

TRUTH-IN-SAVINGS DISCLOSURE

VALUE CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Fees:

A monthly service fee of \$2.00 will be charged each month if you choose to have check images returned with your statements.

REGULAR CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$5.00 (for easy image customers) \$4.00 (for check safekeeping) will be imposed every statement cycle if the balance in the account falls below \$200.00 any day of the cycle. This fee does not apply to students 21 years of age or younger, or (upon notification) seniors 60 years of age or older.

Regular Checking Account Organization - We have organized your Regular Checking account in a nontraditional way. Your Regular Checking account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest bearing account. You will not see any difference between the way your Regular Checking operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

ADVANTAGE CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Fees:

A monthly fee of \$6.00 (for easy image customers) \$5.00 (for check safekeeping) will be charged each statement cycle.

Special features:

See your CSR for a complete list of Advantage Checking benefits.

Regular Checking Account Organization - We have organized your Regular Checking account in a nontraditional way. Your Regular Checking account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on

your periodic statements, or the interest calculation, if this is an interest bearing account. You will not see any difference between the way your Regular Checking operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

NOW ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$8.00 (for easy image customers) \$7.00 (for check safekeeping) will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

NOW Account Organization - We have organized your NOW account in a nontraditional way. Your NOW account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest bearing account. You will not see any difference between the way your NOW operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

NORTHERN NECK GOLD PREMIER ACCOUNT **(This account is for customers 50 years of age or older.)** **(NOW Account)**

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$5.00 (for easy image customers) \$4.00 (for check safekeeping) will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle. You can also avoid this fee by maintaining a \$10,000.00 daily balance in a savings account or a CD/IRA (one year or greater) account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

NOW Account Organization - We have organized your NOW account in a nontraditional way. Your NOW account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest bearing account. You will not see any difference between the way your NOW operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

MONEY MARKET ACCOUNT (Money Market Savings Account)

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations:

Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, computer, or telephone transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.

Fees:

An activity fee of \$5.00 will be charged for each transaction in excess of the above limitations.

HEALTH SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - There is no minimum balance requirement to avoid the imposition of fees.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fees:

A service charge fee of \$3.50 will be charged each monthly statement cycle.

An account opening fee of \$10.00 will be charged to open this account.

Health Savings Account Organization - We have organized your Health Savings account in a nontraditional way. Your Health Savings account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest bearing account. You will not see any difference between the way

your Health Savings operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

COLLEGE WEALTH® 529 SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$250.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations:

Transfers from a College Wealth® 529 Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no transfers by check, draft, debit card, or similar order to third parties.

Minimum withdrawals and deposits - \$50.00 after the opening deposit.

Fees:

An administration fee of \$25.00 will be charged annually during the month of December.

STATEMENT SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded per statement cycle. Interest will be credited to your account per statement cycle.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of \$1.00 will be imposed each month if the average daily balance for the month falls below \$50.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. This fee will not apply to persons under 18 years of age.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations:

Transfers from a Savings account to another account or to third parties by preauthorized, automatic, computer, or telephone transfer are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties.

CHRISTMAS CLUB ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will not be compounded.

Interest will be credited to your account annually.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$2.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations:

You may not make any transfers from this account to another account of yours or to third parties by preauthorized, automatic, or telephone transfer or similar order to third parties.

If any withdrawal is made from this account before the end of the club term then this account may be closed.

Fees:

A service fee of \$10.00 will be charged if this account is closed before the end of the club term.

_____ **REGULAR CERTIFICATE OF DEPOSIT**

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. You will paid this rate until maturity.

Compounding frequency - Interest will be compounded every quarter.

Crediting frequency - Interest will be credited to your account every quarter. You have the option to have interest paid to you by check or credited to a deposit account with us.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may not make withdrawals of principal from your account before maturity.

You cannot withdraw interest from your account before maturity.

You can withdraw interest accrued during the term without penalty if you arrange to have this interest distributed by check or deposited into another account with us. You have chosen to have interest distributed:

monthly quarterly semiannually annually

Time requirements - Your account will mature _____ .

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of one year or less:
The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than one year:
The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes that interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

----- **PREFERRED CERTIFICATE OF DEPOSIT**
(To qualify for this certificate,
you must have two other types of deposit accounts with the bank.)

