



Dear Customer,

On behalf of the Board of Directors, we are delighted to welcome you to our FVCbank family. We are pleased to share that FVCbank and Colombo Bank have received all the necessary approvals to complete our merger. We are proud to join forces with Colombo Bank and their customer commitment that has stood the test of time, opening in 1914. To help ensure your transition is as seamless as possible, we are providing this booklet of timely information and important disclosures.

The merger of FVCbank and Colombo Bank is expected to be completed on Friday, October 5, 2018. Beginning on Monday, October 8, 2018, Colombo Bank will officially become FVCbank. We are also currently in the process of converting Colombo Bank's systems into FVCbank's systems, which will be completed Monday, October 15th, 2018.

In the enclosed package, you will receive informative as well as action oriented communication pieces, such as information about how your Colombo account will transition to an FVCbank account. Here are some other examples of communication enclosed in this package:

- If you are a debit card holder, you will learn when to expect your new FVCbank card and when your Colombo card will no longer be active.
- You will learn how Colombo's online services will transition to FVCbank's online services.

On behalf of all of us at FVCbank and Colombo Bank, thank you for your patience as we move closer to completing the integration of our two companies. Of course, if you have any questions or concerns throughout the course of this transition, please don't hesitate to contact us at 703-436-3800 or website@fvcbank.com.

Best regards,

A handwritten signature in black ink, appearing to read 'David W. Pijor'.

David W. Pijor
Chairman and CEO
FVCbank

A handwritten signature in black ink, appearing to read 'Patricia A. Ferrick'.

Patricia A. Ferrick
President
FVCbank

A handwritten signature in black ink, appearing to read 'Gil Kennedy'.

Gil Kennedy
CEO and President
Colombo Bank

MERGER TIMELINE

9/5/18 - 9/24/18	Please contact Colombo Bank to update and/or verify your e-mail address and phone numbers. This information will be required for online banking access.
9/24/18	New debit cards mailed to Colombo Bank customers
9/24/18 - 10/1/18	Online Banking Self-Enroll
10/5/18	(5:00 PM) Last day to enroll for E-Statements through your Colombo Online Banking
10/12/18	(2:00 PM) Mobile deposit cutoff, can inquire on mobile deposit until 5:00 PM
10/12/18	(5:00 PM) Transition to FVCbank Online banking, account info, statements, etc. all change over to FVCbank
10/12/18	(5:00 PM) Online Banking down, Telephone Banking no longer available, Paper Statements cut and mailed
10/12/18 - 10/15/18	(5:00 PM to 9:00 AM) Conversion weekend
10/15/18	(8:01 AM) FVCbank Online banking accessible
10/15/18	(9:00 AM) Colombo Bank branches reopen as FVCbank branches
10/15/18 - 10/19/18	(8:30 AM to 7:00 PM) Extended customer service hours

CUSTOMER SERVICE INFORMATION

The Colombo Bank Customer Service Center at 800-916-9304 will be available until 5:00 PM on the Friday, October 12, 2018.

Beginning the Saturday, October 13, 2018, call the FVCbank Customer Service Center at 703-436-3800. Standard Hours: Monday – Friday: 8:30 AM - 5:00 PM.

The FVCbank Customer Service Center will extend its hours the week after the merger. Hours will be Monday, 10/15/18 to Friday, 10/19/18: 8:30 AM to 7:00 PM.

FVCBANK OFFICES OPENING MONDAY, 10/15/18

All Branch Hours are Monday-Friday 9:00 AM- 5:00 PM.

FVCbank's footprint now includes a branch network of the following offices:

