

*For the customers of
Great State Bank*



**This is
Skyline.**

Blue skies ahead.

Skyline National Bank and Great State Bank are coming together to serve you better. With a shared mission of service and community, this partnership reflects our purpose to take local, community banking to a whole new level.

Looking ahead, you'll see a greater capacity to serve you and a more focused commitment to provide service that's "always our best." Our future is bright ... in fact, the sky's the limit.

We created this booklet to prepare you for the joining forces of our two companies under the Skyline National Bank name, introduce you to our customized products and services, and share with you how we go about creating a really great banking experience. We look forward to crafting solutions that serve you. If you have any issues, concerns or questions, please call us or stop in. We will make you our top priority.

Always our best,

A handwritten signature in black ink, reading "Allan Funk". The signature is fluid and cursive, with a long horizontal stroke at the end.

Allan Funk

Skyline National Bank President and CEO

Note:

Please continue to use only your Great State Bank branches until the completion of our systems conversion on Monday, September 10. From that point forward, you may use all branches affiliated with Skyline National Bank. You can read more about our systems conversion under the Important Dates section of this booklet.



Skyline National Bank

ALWAYS OUR BEST

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Our history of serving community

Skyline's tradition of caring for community all along and around the Blue Ridge Parkway is more than 100 years strong. We're an independent, neighborhood bank built on a set of values that inspire us to always give our best.

Our commitment to supporting community has always been important to us. So we joined forces with Great State Bank to be able to do more for the communities we serve. Together, the sky's the limit.

It's only natural to partner with organizations that share your same values. Great State was formed in 2008 in response to the area's need for a locally owned and operated community bank serving hometown businesses. Together, we look forward to continuing to offer an unmatched customer experience, while helping more people and businesses reach their potential.

So when you have a financial challenge, question or dream, tell us about it. We'll respond with wisdom, experience, kindness and enthusiasm. You may be surprised by what a difference our local bankers can make to your business — and to your life.

Who we are today

Our combined organization will have 20 full-service banking offices in North Carolina and Virginia, and assets of nearly \$700 million. This allows for a greater capacity to serve you with customized products, creative solutions, enhanced tools and resources, an expanded branch network, and a larger team of local bankers who stand behind you.

Everyone here wants to be part of keeping hometown banking alive and well in the communities we serve. What we do is more than just meeting needs and growing businesses; doing good and being our best elevates our community and lifts our spirits.

The most important thing we can do to bring you a really great banking experience is to commit to giving you always our best. At Skyline National Bank, we have a higher mission, higher standards, and promise to give you always our best. Inside the bank, it's our vision; and in serving our customers, business clients and our communities, it's our purpose and an invitation for the entire community to join us in striving for excellence. Let's rethink what a community bank can do, and look to Skyline National Bank to inspire the entire community to be its best.

Important Dates

As we continue to work through the details of our coming together, we want to be sure you are informed about some important dates and times ... in terms of added service for conversion weekend as well as interruptions in service for some of the banking services you use.

We will post a web version of this booklet, with updates as they become available, to the homepages of our bank websites. Visit the Great State Bank website (www.greatstatebank.com) or the Skyline National Bank website (www.SkylineNationalBank.com) for the most current details and other helpful information.

CONVERSION WEEKEND AT-A-GLANCE

Prior to conversion weekend: all debit card holders from Great State Bank will receive a new Skyline National Bank EMV chip MasterCard® debit card. Activate it when it arrives but do not use it until after conversion weekend.

8:00 a.m., Friday, September 7: Conversion weekend starts.

- Skyline Customer Service Telephone Support open until 8:00 p.m. Call 1-866-773-2811 if you have any questions about the process for the weekend or what to expect on Monday.
- ATMs should be available throughout the weekend.
- Continue to use your old Great State Bank debit card throughout the weekend.

2:00 p.m., Friday, September 7:

- All Great State Bank branches will close until their normal reopen time on Monday, September 10.
- Online Banking and Wire Services become unavailable until 8:00 a.m. on Monday, September 10. Bill Pay will be unavailable until Tuesday, September 11.

