



Response to the Coronavirus Situation We are Open, Just taking a new Approach!

Virginia Bank & Trust continues to monitor the impact of the coronavirus in the communities we serve and remains dedicated to protecting the health and safety of our clients and employees. We also are committed to taking all necessary steps to help stop the spread of the virus, while continuing to provide you with banking services.

Effective Monday, March 23, 2020 and until further notice, Virginia Bank & Trust will redirect our lobby traffic and conduct all possible transactions through our seven (7) drive-thru locations across the Danville and Pittsylvania County Region. **Clients will be able to schedule appointments for necessary in-person transactions or for access to safe deposit boxes as needed.** Please contact your branch for further information or to schedule an appointment. During this time, all Virginia Bank & Trust drive-thru hours will be 9:00 am until 5:00 pm Monday through Friday. Our Riverside and Airport drive-thrus will continue to operate 9:00 am until 5:00 pm on Saturdays.

We are encouraging our business clients to utilize the night depository for daily business deposits when possible. **Business clients unable to use the night depository, those needing change orders or those that need to pick up their night depository bags will need to contact their servicing branch to schedule a time to conduct their in-person transactions.**

Our clients will continue to have 24-hour access through our ATMs, mobile banking, mobile deposit and online banking platforms. To enroll in Virginia Bank & Trust's online banking please visit our website at www.vabanktr.com. You may also contact us directly at 434-793-6411.

Thank you for your patience as we navigate through this current situation and do our part to minimize the impact of the coronavirus in our service area.

Sincerely,

Donald W. Merricks
Chairman & CEO