company Bank's Online Bill Pay will be unavailable starting at 4:00 PM on Friday, January 23rd, and will resume again at 9:00 AM on Monday, January 26th.
- Virginia Company Bank's Retail Online Banking will be unavailable starting at 4:00 PM.

- Virginia Company Bank's Business Online Banking (VCommerce) will be unavailable starting at 4:00 PM.

Monday, January 26th

- You may begin using your new EVB Visa® Debit/ATM card. Your existing Virginia Company Bank card will be deactivated by 5:00 AM.
- You will have access to EVB's E•Z•Access (Telephone Banking) at 9:00 AM. Please see details enclosed on how to access this system.
- Access to EVB's Online Banking and Bill Pay will be available at 9:00 AM.

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**All times listed above are approximate based upon systems installation services.*



EVB



VIRGINIA COMPANY BANK
A DIVISION OF EVB

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ABOUT YOUR ACCOUNTS WITH EVB

This customer information guide was created to help you become familiar with your new personal and business accounts and services with EVB. Please review the information carefully along with the features and requirements of your accounts. There may even be a different account in this booklet that you would like better than what we recommended. While we have tried to answer any questions that you may have, we realize there may other questions we have not addressed. If you would prefer a different account or have questions regarding EVB's products and services or the conversion, please contact your local branch or call EVB's Customer Care Center at 1-888-464-BANK (2265), or visit our website at www.bankevb.com. We appreciate your continued loyalty and look forward to providing you with the highest level of personal service.



TOGETHER WE'RE BETTER.

Hampton Banking Office – (757) 224-4300
Williamsburg Banking Office – (757) 206-1904
Newport News Banking Office – (757) 327-0150



PERSONAL ACCOUNTS

We offer an array of checking and savings products to meet your financial needs. The following pages compare your previous Virginia Company Bank products and show how your accounts will merge into our new products. Please note that features, fees and minimum balance requirements may be different from what you have seen in the past. Please refer to the booklet entitled "Legal Terms and Disclosures" for more detailed information.



Personal deposit account fees and interest rates are included in your Terms and Conditions booklet that is enclosed in this packet. Interest rates are in effect as of December 15th and are subject to change. For current interest rates, call 1-888-464-BANK (2265).

| PERSONAL CHECKING & MONEY MARKET ACCOUNTS | |
|---|--|
| VCB PRODUCT | EVB PRODUCT |
| Discovery Solutions | Worksite Rewards |
| Mainstay Checking | Service Charge Free Checking |
| Compass Checking | Interest Checking |
| Commodore Money Market | Personal Money Market |
| Health Savings Account | Existing customers will be not be impacted. No new accounts at this time. |



All EVB personal checking accounts include free Online Banking, free Bill Pay, free Mobile Banking, e-Statements, Telephone Banking and a Visa® Debit/ATM Card.

Worksite Rewards

Our Worksite Rewards interest bearing account replaces Virginia Company Bank's Discovery Solutions accounts. This account provides businesses the ability to offer their employees a great checking account. There is a \$7 monthly maintenance fee unless you maintain either a \$500 balance or you have a monthly direct deposit. For your convenience, these requirements will be waived for 12 months following the conversion.

| Features: | Requirements: |
|--|--|
| <ul style="list-style-type: none"> • Excellent interest rate • 2 Free boxes of checks per year • Unlimited check writing • Free Online Banking & Bill Pay • Free Mobile Banking • Free e-Statements • Free VISA® Debit/ATM card | <ul style="list-style-type: none"> • \$100 minimum to open (only applicable for new accounts) |

Service Charge Free

Our Service Charge Free account replaces Virginia Company Bank’s Mainstay Checking account. It delivers what you need — with no scheduled charges, no check writing limits, and no minimum balance.