8:00 a.m., Saturday, September 8:

Skyline Customer Service Telephone Support open until 5:00 p.m. Call 1-866-773-2811.

12:00 noon, Sunday, September 9:

Skyline Customer Service Telephone Support open until 5:00 p.m. Call 1-866-773-2811.

9:00 a.m., Monday, September 10: Conversion weekend ends.

- All branches reopen at their normal time.
- Online Banking, Mobile Banking, Telephone Banking and Wire Services become available.
- Begin using your activated Skyline National Bank MasterCard® debit card. Your Great State Bank debit cards will no longer work.
- Bill Pay will be available on Tuesday, September 11.

Customer Service Telephone Support:

During conversion weekend, we will keep our phone lines open for you. We'll be here to answer your questions and concerns. Feel free to call us at 1-866-773-2811. We'll be here until 8:00 p.m. on Friday, September 7; from 8:00 a.m. – 5:00 p.m. on Saturday, September 8; and from 12:00 noon – 5:00 p.m. Sunday, September 9.

Conversion Weekend Branch Hours:

During conversion weekend, all Great State Bank branches will close at 2:00 p.m. on Friday, September 7, and will reopen at their normal time on Monday morning, September 10. Over the weekend we will merge the information from Great State Bank to Skyline National Bank. Great State Bank online banking services will be offline that weekend and will reopen on Monday as Skyline National Bank.

Date of Debit Card Mailing & Activation Instructions:

Prior to the weekend of September 7, all debit card holders from Great State Bank will receive a new Skyline National Bank EMV chip MasterCard® debit card. Please follow the instructions that come with your card and activate it (and select your PIN) when it arrives. Do not use this card until Monday, September 10. During conversion weekend (September 7 - 9) your old Great State Bank debit card will continue to work.

On Monday, September 10, you should begin using your activated Skyline National Bank MasterCard®. Your Great State Bank debit card will no longer work after our conversion.

Online Banking & Bill Pay Availability:

Online Banking will be UNAVAILABLE beginning at 2:00 p.m. on Friday, September 7, until 8:00 a.m. on Monday, September 10. Any previously scheduled transactions you have set up **will** take place. Bill Pay will be available to you on Tuesday, September 11.

ATM Availability:

All ATMs should be available during conversion weekend.

Wire Services Availability:

Wire services will be UNAVAILABLE from 2:00 p.m. on Friday, September 7, until 9:00 a.m. on Monday, September 10.

Frequently Asked Questions

Although we are determined to make the process of becoming Skyline National Bank as seamless as possible, you are bound to have some questions. We have attempted to answer some of your questions here.

OUR COMBINED BANK

Q. How does the combination affect me?

A. Skyline National Bank and Great State Bank recognize the unique opportunity of joining together to enhance their shared mission of providing outstanding banking services in the communities where we do business.

This combination creates dynamic community banking offices dedicated to serving our very important hometown communities in North Carolina and Virginia. Working together we expect to offer enhanced products and services to an extended market area in a more efficient manner. As neighboring banks our footprints fit together very nicely.

Together, we are able to provide a full-service and highly competitive suite of personal and business banking products and services, yet still maintain the friendliness and accessibility of being a hometown bank that makes decisions locally, looks at each customer as an individual, and is committed to this community. Individuals and businesses in our area prefer to do business locally when they can, and we intend to be their local bank of choice.

AT THE BRANCH

Q. Will my branch be affected?

A. The same friendly team you know today will be there to serve you tomorrow. Of our physical locations, the branches of the two banks do not overlap and you still will be able to bank at the current branches in Boone, Wilkesboro and Yadkinville as well as the complete Skyline National Bank branch network in North Carolina and southwest Virginia.

Q. Will I still see the same tellers and branch staff?

A. Yes! The combination of these two community banks will keep you with the familiar faces you bank with today.

Q. Will your hours of operation change?

A. As a locally owned and locally managed community bank, we are dedicated to serving our customers, when and where you need us. Occasionally our local hours of service may change just slightly as customer needs shift. But know that the combining of our two organizations will not result in major changes to any branch hours.