Branch	Address	Phone Number	Branch Manager
Arlington	2500 Wilson Boulevard Ste 100 Arlington, VA 22201	703-455-2913	Sylvana Mascarenhas
Ashburn	43800 Central Station Drive Ste 150 Ashburn, VA 20147	571-222-4773	Anamika Chauhan
Baltimore	224 Albemarle Street Baltimore, MD 21202	410-685-4611	Cesare Morisi
Bethesda	6929 Arlington Road Bethesda, MD 20814	301-652-2265	Altaf Shadick
District of Columbia	1301 9th Street NW Washington, DC 20001	202-628-5500	Abire Lekezime
Fairfax	11325 Random Hills Road Ste 100 Fairfax, VA 22030	703-436-4740	Brittany Bower
Manassas	7900 Sudley Road Manassas, VA 22201	703-495-2997	Nancy Walker
Reston	11260 Roger Bacon Drive Ste 101 Reston, VA 20190	703-520-7446	Peggy Elie
Rockville	1600 E Gude Drive Rockville, MD 20850	240-268-2265	Altaf Shadick
Silver Spring	7901 Eastern Avenue Silver Spring, MD 20910	301-562-8443	Beverly Holloway
Springfield	6975 Springfield Boulevard Springfield, VA 22150	703-570-5115	Pati Gambino

FVCBANK ACCOUNTS

YOUR ACCOUNT NUMBER

Your account number(s) will remain the same unless you have been notified otherwise.

FEATURES INCLUDED WITH EVERY FVCBANK ACCOUNT

- FREE Online Banking with Bill Pay
- FREE Mobile Banking with Mobile Check Deposit¹
- FREE Easy-to-Balance Monthly eStatements
- FREE Balance Alerts with Online Banking
- FVCbank MasterCard® Debit Card
- FREE Online Check Images
- FREE ATMs Worldwide- In addition to your FREE ALLPoint ATM use, you will now be able to perform ATM transactions FREE worldwide at any ATM.

TELEPHONE BANKING

As of Friday, October 12, 2018 at 5:00 PM, telephone banking will no longer be available.



¹Available for personal online banking customers.

PRODUCT COMPARISONS

COLOMBO PRODUCT		FVCBANK PRODUCT EQUIVALENT
Commercial Escrow Account	→	Business Interest Checking Account
Commercial NOW Checking Account	→	Business Interest Checking Account
Promotional Business Money Market Account	→	Business Jubilee Money Market Account
Commercial Premium Money Market Account	→	Business Jubilee Money Market Account
Small Business Checking Account	→	First Business Checking Account
Focus Free Checking Account	→	First Business Checking Account
Commercial Money Market Account	→	First Business Money Market Account
CAI Money Market Account	→	First Business Money Market Account
Commercial Savings Account	→	First Business Savings Account
Super Saver Business Account	→	First Business Savings Account
Business Checking Account	→	First Commercial Checking Account
Commercial Escrow ZBA	→	First Commercial Checking Account
Commercial IOLTA Checking	→	IOLTA Checking Account
Statement Savings Account	→	First Statement Savings Account
Passbook Savings Account	→	First Statement Savings Account
Super Saver Personal Account	→	First Statement Savings Account
DDA Can Do Checking Account	→	Free Personal Checking Account
Direct Deposit Checking Account	→	Free Personal Checking Account
Now Checking Account	→	Interest Checking Account
Roth IRA Savings Account	→	IRA Savings Account
IRA Savings Account	→	IRA Savings Account
Promo Personal Money Market Account	→	Personal Jubilee Money Market Account
Personal Premium Money Market Account	→	Personal Jubilee Money Market Account
Personal Money Market Account	→	Personal Money Market Account

Other FVCbank deposit accounts are also available. For more information, contact your local FVCbank branch, visit www.fvcbank.com, or call 703-436-3800.

PERSONAL ONLINE BANKING

COLOMBO ONLINE BANKING

If you are currently using Colombo Online Banking, you will need to Self-Enroll beginning September 24, 2018 and complete the enrollment before October 2, 2018. FVCbank's online banking will have the following services – Information Reporting, E-Statements, Internal Account Transfers, Bill Pay, Stop Payments and Mobile Banking. Once enrolled you will have the option to set up account alerts for your accounts.

Colombo Online banking will be disabled at 5:00 PM on Friday, October 12, 2018. Your updated balances with FVCbank Online Banking will be available on Monday, October 15, 2018 at 8:00 AM.