Features:

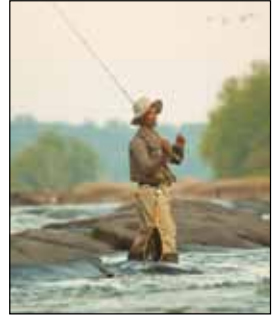
- Unlimited check writing
- Free Online Banking & Bill Pay
- Free Mobile Banking
- Free e-Statements
- Free Visa® Debit/ATM card

Requirements:

- \$100 minimum to open (only applicable for new accounts)

Interest Checking

Our Interest Checking account replaces Virginia Company Bank’s Compass Checking account. This account earns interest and has no scheduled charge with no check writing limits. There also is no monthly service fee on daily balances of \$1,000 or more.



Features:

- Earn competitive interest
- \$8 monthly service fee on daily balances below \$1,000
- Unlimited check writing
- Free Online Banking & Bill Pay
- Free Mobile Banking
- Free e-Statements
- Free Visa® Debit/ATM card

Requirements:

- \$100 minimum to open (only applicable for new accounts)

Personal Money Market

Our Personal Money Market account replaces Commodore Money Market and earns competitive interest on a sliding scale. There’s no monthly service fee on daily balances of \$2,500 or more.

Features:

- Earn competitive interest
- Tiered interest rates to reward larger account balances
- \$10 monthly service fee on average daily balances below \$2,500
- Up to 6 free withdrawals per month (\$10 fee imposed for each transfer in excess of the 6 allowable transfers).
- Free Online Banking & Bill Pay
- Free Mobile Banking
- Free e-Statements

Requirements:

- \$100 minimum to open (only applicable for new accounts)

| PERSONAL SAVINGS ACCOUNTS | |
|---------------------------|-------------------|
| VCB PRODUCT | EVV PRODUCT |
| Seafarer Savings | Statement Savings |

Will convert to 

Statement Savings

Our Statement Savings account replaces Virginia Company Bank’s Seafarer Savings accounts. Simply maintain a daily balance of \$100 or more and enjoy no quarterly service fee. Enjoy competitive interest payouts quarterly.

Features:

- Earn competitive interest
- Low \$4 quarterly service fee on daily balances of \$100 or less
- Up to 6 free withdrawals per month (\$3 fee for each transfer in excess of 6 allowable in a month)
- Free Online Banking & Bill Pay
- Free Mobile Banking
- Free e-Statements

Requirements:

- No minimum to open under age 18
- \$100 minimum to open over 18 (only applicable for new accounts)

Certificates of Deposit and Individual Retirement Accounts

We offer Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs), insured by the FDIC in a variety of competitive rates and terms. If you currently have a CD or IRA with Virginia Company Bank, the rate and term will remain the same until maturity.

Questions about your accounts? Call EVV’s Customer Care Center

Toll-Free Number: 1-888-464-BANK (2265)

Speak with an EVV representative Monday–Friday 8:00 AM–8:00 PM (EST) and Saturday 9:00 AM–5:00 PM (EST)

- Access information on all types of accounts, deposits, loans, lines of credit and general product information
- Transfer funds
- Obtain account balances
- Review account history
- Update information within your account profile
- Change Debit/ATM card PIN numbers
- Receive help with Online or Mobile Banking



EVV’s Customer Care Center Team
1-888-464-BANK (2265)

Checks

You may continue using your current Virginia Company Bank checks until your supply runs out. When you need to reorder checks, you can easily do so via EVV’s website (www.bankevv.com) or by contacting your local EVV branch. If you order checks outside of EVV’s preferred vendor, Harland Clarke, please notify them of EVV’s bank routing transit number, 051404383.

Statements

Printed statements are mailed out via the U.S. Postal Service. Check images are available with paper statements at a monthly cost of \$3.

e-Statements

If you don't already have e-Statements, you can enroll to receive them once logged into EVB's Online Banking. An email will be sent to your preferred email address when your statement is available. With e-Statements you can view, print and save them electronically. Typically, e-Statements can be viewed dating back 18 months; however, for accounts that are part of this conversion, statement history will be available in early February 2015.



Safe Deposit Boxes

EVB's Safe Deposit Boxes allow access during normal business hours. If you currently have a Safe Deposit Box, your box location and size will remain the same. Prior to the payment rental date, customers will receive in the mail a reminder of when the next payment is due.