Q. Will you still donate to local charities and be a part of our community?

A. Both Skyline National Bank and Great State Bank have long histories of support and commitment to the communities we serve. Nothing about that will change ... not in the short term, and not in the long term.

Q. Will you keep our bank local?

A. We are keeping the bank local. We are combining our two, neighboring local banks into one larger, stronger organization. This combination will allow us to remain locally owned and managed while addressing increased regulatory risk management and compliance costs in the banking industry. This allows us to provide meaningful returns to our shareholders and better serve our local communities.

ACCOUNTS

Q. Will my account numbers change?

A. No, your account number will not change.

Q. Will my accounts change?

A. Many Great State Bank accounts will not be affected, however, several will. More information on these changes can be found beginning on page 12. Please know, in all circumstances, if your account type is changing, your account number will not; and we think you'll be pleased with the features and benefits you will now receive from Skyline National Bank. If you would like to open a new account, or change your existing account to a different type account, please stop into any of our branches and we'll be happy to help you.

Q. When can I make adjustments to my account?

A. Our systems are scheduled to be combined by Monday, September 10, after which you will be able to visit any branch location and make any changes or transactions to your accounts. Skyline National Bank's goal is to make this transition as smooth as possible for all of our customers.

Q. What is the routing number for Skyline National Bank? Will my routing number change?

A. Skyline National Bank's routing number is 051403766. The Great State Bank routing number (053112848) will remain active and in use. When you order new checks in the future, the routing number will be the Skyline National Bank routing number.

Q. Will I need to order new checks?

A. No. Since your current account numbers and routing numbers will not change, you will not have to reorder new checks.

Q. Will I need to change my direct deposit or Social Security to Skyline's routing number? How about any other automatic payments I receive?

A. No. As mentioned here, the routing number from Great State Bank (053112848) will remain in use. However, we recommend that you use the Skyline National Bank routing number when you set up any new payments where your routing number is requested (051403766). Also, when you order new checks from our bank (either on our website or in a branch), they will automatically print with the Skyline National Bank routing number; however, there is no need to order new checks.

Q. Will there be a change in the delivery of my account statements?

A. For customers from Great State Bank, the answer is yes. A statement cycle will cut off at the close of business on Friday, September 7 and paper statements and/or e-statements will be produced and delivered. This is for all account types. After this date, your normal statement date is likely to change, and we will communicate your new statement date to you. You may receive an additional statement in the month of September depending on your new statement date.

DEBIT CARDS

Q. How long can I continue to use my debit card? When will I get my replacement?

A. All customers will be receiving a new debit card through the mail at no charge and prior to our systems conversion weekend (September 7 - 10). We urge you to activate your card as soon as it arrives. It will need to be activated no later than Monday, September 10, but cannot be used prior to that date. The Great State Bank debit cards will continue to work during the conversion weekend, but you will use your new Skyline National Bank MasterCard® beginning on Monday, September 10.

Q. Will my debit card PIN change?

A. When you activate your new Skyline National Bank debit card, you will be prompted to answer three security questions, and will then select a new 4-digit PIN. This PIN can be the same that you currently use today or you can choose a new PIN to your liking. The phone number to activate your new card is 800-992-3808, but there is no need to remember this number now ... it will come included in the information with your new card.

Q. Will my debit card number stay the same?

A. Your new Skyline National Bank debit card will have a completely new card number as well as a new expiration date (in addition, your card is changing from VISA® to MasterCard®). This information will need to be updated for any recurring payments you may have set up using your debit card as the source of payment.

Q. What do I do if I do not receive my new debit card in the mail or if I have thrown it away by accident?

A. You should receive your new Skyline National Bank card just prior to September 7. If you have not received your new Skyline debit card by mail or if you think you may have thrown it away by accident, don't be alarmed: please contact us at 1-866-773-2811 and we will be happy to assist you.

Q. What do I do with my old Great State Bank debit card?

A. On Monday, September 10, please destroy your old Great State Bank debit card and begin using your new Skyline National Bank MasterCard® debit card.

LENDING

Q. How does this affect my loans?

A. Your payments remain the same and the address you send them to will remain the same. However, if you have a Home Equity Line of Credit with Great State Bank, your account number will be changing and individuals affected will receive a separate mailing about this change. You will **not** incur any charges with this change.