Rate Information - The interest rate on your account is -----% with an annual percentage yield of -----%. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded every ----- .

Crediting frequency - Interest will be credited to your account every ----- .

Effect of closing an account - If a depositor closes an account after accruing interest, but before crediting, the depositor will not forfeit that interest.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of one year or less:
The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than one year:
The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

Non-automatically renewable time account - This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity.

..... **SENIOR CITIZENS CERTIFICATE OF DEPOSIT**
(To qualify for this certificate you must be age 60 or older.)

Rate Information - The interest rate on your account is% with an annual percentage yield of%. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded every

Crediting frequency - Interest will be credited to your account every

Effect of closing an account - If a depositor closes an account after accruing interest, but before crediting, the depositor will not forfeit that interest.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of one year or less:
The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than one year:
The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

Non-automatically renewable time account - This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity.

Rate Information (fixed rate account) - The interest rate on your account is% with an annual percentage yield of% You will be paid this rate until first maturity.

Rate Information (variable rate account) - The interest rate on your account is% with an annual percentage yield of% Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account every **Determination of rate** - At our discretion, we may change the interest rate on your account.

Compounding frequency - Interest will be compounded every quarter.

Crediting frequency - Interest will be credited to your account every quarter.

Minimum balance to open the account - You must deposit \$200.00 \$500.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$200.00 \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may make unlimited deposits into your account.

You may not make any deposits into your account before maturity.

There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.

You may not make withdrawals of principal from your account before maturity.

You cannot withdraw interest from your account before maturity.

Time requirements - Your account will mature

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of one year or less:
The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than one year:
The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

- Variable Rate** - Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.
- Fixed Rate** - Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

12 MONTH NO PENALTY CERTIFICATE OF DEPOSIT

Rate Information - The interest rate on your account is% with an annual percentage yield of%. You will be paid this rate until maturity.

Penalty Free Option Plan: A one-time withdrawal of up to 100 percent of the account balance is permitted after the first seven days of the certificate's term.

Compounding frequency - Interest will be compounded every quarter.

Crediting frequency - Interest will be credited to your account every quarter.

Minimum balance to open the account - You must deposit \$5,000.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make one withdrawal of principal and/or accrued interest without penalty during the one year term. No withdrawals will be allowed during the first seven days of the certificate's term.

Time requirements - Your account will mature in 12 months.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

If you have made a penalty-free withdrawal during the 12 month term, the fee we may impose will equal three months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

24 MONTH GROWTH CERTIFICATE OF DEPOSIT

Rate Information - The interest rate on your account is% with an annual percentage yield of%. Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time. **Determination of rate** - At our discretion, we may change the interest rate on your account.

Compounding frequency - Interest will be compounded every quarter.

Crediting frequency - Interest will be credited to your account every quarter.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

The minimum amount you can deposit is \$100.00.

You may make one withdrawal of principal and/or accrued interest without penalty during the two year term. The withdrawal may not exceed fifty percent of the certificate's value at the time of withdrawal. No withdrawals will be allowed during the first seven days of the certificate's term.

Time requirements - Your account will mature

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

If your account has an original maturity of two years and you have made a penalty-free withdrawal during the term, the fee we may impose for a second withdrawal will equal six months interest on the existing value of the certificate.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

30 MONTH EXCHANGEABLE CERTIFICATE OF DEPOSIT

Rate Information - The interest rate on your account is% with an annual percentage yield of%. You will be paid this rate until maturity.

Compounding frequency - Interest will be compounded quarterly.

Crediting frequency - Interest will be credited to your account quarterly. You have the option to have interest paid to you by check or credited to a deposit account with us.

Minimum balance to open the account - You must deposit \$5,000.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Limitations:

You may not make additional deposits into this account.

You can withdraw interest accrued during the term without penalty if you arrange to have this interest distributed by check or deposited into another account with us. You have chosen to have interest distributed:

monthly. quarterly. semiannually. annually.

This certificate can be exchanged ONCE, without penalty, for any fixed rate certificate ranging from six months to five years, excluding the No Penalty Certificate or another Exchangeable certificate. The exchange will be at no cost to you. It will then be subject to the terms and conditions of the certificate purchased. No withdrawals will be permitted, without penalty, at time of exchange. Money can be added to the new certificate at the time of exchange only. An IRA certificate can be exchanged for any fixed rate certificate ranging from one year to five years.

