



**Response to the Coronavirus Situation  
March 13, 2020**

Dear Virginia Bank & Trust Clients,

Virginia Bank & Trust values its clients and cares about the communities we serve. You are important to us and we want you to know we are taking proactive, preventive measures to minimize the risk of coronavirus (COVID-19) in our workplace while continuing to provide critical financial functions and support you depend on. It is our responsibility to be smart as we manage through this World Health Organization declared pandemic.

Examples of measures taken to help prevent the spread of the virus include:

- Prohibiting business travel outside our market area;
- Postponing on-site meetings with vendors, partners and presenters from outside our market area;
- Prohibiting large employee group meetings;
- Requiring all employees to wash their hands and sanitize their work areas throughout the day;
- Avoiding handshakes and other forms of personal contact with clients and other employees; and
- Maintaining appropriate "Social Distance" when possible.

These steps are in line with our Pandemic Plan and actions being taken by other organizations to minimize the number of coronavirus cases and limit its impact. As a corporate citizen we are committed to do our part.

While Virginia Bank & Trust's offices remain open under our normal operating schedule, our clients are encouraged to use our mobile and online platforms for banking needs when possible. To enroll in Virginia Bank & Trust's online banking please visit [www.vabanktr.com](http://www.vabanktr.com), then click "Sign on to Online Banking", and "Enroll for Online Banking" located in the top right corner of the page. Mobile banking can be accessed by searching "Virginia Bank & Trust Mobile App" on the App Store or Google Play. 24-hour ATM service is also available at all of our banking offices.

Be cautious in this current environment. Unfortunately, there are always those who seek to take advantage of others during vulnerable situations. Be aware of potential scams and fraudulent attempts by criminals to access personal information and financial assets. Please contact us should you have any concerns.

In closing, Virginia Bank & Trust is committed to combatting the coronavirus and we intend to continue taking care of our clients, community and employees through providing extraordinary service.

Sincerely,

Donald W. Merricks  
Chairman & CEO