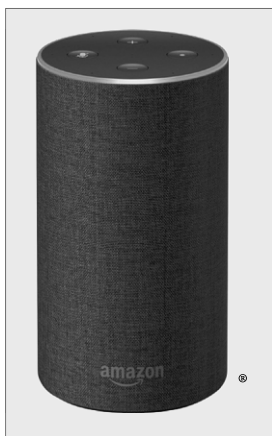


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*In order to qualify for the Amazon Echo, Ring Doorbell or \$100 donation to the Richmond Animal League, you must (1) open a new Free Extreme or Golden Advantage checking account by September 30, 2019, AND (2) set up one recurring qualified direct deposit with no prior history within the last 12 months, received within 60 days of account opening. Once the direct deposit is verified and received in the account, the customer will be asked to come in to the branch and sign a recipient acknowledgment form in order to receive their chosen item. A "qualified direct deposit" is a direct deposit of a paycheck, pension, Social Security or other eligible regular monthly income, electronically deposited by an employer or an outside agency into your new checking account. This promotion is only available with new money not currently on deposit with VCB. Either a \$100 (Free Extreme) or \$500 (Golden Advantage) minimum deposit is required at the time of account opening. All accounts are subject to approval. The account must be opened for 6 months to avoid an early closure fee of \$45. The product values of the Amazon Echo-2nd Generation (\$99.99) and the Ring Doorbell (\$99.99) will be reported to the IRS as taxable income. Amazon, Alexa and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

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