Time requirements - Your account will mature

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

Your account will mature in 30 months. If you withdraw any of the principal before the maturity date we may impose a penalty of six months interest on the amount withdrawn. The interest rate we will use to calculate this early withdrawal penalty will be the rate in effect at the beginning of the term.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest compounds quarterly and will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You have ten calendar days after maturity to withdraw the funds without a penalty.

..... **SHORT TERM CERTIFICATE OF DEPOSIT**

Rate Information - The interest rate on your account is% with an annual percentage yield of%. You will be paid this rate until maturity.

Compounding frequency - Interest will be compounded at maturity.

Crediting frequency - Interest will be credited to your account at maturity. You have the option to have interest paid to you by check or credited to a deposit account with us.

Minimum balance to open the account - You must deposit \$2,500.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may not make withdrawals of principal from your account before maturity.

- You cannot withdraw interest from your account before maturity.
- You can withdraw interest accrued during the term without penalty if you arrange to have this interest distributed by check or deposited into another account with us. You have chosen to have interest distributed:
 - monthly. quarterly. at maturity.

Time requirements - Your account will mature

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of less than three months:
The fee we may impose will be an amount at least equal to the amount of interest that could have been earned on the amount withdrawn at the simple interest rate being paid on the deposit had the funds remained on deposit until maturity.
- If your account has an original maturity of three months to one year:
The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes that interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

BALANCE PROTECTION

Automatic overdraft coverage via transfers from your Northern Neck Savings or Secondary Checking account. With Balance Protection, there are no annual fees, just a transfer fee when an overdraft occurs. If you

accidentally write a check for more than your balance, the money needed is automatically advanced to your account. There must be sufficient funds available to cover the total amount of your overdraft in order for a transfer to be made.

The fee for each transfer is a \$5.00 service charge.

Overdraft Fee Transaction Categories - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

- VALUE CHECKING ACCOUNT**
- REGULAR CHECKING ACCOUNT**
- ADVANTAGE CHECKING ACCOUNT**
- NOW ACCOUNT**

The interest rate for your account is%

with an annual percentage yield of%.

- NORTHERN NECK GOLD PREMIER ACCOUNT (NOW Account)**

Rate Information:

- **Tier 1** - If your daily balance is \$25,000.00 or more, the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.
- **Tier 2** - If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.
- **Tier 3** - If your daily balance is more than \$999.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.

- MONEY MARKET ACCOUNT (Money Market Savings Account)**

Rate Information:

- **Tier 1** - If your daily balance is \$500,000.00 or more the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.
- **Tier 2** - If your daily balance is more than \$99,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.
- **Tier 3** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.
- **Tier 4** - If your daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.
- **Tier 5** - If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.
- **Tier 6** - If your daily balance is \$9,999.99 or less, the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.

HEALTH SAVINGS ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is \$25,000.00 or more, the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.
- **Tier 2** - If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.
- **Tier 3** - If your daily balance is \$9,999.99 or less, the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.

COLLEGE WEALTH® 529 SAVINGS ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is \$10,000.00 or more, the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.
- **Tier 2** - If your daily balance is more than \$249.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be% with an annual percentage yield of%.

STATEMENT SAVINGS ACCOUNT

The interest rate for your account is%
with an annual percentage yield of%.

CHRISTMAS CLUB ACCOUNT

The interest rate for your account is%
with an annual percentage yield of%.

..... **REGULAR CERTIFICATE OF DEPOSIT**

..... **PREFERRED CERTIFICATE OF DEPOSIT**

- _____ SENIOR CITIZENS CERTIFICATE OF DEPOSIT
- _____ IRA CERTIFICATE OF DEPOSIT
- 12-MONTH NO PENALTY CERTIFICATE OF DEPOSIT
- 24-MONTH GROWTH CERTIFICATE OF DEPOSIT
- 30-MONTH EXCHANGEABLE CERTIFICATE OF DEPOSIT
- _____ SHORT TERM CERTIFICATE OF DEPOSIT
- 18- or 24-MONTH VARIABLE RATE IRA



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