



**TOGETHER TO SERVE  
YOU BETTER!**



## **Brian K. Plum**

Chief Executive Officer (BRBS)



“This combination creates additional resources to invest in our communities and technologies necessary to maintain and improve upon our core commitment to providing responsive, client centric financial services.”

## **Randal R. Greene**

Chief Executive Officer



“We are excited to partner with Blue Ridge Bank. Two rich histories—one great future creating Virginia’s Community Bank of Choice.”





Blue Ridge Bank was chartered and organized in 1893 under the title “Page Valley Bank of Virginia.” At the time of its organization, it was the only bank in Page County, Virginia. BRB currently provides banking services throughout the Piedmont, Southside and Shenandoah Valley regions of Virginia as well as additional mortgage offices located in Northern Virginia, Maryland, North Carolina, and South Carolina.



Virginia Commonwealth Bank is headquartered in Richmond and proudly serves the Northern Neck, Middle Peninsula, Richmond, Tri-Cities and Hampton Roads market areas. Our affiliate, VCB Financial Group provides management services for personal and corporate trusts.

## **TOGETHER WE ARE BETTER**

Together we have created Virginia’s community bank of choice as the 4th largest community bank for institutions under \$10 billion in assets. Both banks with local shareholders have been serving the Commonwealth of Virginia for decades. The combined bank will operate as Blue Ridge Bank (BRB), with Blue Ridge Bankshares as its holding company. You will continue to work with people you know and trust.

**We may be growing, but we will never outgrow our valued customers.**



# What is Happening?

Joining together to serve you better!

## WHAT WILL HAPPEN?

1. On January 31st, 2021 VCB and BRB will come together as one institution.
2. The system conversion is scheduled to occur the weekend of May 21st, 2021. During the conversion stage, our banks operating systems will combine.

## WHAT WILL CHANGE?

Nothing will change until our conversion process in May. We will be sending information closer to that time. After January 31st, you will be able to use any Blue Ridge Bank ATM without a charge.

## WHAT WILL STAY THE SAME?

You will receive the same exceptional customer service that you are used to before and after the merger. You will continue banking exactly the same way you do today up to conversion without any interruptions.



# Transition FAQ

## **Will access to eStatements change after the January 31st merger?**

No, access will remain the same. You will receive your last VCB statement during your April/May cycle. After conversion, you may sign up for BRB eStatements or receive your new statements via mail. Contact your local branch or email [customer care@vcb.bank](mailto:customer care@vcb.bank) for more information.

## **Will mobile or online banking be affected after the January 31st merger?**

No, they will not be affected right away. You will continue to use your VCB website until the conversion weekend. You will receive your new BRB online banking credentials before May 21, 2021. We will include all the information you need to ensure a smooth transition.

## **Can I continue to use my existing checks?**

Yes, your current checks will still be accepted. You will not need to reorder any checks unless we contact you.



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# Transition FAQ Continued



## **Will the merger affect my existing loan?**

Your loan terms and agreements, loan number, and loan officer will not change. You may still view your loan online using the VCB website until we give you more information closer to conversion.

## **When will I receive my new debit card?**

You will receive your new BRB debit card prior to May 21st, 2021 complete with activation and pin set up instructions. You will use your VCB debit card up to conversion and then on May 24th you will begin using your BRB debit card.

## **Where do I mail my loan payments after January 31st?**

You may continue to mail loan payments for existing loans to the same address as you do now or pay them at your local branch.



# Transition Dates to Remember



## January 2021

### We are now officially Blue Ridge Bank!

It's still business as usual with a great future ahead with additional resources to invest in our communities and advanced technology for our customers.

## May 24th, 2021

Your banking relationship will be fully upgraded and you may activate your new debit card and access BRB online banking.

## May 21st, 2021

This will be our conversion weekend. System upgrades will continue throughout the weekend of the 21st which will cause interruptions to online and mobile banking access.



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## CONTACT US

Please stop by any local branch of Virginia Commonwealth Bank or Blue Ridge Bank, or call or email us.

Virginia Commonwealth Bank

(844) 404-9668

[contact.us@vcb.bank](mailto:contact.us@vcb.bank)

[www.vcb.bank](http://www.vcb.bank)

Blue Ridge Bank

(540) 743-6521

[www.mybrb.com](http://www.mybrb.com)



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