



2022 VIRTUAL ANNUAL MEETING OF SHAREHOLDERS

JUNE 23, 2022 AT 3:00 P.M. EST

www.proxydocs.com/VABK

INFORMATION AND PROCEDURES

1. ADMITTANCE TO THE VIRTUAL MEETING

Only registered shareholders, beneficial owners, directors, staff and guests of Virginia National Bankshares Corporation (the "Company") and its affiliates ("Eligible Attendees") may attend the 2022 Virtual Annual Meeting of Shareholders (the "Virtual Meeting" or "Meeting"). Members of the press and other media will not be allowed to attend the Virtual Meeting. Cameras or recording devices may not be used during the Meeting.

2. HOW TO ATTEND THE VIRTUAL MEETING AND SUBMIT QUESTIONS OR COMMENTS

The Virtual Meeting will be held online, not at a physical location. In order to attend the Meeting, Eligible Attendees must register to attend the Meeting by 5:00 p.m. EST on June 21st at www.proxydocs.com/VABK using the 12 or 16 digit control number on their notice and access form, proxy card or guest invitation. Questions may also be submitted at the time of registration. After completing the required information and submitting the registration request, an email will be sent confirming whether registration was successful. *Another email will be sent one hour before the start of the Meeting with a link to the "Meeting Portal," which provides shareholders a link to attend the Meeting and, for registered shareholders, a link to vote.*

Attendees may access the Meeting site starting at 2:45 p.m. EST on June 23rd. Attendees will be able to hear the presenters and view any presentation online, but can only ask a question or make a comment in writing using the "Q&A" box on the right side of the screen if not previously submitted during registration.

3. VOTING PROCEDURES DURING THE VIRTUAL MEETING

Registered Shareholders who have already voted need to take no further action unless they wish to change their vote. Those who have not voted, or who wish to change their previous vote, must click on the Meeting Portal link in the email received an hour before the Meeting, then on the link to vote. Beneficial Owners who hold their shares with a bank, broker or other custodian will not be able to vote during the Meeting unless a legal proxy has been obtained and provided to the Company. Voting will be available until the Chair of the Meeting closes the polls.

Preliminary voting for each proposal will be announced during the Meeting. Results of the final vote will be reported on a Form 8-K filed with the Securities and Exchange Commission and posted on www.vnbcorp.com within four business days after the Meeting.

4. VIRTUAL MEETING RULES OF PROCEDURES

In order to conduct an orderly Meeting and discussion with management, the following procedures will be observed:

- The business of the Meeting is limited to the proposals set forth in the Notice of the Meeting.
- The Company's President and CEO will act as Chair of the Meeting. The Chair will conduct the meeting, including, without limitation, calling the Meeting to order, determining whether a submitted question or comment is appropriate to address, and adjourning the Meeting.
- Any appropriate question or comment germane to the proposals being voted upon may be submitted via the Q&A box on the right hand side and will be addressed during the formal Meeting if related to the matters to be voted upon.
- Appropriate questions or comments may be grouped by topic, and one representative question or comment will be read aloud and answered as time permits.
- Any other questions or comments not relevant to the proposals will be addressed via email after the Meeting, including matters related to an individual shareholder holdings or account.
- Questions may also be submitted after the Meeting via email to investorrelations@vnb.com.