Q. Can the bank loan more money now?

A. With the banks combining, we have expanded lending capacity to serve our customers.

Q. Will loan decisions be made locally?

A. Yes. Skyline National Bank believes in local bankers serving local customers.

ELECTRONIC SERVICES

Q. What's the new website address?

- A.** www.SkylineNationalBank.com. If you have saved the <http://www.greatstatebank.com> address on your computer, phone, or tablet, you will be automatically redirected to [SkylineNationalBank.com](http://www.SkylineNationalBank.com) on September 10.

Q. Will online banking still work, or will I need to set up everything again?

- A.** Great State Bank's online banking will be unavailable during the weekend of September 7, as the two banks' online banking systems combine together. You should not plan to conduct any Great State Bank online banking or bill pay transactions after 2:00 p.m. on Friday, September 7.

On Monday, September 10, you will log into online banking at www.SkylineNationalBank.com. Here are some helpful instructions to get you started and to ensure you see your Great State Bank accounts now on Skyline National Bank.

1. At www.SkylineNationalBank.com, in the upper right corner, log into personal online banking using your current Great State Bank username. NOTE: Your username has not changed, but it must be typed in with all lowercase letters.
2. Your temporary password is the last four digits of your social security number. You will be prompted to change your password once you log in.
3. You will then select your challenge questions. These will be presented to you going forward whenever you use a device not recognized by the security features in our online banking service.
4. You will be prompted to enroll in eStatements. You can pick your preference.
5. You will be prompted to enroll in mobile banking if you want.
6. You will be prompted to accept the Skyline National Bank terms and conditions.
7. Bill Payment will be available for use on Tuesday, September 11.

Q. I currently use online bill pay. Will my payees transfer over automatically?

- A.** Yes, all payees will transfer over automatically. The first time you log into Skyline National Bank's bill pay, you again will be prompted to accept the terms and conditions. While your bill pay payees will transfer over, your payment history will not. You may wish to print your payment history prior to September 7 if you feel you would need this information. Otherwise your online payment history will be available on your account statements, as in the past.

Q. What is mobile banking and will I need to sign up?

- A.** With Mobile Banking Services from Skyline National Bank, you can manage your money on the move, when and where it works for you. You can view your accounts, pay bills, transfer money, deposit checks and manage your finances in real time, all from a secure Skyline National Bank app on your smartphone or tablet.

All you need is to download the app from the Apple iTunes or Google Playstore (simply search for Skyline National Bank in your store). Then enter your username and password from your Skyline online banking account, and you are all set!

BUSINESS ONLINE BANKING

Q. I am a business customer. Why am I logging into online banking using the "Personal" option? What is Desktop Banking?

- A.** Desktop Banking is Skyline National Bank's free online banking and bill pay service exclusively for businesses. The tools for online cash management from Skyline National Bank are also here.

For more information on Desktop Banking, please see page 26.

Q. Will my ACH direct deposits and other electronic activity continue to post without interruption?

- A.** Yes. Your ACH services should continue uninterrupted.

Q. If I have questions regarding my business online banking account, who do I contact?

- A.** Contact Skyline Support at 1-866-773-2811.

OTHER PRODUCTS AND SERVICES

Q. Will my safe deposit box change?

- A.** Your safe deposit box will not change. Your number, your keys will all still work; and the rent you pay is not increasing.

Q. Will there be changes to wire transfer services?

- A.** The only changes to our wire transfer services will be the disruption of service from 2:00 p.m. Friday, September 7 until 9:00 a.m. on Monday, September 10.

Our Accounts & Electronic Services

We use our collective experience and wisdom to provide you with banking products and services that rise to the evolving challenges of your day-to-day, while being perfectly grounded in hometown simplicity and ease. Our personal and business accounts and electronic services are a reflection of our dedication to always serve you well.

Personal Deposit Accounts

Changes to your personal deposit account(s) listed in the table below will be effective September 10, 2018. Information about your new accounts can be found in the following pages.