The below pricing is effective as of Monday, January 26, 2015.

| SAFE DEPOSIT BOXES (SIZES/PRICE PER YEAR) | |
|--|-----------------------|
| SIZES | Price Per Year |
| 2 X 5 | \$25 |
| 3 X 5 | \$35 |
| 5 X 5 | \$45 |
| 3 X 10 | \$55 |
| 5 X 10 | \$65 |
| 7 X 10 | \$40 |
| 10 X 10 | \$115 |

PERSONAL LOAN INFORMATION

Loan Numbers

Personal loans will not be affected by this conversion and your loan number will remain the same.

Loan Payments

Payments for both personal and business loans can continue to be made by visiting your local EVB branch location, electronically through Online Banking or Bill Pay, or by mail. Beginning Monday, January 26, 2015, any loan payments submitted by mail should be sent to: **EVB, Att. Payment Processing, P.O. Box 6340, Ashland, VA 23005**. This address will also be available on your loan bill. For all loan types, loan payments will be applied to the loan on the business day received, except if made through the Bank's night depository box as this payment will be received and applied on the following business day when the Bank's night depository box is opened by bank personnel.

Home Equity Line of Credit/Personal Line of Credit

If you currently have a Virginia Company Bank line of credit, it will not be affected by this conversion. The terms and conditions will remain the same; however, you may notice a change in the mailing date of your statement. All payment due dates remain the same.

Loan Options:

EVB offers a variety of loan options. Regardless of the request, we will ensure every applicant receives the attention they deserve. We offer:

- Competitive interest rates with terms to fit both needs and budget.
- Financing to purchase cars, boats, and for other needs.
- Personal Lines of Credit



Credit Cards

If you currently have a credit card issued by Virginia Company Bank, it will not be affected by this conversion.

However, if you are interested in applying for a EVB credit card, we welcome you to complete an application, which is available at your local branch.

EVB's Personal Visa® Credit Card options include:

- Earn one reward point for every net dollar spent
- Competitive rates*
- \$0 fraud liability protection
- Travel accident insurance
- Auto rental collision damage waiver
- Free online card management

*See the card application's important disclosures for current terms, rates and fees. Credit cards are subject to credit approval. Cards are issued by TCM Bank, N.A.

E•Z•Access (Telephone Banking)

EVB's E•Z•Access telephone banking service allows you to bank 24 hours a day, 7 days a week. Simply dial 1-800-789-6097 to check balances, transfer funds, review account activity, and more. You will be prompted to enter your account number and PIN, which is the last four digits of your social security number. Please note this service will be available to use on Monday, January 26th, at 9:00 AM. If you have any questions, contact the Customer Care Center at 1-888-464-BANK (2265).

PERSONAL ONLINE BANKING

Personal Online Banking

Virginia Company Bank's Online Banking will no longer be available after conversion. Beginning Monday, January 26th, you will be able to use EVB's Personal Online Banking by visiting www.bankevb.com. If you notice any changes in the way your Online Banking accounts are listed, please contact the Customer Care Center at 1-888-464-BANK (2265) for assistance.



If you currently use Online Banking there is no need to re-enroll. Please note that your existing Access ID, challenge security questions and password will not change. However, if you are not an existing Online Banking customer you can easily enroll via the bank's website. To learn more about the services offered through Personal Online Banking, please reference the information below.

EVB's Personal Online Banking

- Anytime, real-time access through a safe, secure and encrypted site
- Monitor account balances
- View detailed transaction history
- View images of cleared checks
- Transfer money between accounts
- Establish email and text alerts
- Enroll in e-Statements

Online Bill Pay

- Add payees
- Find a payee by searching within your payee list
- Online Bill Pay dashboard gives a snapshot of pending payments and processed payments
- Receive e-bills
- Establish reoccurring payments
- Manage your bill payments by category
- Bill payment history reports

e-Statements

Allows you to view, print and save account statements electronically. You have access to 18 months of statement history and the ability to view check images.

Email and Text Alerts

You can receive real-time email or text message notifications of account changes or events based on alert preferences you establish within Online Banking.

REMEMBER IMPORTANT DATES, TIMES AND INFORMATION

Personal Online Banking:

- Beginning Friday, January 23, 2015, Virginia Company Bank's Personal Online Banking will be unavailable starting at 4:00 PM.