HOW TO SELF-ENROLL IN ONLINE BANKING

1. Visit the FVCbank website at www.fvcbank.com.
2. Click on Account Login, then Online Banking.
3. On the right side, you will see "New to Online Banking?" You will click on the link– "Please Click Here to Enroll into Online Banking."
4. You will enter your Social Security Number, Select the Account Type – I.e. Checking, Account Number (same as your Colombo Account Number), Date of Birth – i.e. 01/01/2018, Continue Enrollment
5. You will create your User Name, Create your password, Confirm the Password and enter your E-Mail Address and Continue
6. eSign Prompt will be present to accept the Terms and Conditions
7. Review and Continue Enrollment
8. Enrollment Completed and Continue
9. eSign Prompt will be present to accept the Terms and Conditions - Continue
10. You will be prompted to Enter your Phone Number(s) – We recommend entering your Cell Phone Number – your Home Phone Number and Cell Phone Number can be the same – once entered click Submit. After the initial sign-on, you may be prompted for an extra layer of security – you will have the option of receiving a phone call or receive a text message.



Sign on to Online Banking

Enter your username and click "Sign on".

Username:

[Reset your password?](#) If you have forgotten your password, you can reset it yourself and get signed on quickly after your identification is verified.

Sign on

To protect your personal information, enter your password on the next page.

For assistance with Online Banking, please call 703-672-2585 or e-mail us at <mailto:cm@fvcbank.com>. We are available 9:00 a.m. - 5:00 p.m. EST.

New to Online Banking ?

If you are a customer, and you have not enrolled in Online Banking, [Please Click Here to Enroll into Online Banking](#)

[DEMO SITE](#)

Online Security Training

FVCbank recommends all clients take a moment to view the short video contained in the link below regarding security training. This video provides valuable information to help safeguard your personal information.

<http://www.fvcbank.com/securitytraining/>

Once logged in, you will be routed to the Accounts Overview. There you will see the same account(s) as you did with Colombo Bank. Loans and Certificates of Deposit will appear after October 15, 2018.

Please be sure to confirm your email address and phone number within online banking are correct before and after the merger.

WHAT FEATURES WILL AUTOMATICALLY BE CONVERTED

ALERTS	Standard alerts will be converted. Log in to your FVCbank Online Banking account to set up your preferences.
BILL PAYEES AND INFORMATION	Payees that have been active for the last 12 months will be transferred to FVCbank Online Banking beginning October 3, 2018. If you do not wish to see these payees, you will have the ability to hide them in FVCbank Online Banking. You will need to review all payees post-merger.
BILL PAYMENTS SCHEDULED	Any payments dated after October 12, 2018 will automatically be converted. Please note FVCbank's bill payment processing schedule is different than Colombo's. You will need to verify all scheduled bill payments post-merger.
FUNDS TRANSFERS	The same eligible accounts for transfers at Colombo Bank will be available at FVCbank.

WHAT FEATURES WILL NOT AUTOMATICALLY BE CONVERTED

ACCOUNT NICKNAMES	Please re-establish any account nicknames on/after Monday, October 15, 2018.
ALERTS	Customized alerts will not be converted and will need to be re-established on/after the Monday post-merger. Log in to your FVCbank Online Banking account to set up alert preferences.
BILL PAYMENT PROCESS	FVCbank uses a different bill pay model for processing bill payments.
BILL PAYMENT HISTORY	Bill payment history will not automatically convert. Please print a history of your bill payments before Friday, October 12, 2018.
SCHEDULED EXTERNAL TRANSFERS	Please refer to the Merger Timeline sheet to identify when one-time and recurring transfers will no longer be processed. You may re-establish scheduled external transfers through the bill payment service in FVCbank Online Banking beginning the Monday post-merger.
SCHEDULED TRANSFERS	Do not schedule future-dated or recurring transfers beyond the Friday of merger weekend. You may re-establish scheduled transfers in FVCbank Online Banking beginning Monday, October 15, 2018..
QUICKEN AND QUICKENBOOKS	All Quicken and QuickBooks downloads must be completed before 3:00 PM on October 12, 2018.

BILL PAYMENTS

The online banking bill payment option will allow you to set up e-bills, reminders and auto-pay for your payees. When a bill payment is processed, you will receive an e-mail confirmation the next morning providing you the summary for each payment. The summary will include the payee information, the amount, Send on Date and the Payment type which will be E-Pay for electronic payments or Check for check payments. If a check is sent for your bill payment, the confirmation will include the check number.

