



February 2010

Dear Valued Customer:

I am writing you today to share with you the good news that Union Bank and Trust Company and First Market Bank will become Union First Market Bank on March 22, 2010. The new bank will operate under the new Union First Market Bankshares Corporation ("Union") umbrella, as well as our sister banks Rappahannock National Bank and Northern Neck State Bank.

I understand that changes in banking relationships can be unsettling, but I want to assure you that our outstanding service to you will continue. In fact, it will be better than ever. With the creation of our new bank, there will be more than 90 branch locations as well as more ATMs in Fredericksburg, Richmond, and Williamsburg, all providing greater convenience to you.

This booklet has been developed to help you understand the transition from Union Bank and Trust Company to Union First Market Bank. Our goal is to make this transition as smooth and seamless as possible. Teams of dedicated employees from both banks have reviewed accounts and services to combine the best features and benefits of each so that you will receive even better products and services. You will also see some improvements to your existing banking services.



Important Information About Our Merger Weekend (March 20 – 21, 2010):

- All Union Bank and Trust locations will maintain normal operating hours
- All branches will open as Union First Market Bank on Monday, March 22, 2010
- Online Banking will be unavailable beginning Friday, March 19, 2010 at 5:00 p.m. until Monday, March 22, 2010 at 9:00 a.m.
- Telephone Banking will be unavailable beginning at 3:00 p.m. on Friday, March 19, 2010 until Monday, March 22, 2010 at 9:00 a.m.
- Online Banking available at the new web site: www.bankatunion.com on Monday, March 22, 2010
- Telephone Banking number: (800) 990-4828
- Union Bank and Trust, Kenmore Branch, will close on Saturday, March 20, 2010

Most importantly, our branch employees are ready to answer any questions you may have now and during the ensuing weeks. We continue to keep our branch staffs informed and updated as we make decisions that will lead to better banking relationships with you. Our web site will also provide updates, or, you can contact our Customer Service Center at (866) 593-1100.

We look forward to continuing to provide you with solid financial solutions at our new Union First Market Bank.

Sincerely,

A handwritten signature in black ink, appearing to read 'John C. Neal', written over a light blue horizontal line.

John C. Neal
President