Personal Online Bill Pay:

- Beginning Friday, January 23, 2015: Online Bill Pay will be unavailable.
- Monday, January 26, 2015: You will be able to schedule payments through Online Banking via www.bankevb.com

e-Statement Access:

- Friday, January 23, 2015: Make sure to save or print all past statements you will need for your records, as they will not be available online after January 23, 2015, until early February 2015.
- When e-Statements become available in early February 2015, you will be able to access your e-Statements within Online Banking under your account by accessing the Document link.

Email and Text Alerts:

- On Monday, January 26, 2015, you will be able to set up your alert preferences through EVB's Online Banking.

Mobile Banking

Virginia Company Bank's Mobile Banking App will no longer be active after Friday, January 23rd. Before you can access EVB's mobile banking, you need to delete the Virginia Company Bank Mobile Banking App from your phone. On or after Monday, January 26th, you will need to download EVB's Mobile Banking App from either Google Play (for Android devices) or the Apple Store. Additionally, you will need to first log into EVB's Online Banking from a personal computer to enroll your device in EVB's Mobile Banking.



Popmoney

If you currently are enrolled in Popmoney, you will need to print out your contact information and history by 4:00 PM on Friday, January 23, 2015. You also will need to re-enroll in Popmoney through EVB's Online Bill Pay service.

EVB's Mobile Banking
 EVB's Mobile Banking offers access on the go through a variety of mobile options. Mobile App, Tablet Apps, Mobile Web and Text Banking.

- Monitor account balance
- View transaction history
- Transfer money between accounts
- Mobile bill pay
- Mobile check deposit
- Locate branches and ATMs



Mobile Bill Pay
 Mobile Bill Pay enables you to make bill payments on the go from your mobile device

- Select from existing payees
- View and cancel existing payments
- Review recent payments

Mobile Deposit
 Mobile Deposit gives you the ability to deposit checks by capturing check images with your smartphone anytime, anywhere. The deposits are encrypted for secure delivery and may be processed the same day. We encourage you to retain the original deposit for 35 days.

Text Banking
 Text banking is a free service which allows you to quickly request and receive account information.

Tablet Banking
 Download the iPad or Android app and take advantage of account management tools including:

- Balance information
- Transaction history
- Internal transfers
- Mobile Bill Pay
- Location search

REMEMBER IMPORTANT DATES, TIMES AND INFORMATION

Mobile Banking and Tablet Banking:

- Friday, January 23, 2015, at 4:00 PM, Virginia Company Bank's Mobile Banking will be unavailable.
- Monday, January 26, 2015, at 9:00 AM, EVB's Mobile Banking service will be available for you to use. Details on Mobile Banking can be found on page 10.

Mobile Bill Pay:

- Friday, January 23, 2015, at 4:00 PM, Virginia Company Bank's Mobile Bill Pay will be unavailable.
- Monday, January 26, 2015, at 9:00 AM, you will be able to schedule payments through Mobile Banking or Online Banking via www.bankevb.com.

BUSINESS ACCOUNTS

Every effort has been made to convert your Virginia Company Bank business deposit account to a similar deposit solution. As you review the new solutions available, you may find a different EVB deposit account that more closely meets your needs. One of our experienced Bankers will be happy to assist you in making the change to a more suitable solution.

Please reference the following pages to learn more about the features and benefits associated with each EVB business deposit account.



Business Checking Solutions

Please reference the chart below for a complete listing of Virginia Company Bank business checking accounts, along with the name of your new EVB Business Checking solution upon conversion.

| BUSINESS CHECKING ACCOUNTS & MONEY MARKET ACCOUNTS | |
|--|--|
| VCB PRODUCT | EVB PRODUCT |
| Pilot Checking | *Business Checking or Small Business Checking |
| Pilot Interest Checking | Business Interest Checking |
| Flagship Checking | Commercial Analysis Checking |
| Non-Profit Checking | Community Connection |
| Voyager Money Market | Business Money Market |
| Discovery Solutions (Business) | Business Checking |



All EVB business checking accounts include Online Banking with Online Bill Pay and e-Statements, email and text alerts, E•Z•Access (telephone banking), Visa® Debit/ATM card and unlimited check writing.