Below is a comparison of how your bill payments will be processed for a payment delivery date of October 17, 2018.

In your Colombo Bank Online Bill Pay, the last day to submit a Bill Pay payment for processing is Monday, October 8, 2018 before 8:00 a.m. EST.

In your FVCbank Online Bill Pay, Electronic Bill Pay entered before 3:00 p.m. on Monday, October 15, 2018 will be delivered on October 17, 2018.

BILLS PAID ELECTRONICALLY

Online bill pay will confirm your balance to ensure funds are available before it pays your bills (such as electric, gas, phone). If you do not have enough money in your account on the day your payment is scheduled to be sent, your payment may be delayed or cancelled. If the bill is paid and your account goes into overdraft status, an overdraft fee may be assessed. You will be notified by email if your payment is cancelled or delayed so you can take the appropriate action to pay the bill. You will receive an e-mail alert from online banking when a payment is sent. Please note: The funds will be deducted from your account the day the electronic bill payment is sent.

BILLS PAID BY CHECK

Bills paid by check (non-electronic payments) are made with a substitute check from your account. The funds are not verified and the funds will be deducted from your account when the check posts to your account. Please note: The funds for the check bill payment will be deducted from your account when the check posts to your account. It will typically take four business days for a paper check to reach your payee.

MOBILE BANKING

Colombo Mobile banking will be disabled on Friday, October 12, 2018. FVCbank Mobile Banking will be available on Monday, October 15, 2018 and offers text banking, mobile web banking, smartphone apps for iPhone and Android devices, as well as iPad and tablets.

All Mobile Banking Deposits will need to be completed before 2:00 p.m. EST on October 12, 2018.

GETTING STARTED

To use FVCbank Mobile Banking, you will first need to log in to FVCbank Online Banking at FVCbank.com after the merger.

MOBILE APP

The FVCbank mobile app is available to download in the Apple App Store and Google Play by searching for FVCbank.

MOBILE DEPOSIT

The standard deposit limits at FVCbank are:

- Daily: \$5,000.00
- Multi-day: \$10,000.00

The amount available to you will be displayed within FVCbank Mobile banking, Endorsements: "For mobile deposit only at FVCbank", payee signature, and account name.

CASH MANAGEMENT ONLINE

CASH MANAGEMENT ONLINE- BUSINESS BANKING

Colombo Cash Management Online will be disabled at 5:00 PM on Friday, October 12, 2018. Cash Management Online will automatically be converted to FVCbank Cash Management Online Banking on Monday, October, 15, 2018.

We will contact you prior to the merger with new documentation and your login credentials.

FVCBANK RDC- REMOTE DEPOSIT CAPTURE

Colombo Remote Deposit Capture will become FVCbank Remote Deposit Capture on the Monday post-merger. You may continue to use the same scanning equipment and your login credentials will be provided to you prior to Monday, October 15, 2018. We will contact you to install the new drivers for FVCbank's Remote Deposit service.



CHECKS AND CARDS

CHECKS AND DEPOSIT TICKETS

Colombo Bank checks and deposit slips for personal and business checking, savings and money market accounts may continue to be used after the merger.

To place an order, contact us at 703-436-3866 or visit your local FVCBank branch. There will be no fee for your first order placed with us. After your first order, you can find information on reordering on our website.



MASTERCARD® DEBIT CARDS (PERSONAL & BUSINESS)

Prior to Friday, October 12, 2018, an FVCbank Debit Card, featuring EMV chip technology, will be sent to you. Beginning Monday, October 15, 2018, the standard FVCbank limits of \$500 for ATM transactions and \$2,500 for point-of-sale transactions on personal and business check cards will be in effect. If your account has higher limits established with Colombo Bank, they will remain unchanged with FVCbank.

Card Fraud Monitoring will automatically continue with FVCbank, to alert you of suspicious activity. There is no action required on your part. If enrolled in online banking, you can customize your alert preferences after the merger.

After the merger, instant issuance of Debit Cards and ATM cards will not be available in offices. Your MasterCard/Debit Card will be reissued and mailed to you. If you need to replace your card, please call (703) 436-3800 or visit your local branch and a new card will be issued.