If your account is currently...	It will change to this account....
Freedom Checking	Skyline Free Checking (pg. 13)
Interest Checking	Skyline Interest Checking (pg. 14)
Blue Ridge Checking	Skyline 50+ Interest Checking (pg. 15)
Consumer Statement Savings*	Statement Savings (pg. 16)
Little Tycoon Savings*	Junior Statement Savings (pg. 17)
Consumer Money Market*	Money Market (pg. 18)
Premium Money Market*	Money Market (pg. 18)

If you have a Great State Bank Heritage Checking account or a Great State Bank Founders checking account, your accounts will transfer over to Skyline National Bank without changes.

If you have a Health Savings Account (HSA) with Great State Bank, your account will transfer over to Skyline National Bank without changes.

*If you have a Great State Bank Consumer Statement Savings account, Little Tycoon Savings account, Consumer Money Market or Premium Money Market, your account will convert to Skyline National Bank paying the same interest rate you received with Great State Bank. As with many deposit accounts, these rates are subject to change.

Skyline Personal Checking At A Glance

	Minimum balance requirement	Interest bearing	Below minimum balance service charge	First 50 checks free
SKYLINE FREE CHECKING	None (\$50 to open account)	No	None	Yes
SKYLINE INTEREST CHECKING	\$500 (\$50 to open account)	Yes	\$5	Yes
SKYLINE 50+ INTEREST CHECKING	None (\$50 to open account)	Yes, on balances of \$300 and higher	None	Yes
SKYLINE GOLD CHECKING	\$1,500 (\$50 to open account)	Yes	\$5	Yes
MONEY MARKET DEPOSIT ACCOUNT	\$2,500	Yes, with tiered rates	\$5	No

Personal Checking in Detail

SKYLINE FREE CHECKING

Minimum balance requirement	None (only \$50 to open account)
Monthly service fee	None
Additional benefits	<ul style="list-style-type: none">• The first 50 checks are free• Free MasterCard® debit card• Free 24/7 use of all Skyline and non-Skyline National Bank ATMs (a corresponding bank fee may apply)• Free access to Online Banking with Bill Pay• Free access to Mobile Banking
Bank statement	Free monthly eStatement or paper statement
Overdraft options	Refer to page 28 of this guide for options
Interest paid	No

SKYLINE INTEREST CHECKING

Minimum balance requirement	\$500 (Only \$50 to open account)
Monthly service fee	\$5 fee if the minimum balance falls below \$500
Additional benefits	<ul style="list-style-type: none">• Interest bearing• The first 50 checks are free• Free MasterCard® debit card• Free 24/7 use of all Skyline and non-Skyline National Bank ATMs (a corresponding bank fee may apply)• Free access to Online Banking with Bill Pay• Free access to Mobile Banking
Bank statement	Free monthly eStatement or paper statement
Overdraft options	Refer to page 28 of this guide for options
Interest paid	Yes*

The following features from your Great State Interest Checking Account will NOT carry forward with your new account:

- Tiered interest rates
- Balances from other loans and/or deposit accounts will not count toward your minimum balance requirement.

*We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

SKYLINE 50+ INTEREST CHECKING

Minimum balance requirement	None (only \$50 to open account)
Monthly service fee	None
Additional benefits	<ul style="list-style-type: none">• Interest bearing on balances of \$300 and higher• The first 50 checks are free• Free MasterCard® debit card• Free 24/7 use of all Skyline and non-Skyline National Bank ATMs (a corresponding bank fee may apply)• Free access to Online Banking with Bill Pay• Free access to Mobile Banking
Bank statement	Free monthly eStatement or paper statement
Overdraft options	Refer to page 28 of this guide for options
Interest paid	Yes, interest paid on balances \$300 and higher*

The following features from your Great State Blue Ridge Checking Account will NOT carry forward with your new account:

- Free specially designed checks for you (limit of one box per order)
- Tiered interest rates
- Balances from other deposit accounts will not count toward your minimum balance requirement.