Business Checking

Our Business Checking account replaces Virginia Company Bank's Pilot Checking and Discovery Solutions (Business). With this account you are allowed up to 500 items at no cost each month. Just maintain a daily balance of \$2,500 and enjoy no monthly service fee.

Features:

- No monthly service fee on daily balances of \$2,500+
- \$10 monthly service fee on daily balances below \$2,500
- Up to 500 items included for free each monthly statement cycle (\$0.20 for each item over 500)
- Free Online Banking & Bill Pay
- Free e-Statements
- Free Visa® Business Debit/ATM card

Requirements:

- \$100 minimum to open (only applicable for new accounts)

**Depending upon your business transactions, you will be placed in either Business Checking or Small Business Checking. If you have questions about this, please call EVB's Cash Management Department at (804) 550-9273.*

Small Business Checking

Our Small Business Checking is an alternative to Pilot Checking with lower transaction limits. There's no minimum balance to open or maintain your account. Plus, no monthly service fee.

Get started today and save with free checking that includes your first 150 items per statement cycle.



Features:

- No monthly service fee
- No minimum balance to maintain account
- Up to 150 items included free each statement cycle (\$0.35 for each item over 150)
- Free Online Banking & Bill Pay
- Free e-Statements
- Free VISA® Business Debit/ATM card

Requirements:

- \$50 minimum to open (only applicable for new accounts)

Business Interest Checking

Our Business Interest Checking replaces Virginia Company Bank's Pilot Interest Checking account. Build your bottom line with a competitive market interest rate as a part of this exclusive account — available solely to sole proprietors. Easily waive your monthly service fee by maintaining a minimum daily balance above \$1,000. Plus, write unlimited checks at no charge.

Features:

- Earn competitive interest
- Exclusive interest earnings for sole proprietors
- \$10 monthly service fee on daily balances below \$1,000
- No per item transaction fee
- Unlimited check writing
- Free Online Banking & Bill Pay
- Free e-Statements
- Free VISA® Business Debit/ATM card

Requirements:

- \$100 minimum to open (only applicable for new accounts)

Commercial Analysis Account

Our Commercial Analysis Account replaces Virginia Company Bank's Flagship Checking Account. With this account you can reduce high transaction fees with a monthly earnings credit to keep costs under control. Commercial Analysis Checking gives you credit for banking with EVB by offsetting the charges that can accompany success. Your earnings credit is calculated based on the size of your account balance. Best of all, there's no limit to how much your earnings credit can save — all the way down to no monthly fees whatsoever!

Features:

- Best suited for businesses with high transaction volumes
- Earn a monthly earnings credit based on your account balance
- Use your earnings credit to reduce or waive your monthly \$10 service fee and per item transaction fees
- Earnings credit can also cover the costs of cash management services!
- Free Online Banking & Bill Pay
- Free e-Statements
- Free Visa® Business Debit/ATM card
- EVB Business Customers have access to Worksite Rewards. At no cost to you, provide your employees an extra benefit that includes a comprehensive banking package of preferred products and services including special rates.

Requirements:

- \$100 minimum to open (only applicable for new accounts)

Community Connection Checking

Our Community Connection account replaces Virginia Company Bank's Non-Profit Checking account. This interest-bearing account is designed exclusively to meet the needs of our community's civic and non-profit organizations. This account offers no monthly maintenance fees, unlimited transactions, and very competitive interest rates. At EVB, we take pride in keeping local communities alive and well — and this checking account helps with that.



Features:

- Exclusive to non-profit organizations
- Competitive interest rates
- No monthly service fee
- No minimum balance requirement
- Free Online Banking & Bill Pay
- Free e-Statements
- Free VISA® Business Debit/ATM card

Requirements:

- \$100 minimum to open (only applicable for new accounts)

Business Money Market

Our Business Money Market account replaces Virginia Company Bank's Voyager Money Market account. Our business money market account earns competitive interest, tiered to reward larger deposits. Easily avoid your monthly service fee by maintaining minimum daily balance above \$2,500. Best of all, your assets are always in constant reach with Online Banking, debit card access, and up to 6 withdrawals per month included absolutely free!