OVERDRAFT PROTECTION AND SERVICES

FVCbank offers two optional overdrafts plans to ensure your transactions are covered.

OVERDRAFT TRANSFER

With this overdraft option, available funds are automatically moved from one of your other FVCbank accounts to help you avoid being overdrawn. If you currently utilize this service with Colombo bank, it will automatically continue with FVCbank. If you choose to utilize, this service, please contact FVCbank.

OVERDRAFT LINE-OF-CREDIT

FVCbank offers an overdraft line-of-credit to help avoid overdraft fees. This is a credit product and subject to credit approval. If you currently utilize this service with Colombo bank, it will automatically continue with FVCbank.



WIRE TRANSFERS

WIRE TRANSFERS

You will continue to receive your incoming wires with Colombo Bank's routing number six months post-merger. However, please notify the originator of your payments to begin using FVCbank's routing number, 056009505, as soon as possible.

All outgoing wire requests received by 4:00 PM will be processed the same business day. Requests received after that time will be processed the next business day. Outgoing wire requests received via FVCbank Business Banking will be processed until 4:00 PM.

All outgoing wire transfers will require the name of the financial institution and full beneficiary address of any individual or business listed on the transaction.

International wires will require the beneficiary's name, address and proper bank identifier code (Swift, BLZ, Sort Code, BIC, etc.) and address as well as the purpose of the wire. Cutoff time for international wires is 2:00 PM.



BUSINESS DAY

BUSINESS DAY

Transactions (deposits, checks loan payments, etc.) made at an office through the end of the business day will post the same day. For determining the availability of your deposits, every day is a business day except Saturday, Sunday, and federal holidays. If you make a transaction before the end of a business day, that will be considered the date of the transaction. However, if you make a transaction after the end of a business day or on a day that we are closed, that transaction will be made on the next business day.



FUNDS AVAILABILITY

FUNDS AVAILABILITY

FVCbank's policy is to make funds from your cash and check deposits available to you on the first business day after we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.



FDIC INSURANCE

FDIC INSURANCE

All deposits will continue to be FDIC-insured up to the maximum amount allowed. In addition, for six months after the merger your accounts with Colombo Bank will be insured separately from any you may have with FVCbank.

Any Certificate of Deposit (CD) you have at Colombo Bank will be separately insured at the earliest maturity date. CDs that mature during the six-months following the merger and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the new maturity date. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period. Stop by your local FVCbank on, or before, the six-month timeframe to review your options.



CDARS

CERTIFICATE OF DEPOSIT ACCOUNT REGISTRY SERVICE (CDARS)

If you have a CDARS account through Colombo Bank, you will receive a renewal notice going forward detailing where your funds are deposited. For additional information regarding CDARS statements or products offered, call or visit your local FVCbank.



LOANS

LOAN INFORMATION

All Colombo Bank loan account numbers will remain the same. Personal line of credit accounts can continue to use Colombo Bank line of credit checks to access their funds. We will issue new checks at a later date. Personal lines of credit that are 30 days past due may be frozen until they are brought current.

LOAN PAYMENTS

Online payments are a quick and easy way to manage your money. You can schedule a one-time transfer or set up recurring transfers online from your FVCbank checking account, which you can modify at any time.

You may also make loan payments at any FVCbank office, or, if you prefer to mail your loan payments, use the following address for payments beginning the Monday post-merger; FVCbank, 11325 Random Hills Road, Suite 240, Fairfax, VA 22030, Attn: Loan Servicing.

Any recurring loan payments you have established will continue automatically. If additional payments are made, your recurring loan payment will still be drafted from your account. Any recurring fees will not draft with your payment automatically. An auto payment cannot overdraft your checking account.



LOAN STATEMENTS

If you have overdraft protection and/or home equity line of credit accounts that have combined statements with a checking account(s), you will now receive a separate statement for your loan and checking accounts.

FVCbank only sends duplicate billing statements to an alternate address. Duplicate notices for ARM disclosures, NSF notices, paid off notices and past due notices will not be sent.

All accounts will receive monthly billing statements. eStatements are currently not available for loans, but we hope to have this feature in the near future.