SKYLINE GOLD CHECKING

Minimum balance requirement	\$1,500 (Only \$50 to open account)
Monthly service fee	\$5 if the minimum balance falls below \$1,500
Additional benefits	<ul style="list-style-type: none">• Interest bearing• The first 50 checks are free• Free MasterCard® debit card• Free 24/7 use of all Skyline and non-Skyline National Bank ATMs (a corresponding bank fee may apply)• Free access to Online Banking with Bill Pay• Free access to Mobile Banking
Bank statement	Free monthly eStatement or paper statement
Overdraft options	Refer to page 28 of this guide for options
Interest paid	Yes*

*We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

Important Notes:
It is only \$50 to open any Skyline National Bank checking account and we will give you 30 days to reach any minimum balance requirement to allow time to transfer balances and activate direct deposits.

At Skyline National Bank, checking accounts become dormant if there is no customer-initiated activity for a period of 16 months, savings and money market accounts become dormant if there is no customer-initiated activity for a period of 28 months. Periodic account statements will continue to be provided. Upon conversion, if your account is or becomes dormant, a monthly dormant fee of \$5 will apply as detailed on the Schedule of Fees. If your Great State Bank accounts are currently in a dormant status, they will convert to Skyline National Bank in a dormant status.

Skyline Personal Savings At A Glance

	Minimum balance required	Interest bearing	Minimum to open
STATEMENT SAVINGS	\$100	Yes	\$100
JUNIOR STATEMENT SAVINGS	None	Yes	\$25
CHRISTMAS CLUB	None	Yes	\$10

Personal Savings In Detail

STATEMENT SAVINGS

Minimum balance requirement	\$100 balance requirement
Monthly service fee	\$5 fee if the minimum balance falls below \$100
Monthly withdrawals	6 free preauthorized or automatic transfers each 4 week or similar period*
Bank statement	Free monthly eStatement or paper statement
Interest paid	Yes **

JUNIOR STATEMENT SAVINGS

Minimum balance requirement	Only \$25 to open account
Monthly service fee	Service fees waived until the child reaches the age of 18
Monthly withdrawals	6 free preauthorized or automatic transfers each 4 week or similar period*
Bank statement	Free monthly eStatement or paper statement
Interest paid	Yes **

CHRISTMAS CLUB ACCOUNTS

Minimum balance requirement	Only \$10 to open account
Monthly service fee	None
Interest paid	Yes **

Note: Christmas Club checks are issued and mailed during the month of October, or you can opt to transfer the funds to another Skyline National Bank account.

*Six (6) free preauthorized or automatic transfers or withdrawals from your account each four (4) week or similar period, including ACH, bill pay, online banking transfers and transfers by check, debit card or similar order payable to a third party. Any transactions over that limit are assessed a \$5 fee for each additional withdrawal. Federal regulations allow unlimited withdrawals and transfers at teller windows, ATMs and by mail.

**We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

MONEY MARKET ACCOUNT

Minimum balance requirement	\$2,500 minimum to open
Monthly service fee	\$5 fee if the minimum balance falls below \$2,500
Monthly withdrawals	6 free preauthorized or automatic transfers each 4 week or similar period*
Bank statement	Free monthly eStatement or paper statement
Interest paid	Tiered interest**

The following rate tiers apply to Money Market Accounts:

- Tier 1: \$0.00 - \$2,499.99
- Tier 2: \$2,500.00 - \$9,999.99
- Tier 3: \$10,000.00 – 49,999.99
- Tier 4: \$50,000.00 and over

*Six (6) free preauthorized or automatic transfers or withdrawals from your account each four (4) week or similar period, including ACH, bill pay, online banking transfers and transfers by check, debit card or similar order payable to a third party. Any transactions over that limit are assessed a \$5 fee for each additional withdrawal. Federal regulations allow unlimited withdrawals and transfers at teller windows, ATMs and by mail.

**We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

Certificate of Deposit (CD) Products

3 Months	\$2,500 minimum to open
6 Months	\$2,500 minimum to open
12 Months	\$1,000 minimum to open
12 Months – No Penalty	\$2,500 minimum to open
18 Months	\$1,000 minimum to open
24 Months	\$1,000 minimum to open
30 Months	\$1,000 minimum to open
36 Months	\$1,000 minimum to open
48 Months	\$1,000 minimum to open
60 Months	\$1,000 minimum to open

Important Notes:

- At Skyline National Bank, all certificates of deposit will auto-renew at maturity.
- The penalties for early withdrawal are three months' interest on 3-, 6-, and 12 month CDs; and six months' interest on 18-, 24-, 30-, 36-, 48- and 60-month CDs.

