



Now part of SONABANK

IMPORTANT UPDATES TO YOUR DEPOSIT ACCOUNT AGREEMENTS

On June 23, 2017, Sonabank and EVB, two historic and successful Virginia banks, came together following our transformational merger of equals. Throughout this process, both organizations shared the mindset of not just building a bigger bank— but a better one for our customers, employees, shareholders and communities. We want to take this opportunity to let you know about important updates to your deposit account agreements effective September 1, 2017. As we move towards our operations conversion during the weekend of September 15-17, 2017, additional information can be found on our website, www.bankevb.com.

GENERAL TRANSITION INFORMATION

CHANGES TO INTEREST CALCULATIONS

Changes to interest calculations on the following accounts: Kasasa Cash, Kasasa Cash with Saver (saver account) Kasasa Saver with Cash Back, Kasasa Saver with Cash, Reward Checking, Money Market Checking, Private Banking Money Market, Worksite Rewards Savings, Business Interest, Business Money Market, Community Believers (previously known as Community Connection), Premier Club, IOLTA, Individual & Family Health Savings Accounts, Business Statement Savings, Private Banking Interest Checking, Worksite Rewards, Interest Checking, Reward Gold, Statement Savings, IRA Savings: Effective on the first day of your statement cycle beginning on or after September 1, 2017, we will change the manner in which we calculate interest on your accounts from an average daily balance method to a daily balance calculation. We apply the daily interest rate to the full amount of the principal (available) balance in the account each day. Interest is added to your account at the end of your statement cycle. If you close your account during the middle of a cycle, interest may be paid during that payment period.

INTEREST CALCULATION ON TIERED ACCOUNTS

If your account has a tiered interest rate based on your balance, we will no longer use the average daily balance to calculate the interest rate on your account. We will apply interest rates based on your balance in your account each day. During a statement cycle, your interest rate may change each day depending on your interest tier.

YOUR VISA DEBIT/CHECK CARD

You may continue to use your EVB Visa Debit/Check Card until you receive a new Sonabank debit/check card in the mail. We will mail Sonabank debit/check cards to you over the next several months. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen EVB Visa Debit/Check Card. This additional limitation on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa®. Visa® is a registered trademark of Visa International Service Association. There is a \$10 fee for each replacement debit card you request.

IMPORTANT REMINDERS:

- You may continue to use your EVB Visa Debit/Check Card until you receive a new Sonabank debit/check card in the mail. We will begin mailing replacement Sonabank debit/check cards at no cost to you in the Fall of 2017, with delivery scheduled over the next several months.
- All EVB checks will continue to be accepted after the conversion.
- All EVB branches will be closing early on Friday, September 15, 2017, at 3:00pm to prepare for the operations conversion.
- EVB's Online Banking and Bill Pay will be unavailable starting at 3:00pm on Friday, September 15, 2017, and will resume again by 9:00am on Monday, September 18, 2017.
- If you are a current EVB mobile banking user, on September 18, 2017, you will be prompted to update the new Sonabank mobile banking app on your first sign-in attempt.
- During the weekend of September 15-17, 2017, our website address will change to www.sonabank.com and will be automatically redirected to this new website.
- EVB's routing number will change to 051409278 on September 18, 2017. Please update your records with the new routing number for wire transfer payments and new check orders. Direct deposits and automatic debits will continue and there is no need to make changes to the routing instructions for these payments.

QUESTIONS?

Call EVB's Customer Care Center 888.464.2265 - Monday through Friday, 8:00am to 7:00pm and Saturday, 9:00am to 5:00pm.