Features:

- Earn competitive interest
- Tiered rates to reward larger account balances
- \$10 monthly service fee on average daily balances below \$2,500
- Up to 6 free withdrawals per month
- Free Online Banking & Bill Pay
- Free e-Statements

Requirements:

- \$100 minimum to open (only applicable for new accounts)

| BUSINESS SAVINGS ACCOUNTS | |
|---------------------------|----------------------------|
| VCB PRODUCT | EVB PRODUCT |
| Mariner Savings | Business Statement Savings |

Will convert to

Business Statement Savings

Our Business Statement Savings account replaces Virginia Company Bank's Mariner Savings accounts. Earn competitive interest to steadily build your savings, without any additional oversight. Keep your account hands-free and service charge-free by maintaining a minimum daily balance of \$100 or more. Even withdraw up to 6 times per month at no charge!

Features:

- Competitive market interest rates
- Low \$4 quarterly service fee on minimum daily balances below \$100
- Up to 6 free withdrawals per month
- Free Online Banking & Bill Pay
- Free e-Statements

Requirements:

- \$100 minimum to open over 18 (only applicable for new accounts)

Certificates of Deposit Accounts

We offer Certificates of Deposit (CDs) for businesses insured by the FDIC in a variety of competitive rates and terms. If you currently have a business CD with Virginia Company Bank, the rate and term will remain the same until maturity.



CASH MANAGEMENT SERVICES

EVB offers a full suite of Cash Management Services. If your business currently utilizes Virginia Company Bank's cash management services, they will be offered upon conversion. EVB's services include:

- Business Online Banking and Bill Pay
- ACH and Wire Services
- Remote Deposit Capture
- Positive Pay
- Merchant Processing Services
- Sweeps
- Zero Balance Accounts
- Re\$ubmitt[®] (A free electronic check collection service)

BUSINESS LOAN INFORMATION

Loan Numbers

Business loans will not be affected by this conversion and your loan number will remain the same.

Loan Payments

Payments for both personal and business loans can be made by visiting your local EVB branch location, electronically through Online Banking or Bill Pay or by mail. Beginning Monday, January 26, 2015, loan payments submitted by mail must be sent to: **EVB, Att. Payment Processing, P.O. Box 6340, Ashland, VA 23005**. For all loan types, loan payments will be applied to the loan on the business day received, except if made through the Bank's night depository box as this payment will be received and applied on the following business day when the Bank's night depository box is opened by bank personnel.

Loan Options:

EVB offers a variety of loan options for businesses. Regardless of the request, our local decision-making ensures every applicant gets the attention deserved. We offer:

- Competitive interest rates and terms
- Financing for businesses of all sizes
- Term loans
- Lines of credit
- Commercial real estate loans
- Construction loans
- Government loan programs (SBA, Virginia Small Business Financing Authority, USDA, FSA)
- Business credit cards

Business Credit Cards

If you currently have a credit card issued by Virginia Company Bank, there will be no immediate changes with the conversion that will impact you. However, if you are interested in an EVB Business credit card, you are welcome to complete an application, which is available at your local branch.



EVB's Business Visa® credit card options include:

- Competitive rates*
- Auto rental collision damage waiver
- \$0 fraud liability protection
- Additional employee cards at no cost
- Year-end summary statement to help at tax time
- Free Online Card Management
- Link all of your accounts to one user
- Review accounts and track spending

**See the card application's Important Disclosures for current terms, rates and fees. Credit cards are subject to credit approval. Cards are issued by TCM Bank, N.A.*

Business Online Banking

All business customers currently utilizing Virginia Company Bank's VCommerce Online Banking will no longer be able to upon conversion. On or after Monday, January 26th, you will be able to use EVB's Business Online Banking by visiting www.bankevb.com. If you notice any changes in the way your Online Banking accounts are listed within your new EVB Online Banking, please contact the Customer Care Center at 1-888-464-BANK (2265) for assistance. There is no need to re-enroll in EVB's Business Online Banking system. Please note that your existing Access ID, challenge security questions and password will not change. If you wish to enroll in this free service, you can easily do so from the bank's website at www.bankevb.com. To learn more about the services offered through Business Online Banking, please reference the information below.