ADDITIONAL LOAN INFORMATION

You must provide all qualified written requests, notifications of error or request for general information regarding your consumer loan in writing to loanservicing@FVCbank.com, or mail to: **FVCbank, 11325 Random Hills Road, Suite 240, Fairfax, VA 22030, Attn: Loan Servicing.**

If you are disputing a transaction on your loan statement, please describe the error and why you believe that it is an error. We must hear from you no later than 60 days after we sent you the statement on which the error or problem appeared.

PERSONAL & BUSINESS FEE SCHEDULE

Account Research (per hour)	\$25.00
ACH Origination (per month)	\$25.00
ACH Notification of Change	\$3.00
Analysis Checking Fees: Charge per check, ACH, or other debit item	\$0.15
Analysis Checking Fees: Charge per deposited item	\$0.12
Analysis Checking Fees: Monthly maintenance charge	\$15.00
Cash Management Online Banking*	\$30.00
Cashier's Checks (customers)	\$10.00
Chargeback Fee on Returned Deposit Items	\$10.00
ACH Chargeback	\$7.00
Canadian Collection	\$25.00
Coin (per roll)	\$0.12
Currency (per strap of 100)	\$1.00
Currency (per \$1,000.00 deposited)	\$1.00
Collection Items- International plus any fees by Drawee FI	\$40.00
Commercial Capture Service per month**	\$65.00
Debit Card Replacement (in excess of 2 per year w/ the exception of compromise)	\$10.00
Dormant Account Fee (per month)	\$3.00
Escrow Manager Service (per month)	\$50.00
Garnishments and Levies	\$75.00
Insufficient Funds Charge per item (Fee is imposed for overdrafts created by checks, in person withdrawals, or by other electronic means)	\$35.00
Monthly Service Charge- non analysis business checking accounts	\$15.00
Non Cash Courier Service (up to 4 scheduled pickups per month)	\$40.00
Non Cash Courier Service (up to 12 scheduled pickups per month).....	\$75.00
Non Cash Courier Service (up to 20 scheduled pickups per month)	\$125.00
Online Banking (business and personal)	FREE
Online Bill Pay (business, per month)	\$10.00
Online Bill Pay (personal, per month)**	FREE
Overdraft Charges per item (Fee is imposed for overdrafts created by checks, in person withdrawals, or by other electronic means)	\$35.00
Positive Pay Service, per month	\$40.00
Stop Payment Charge	\$25.00
Sweep-Credit Line, per month	\$150.00
Visa Gift Card	\$3.00
Wire Transfer (domestic outgoing)	\$15.00
Wire Transfer (foreign outgoing)	\$45.00
Zero Balance Account Service, per month	\$50.00

*\$6.00 per account over 10

**Bank retains ownership of scanning equipment

***If service is not used at least 1 bill pay per month, a monthly fee will be charged

PRIVACY POLICY

FACTS What does FVCbank do with your personal information?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security Number
- Payment history and transaction history
- Income and account balances
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons the financial companies can share their customers' personal information, the reasons FVCbank chooses to share, and whether you can limit this sharing.

Reasons we may share your personal information	Does FVCbank share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliate's everyday business purposes- information about your transactions and experiences.	No	We don't share
For our affiliate's everyday business purposes- information about your credit worthiness	No	We don't share
For our non-affiliate market to you	No	We don't share

<p>Who We Are</p> <p>Who is providing this notice?</p>	<p>FVCbank</p>
<p>What We Do</p> <p>How does FVCbank protect my personal information?</p> <p>How does FVCbank collect my personal information?</p> <p>Why can't I limit all sharing?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <ul style="list-style-type: none"> - Logical Access Controls- multi-factor authentication methods for interactive internet banking services. - Encryption Techniques- Coding designed to protect nonpublic information in electronic form while in transit or in storage on systems. <p>Our employees are bound by our Code of Conduct, and Bank Policies to only access customer information for a legitimate business purposes, and to keep information about you confidential.</p> <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> - Open an account or deposit money - Apply for a loan - Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - Sharing for affiliates' everyday business purposes- information about your creditworthiness - Affiliates from using your information to market you - Sharing for non-affiliates to market to you

DEFINITIONS

- Affiliates- Companies related by common ownership or control. They can be financial and non-financial companies. (FVCbankcorp, Inc. Bank Holding Company)

- Non-affiliates- Companies not related by common ownership or control. They can be financial and non-financial companies. FVCbank does not share with non-affiliates so they can market with you.