e-Statements

If you don't already have e-Statements, you can enroll to receive them once logged in to EVB's Online Banking. An email will be sent to your preferred email address when your statement is available. With e-Statements you can view, print and save them electronically. Typically, e-Statements can be viewed dating back 18 months; however, for accounts that are part of this conversion, statement history will be available in early February 2015. If you are interested in enrolling in e-Statements for your Business Online Banking, please call our Cash Management Department at (804) 550-9273.

**Ashland Office/ATM**

201 North Washington Hwy.
Ashland, VA 23005
(804) 752-0100

Broad Street Office/ATM

8821 West Broad St.
Richmond, VA 23294
(804) 747-3617

Burgess Office/ATM

14954 Northumberland Hwy.
P.O. Box 365
Burgess, VA 22432
(804) 453-7003

Callao Office/ATM

110 Northumberland Hwy.
P.O. Box 1040
Callao, VA 22435
(804) 529-6158

Central Garage Office/ATM

20 Commerce Ln.
King William, VA 23086
P.O. Box 219
Aylett, VA 23009
(804) 769-7004

Colonial Heights Office/ATM

3012 Blvd.
Colonial Heights, VA 23834
(804) 504-7959

Courtland Office

22241 Main St.
P.O. Box 259
Courtland, VA 23837
(757) 653-2299

Courtland Remote Drive-In/ATM

22510 Linden St.
Courtland, VA 23837
(757) 653-9171

Deltaville Office/ATM

Riverside Center N. Shopping
Center
16273 General Puller Hwy.
P.O. Box 188
Deltaville, VA 23043
(804) 776-0777

Essex Square Office/ATM

Essex Square Shopping Center
1665 Tappahannock Blvd.
P.O. Box 2128
Tappahannock, VA 22560
(804) 443-9381

Gloucester Office/ATM

7132 George Washington
Memorial Hwy.
P.O. Box 1820
Gloucester, VA 23061
(804) 694-4700

Gloucester Point Office/ATM

1953 George Washington
Memorial Hwy.
P.O. Box 483
Gloucester Point, VA 23062
(804) 642-1481

Hampton Office/ATM

2198 Coliseum Dr.
Hampton, VA 23666
(757) 224-4300

Hartfield Office/ATM

11290 General Puller Hwy.
P.O. Box 250
Hartfield, VA 23071
(804) 776-7677

Heathsville Office/ATM

6958 Northumberland Hwy.
P.O. Box 9
Heathsville, VA 22473
(804) 580-3621

Kilmarnock Office/ATM

437 North Main Street
P.O. Box 1937
Kilmarnock, VA 22482
(804) 435-2850

Kings Charter Office/ATM

9495 Charter Gate Dr.
Mechanicsville, VA 23116
P.O. Box 6638
Ashland, VA 23005
(804) 228-7700

Newport News Office/ATM

11801 Merchants Walk
Newport News, VA 23606
(757) 327-0150

Quinton Office/ATM

2599 New Kent Hwy.
P.O. Box 370
Quinton, VA 23141
(804) 932-8267

Surry Office/ATM

176 Colonial Trail, East
P.O. Box 246
Surry, VA 23883
(757) 294-3691

Tappahannock Office/ATM

307 Church Ln.
P.O. Box 1105
Tappahannock, VA 22560
(804) 443-6353

Urbanna Office/ATM

291 Virginia Street
P.O. Box 817
Urbanna, VA 23175
(804) 758-3096

Waverly Office

209 West Main Street
P.O. Box 47
Waverly, VA 23890
(804) 834-2222

Waverly Remote Drive-In/ATM

233 South County Drive
Waverly, VA 23890
(804) 834-2617

Williamsburg Office/ATM

1430 Building 12 High St.
Williamsburg, VA 23185
(757) 206-1904

Windmill Office/ATM

8123 Mechanicsville Turnpike
P.O. Box 397
Mechanicsville, VA 23111
(804) 559-9000

 VCB Locations