- Joint Marketing- A formal agreement between nonaffiliated financial products or services to you. FVCbank does not jointly market.

Questions? Call 703-436-3800 or go to www.FVCbank.com

COMMONLY ASKED QUESTIONS

Who is FVCbank?

We are a \$1.1 billion community bank which opened our doors in November 2007, with a vision to work with our shareholders, friends and neighbors in order to build a financial services organization focused on the local business community, its owners and employees. Our mission is to do more than provide traditional banking products – we want to help people achieve their financial dreams. We deliver the best banking relationship for our customers and create a banking experience unparalleled in the market.

Why did FVCbank choose to merge with Colombo Bank?

On May 3, 2018, it was jointly announced that FVCbank and Colombo Bank signed a definitive agreement to merge. The combination of our two organizations provides significant benefits for our shareholders, customers and employees and allows additional capacity and resources to drive future growth and make a stronger community bank for our customers. The merger of both banks provides added convenience, enhanced products and services and increased lending capabilities. Both Colombo Bank and FVCbank share a similar culture of providing excellent customer service and are committed to the success of all our customers.

Will Colombo Bank's name change?

Yes, Colombo Bank will become FVCbank after the acquisition.

Will all the current Colombo Bank branch staff remain in the branches?

Yes, we want to ensure the customer service experience will remain the same for all of our customers.

Will any branches close?

No, all Colombo Bank branches will remain open and on Monday, October 15, 2018 will open as FVCbank branches.

Will my branch hours change?

No, the hours will remain the same for all branch locations listed on Page 4, Monday to Friday, 9:00 AM to 5:00 PM.

Will I have a new account number?

No, your account number will remain the same unless you have been notified otherwise.

What is FVCbank's routing number?

FVCbank's routing number is 056009505.

Will my accounts still be FDIC insured?

Yes, your accounts are still insured by the FDIC up to \$250,000, the maximum allowed by law. To learn more about the options for FDIC coverage, please visit your local branch.

Will I receive a new debit card?

Yes, you will receive a new debit card prior to 10/12/18.

How do I activate my new debit card?

You may activate your debit card, beginning October 13, 2018 by following the instructions on the debit card. In addition, You may go to ANY ATM and perform a balance inquiry using your new debit card and new PIN issued to you.

How do I change my PIN?

You may visit any of our FVCbank branch locations and a customer service representative will assist you with changing your PIN.

Will I be able to use the checks I have on-hand that have Colombo Bank printed on them?

Yes, you can use these checks for six months post-merger. You can contact your branch or stop by a branch to order your first order of checks at no charge .

Will you have an after-hours help desk?

The week of 10/15-10/19, we will have extended Customer Service hours (Mon- Fri, 8:30 AM - 7:00 PM). On Mon, 10/19, hours will return to 9:00 AM- 5:00 PM.

Will I have access to my historical bank information? Can we still print previous statements and get copies of paid and collected checks?

No, you will need to print and save this information prior to merger weekend. If copies are needed post-merger, FVCbank will be able to provide that information.

Will my checks that are issued before/during the merger be honored?

Yes, all Colombo Bank checks will be honored for six months post-merger date.

Will my debit card still be accepted at the AllPoint network ATMs?

Yes, now as an FVCbank customer, all ATM transactions worldwide are no charge to our customers. You will be reimbursed for the transaction fees and can use any ATM worldwide.

Can I use the same scanner for my business account to make deposits or will the software be different?

Business account holders who have scanners will be able to continue to use the same scanner with FVCbank. Most updates can be handled remotely, however, a cash management representative can assist onsite if needed.

What happens to my safe deposit box?

If you have a safe deposit box in the DC branch office, the boxes and contents will remain in place and no further action is required from you at this time.

Will you have residential mortgage loans?

No, FVCbank does not provide residential mortgage loans, however we do offer home equity lines of credit.

And if I have additional questions?

If this information factbook does not answer your questions, please contact us 703-436-3800, visit our website at fvcbank.com or visit one of your branches.