Individual Retirement Account (IRA) Products

12-Month IRA – Flexible	\$25 minimum to open
12-Month ROTH IRA – Flexible	\$25 minimum to open
24-Month IRA – Single Deposit	\$500 minimum to open
24-Month ROTH IRA – Single Deposit	\$500 minimum to open
36-Month IRA – Single Deposit	\$500 minimum to open
36-Month ROTH IRA – Single Deposit	\$500 minimum to open
60-Month IRA – Single Deposit	\$500 minimum to open
60-Month ROTH IRA – Single Deposit	\$500 minimum to open

Important Notes:

- All Skyline National Bank IRAs will auto-renew at maturity.
- Yearly contributions are allowed only on the Flexible IRA and Flexible Roth IRA.
- The penalties for early withdrawal are three months' interest on the 12-month IRA and ROTH IRA; and the penalty is six months' interest on 24-, 36-, and 60-month IRAs and ROTH IRAs.

Business Deposit Accounts

Changes to your business deposit account(s) listed in the table here will be effective September 10, 2018. Information about your new accounts can be found in the following pages.

If your account is currently...	It will change to this account ...
Business Freedom Checking	Skyline Free Business Checking (pg. 21)
Business Basic Checking	Skyline Free Business Checking (pg. 21)
Business Enterprise Checking	Skyline Free Business Checking (pg. 21)
Business Interest Checking*	Business Premium Checking (pg. 21)
IOLTA Account	IOLTA Lawyers Fund (pg. 22)
Business Savings**	Statement Savings (pg. 23)
Business Savings Public Funds**	Statement Savings (pg. 23)
Business MMDA**	Business Money Market Account (pg. 23)
Business Premium MMDA**	Business Money Market Account (pg. 23)

*If you have a Great State Bank Business Interest Checking Account, your account will transfer over as a Business Premium Account, but the minimum balance requirement will be waived.

**If you have a Great State Bank Business Savings account, a Business Savings Public Funds account, a Business Money Market or Business Premium Money Market, your account will convert to Skyline National Bank paying the same interest rate you received with Great State Bank. As with many deposit accounts, these rates are subject to change.

Skyline Business Checking At A Glance

	Minimum balance requirement	Interest bearing**	Below minimum balance service charge	First 50 checks free
SKYLINE FREE BUSINESS CHECKING	None	No	None	Yes
BUSINESS PREMIUM CHECKING	\$1,500	Yes	\$5	Yes
IOLTA LAWYERS FUND	None	Yes	None	Yes
COMMERCIAL CHECKING	None	No	None	Yes
BUSINESS MONEY MARKET DEPOSIT ACCOUNT*	\$2,500	Yes	\$5	No

*Six (6) free preauthorized or automatic transfers or withdrawals from your account each four (4) week or similar period, including ACH, bill pay, online banking transfers and transfers by check, debit card or similar order payable to a third party. Any transactions over that limit are assessed a \$5 fee for each additional withdrawal. Federal regulations allow unlimited withdrawals and transfers at teller windows, ATMs and by mail.

**All interest-bearing Skyline National Bank business checking accounts use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

Important Notes:
It is only \$50 to open any Skyline National Bank checking account and we will give you 30 days to reach any minimum balance requirement to permit for time to transfer balances and activate direct deposits.

At Skyline National Bank, checking accounts become dormant if there is no customer-initiated activity for a period of 16 months, savings and money market accounts become dormant if there is no customer-initiated activity for a period of 28 months. Periodic account statements will continue to be provided. Upon conversion, if your account is or becomes dormant, a monthly dormant fee of \$5 will apply as detailed on the Schedule of Fees. If your Great State Bank accounts are currently in a dormant status, they will convert to Skyline National Bank in a dormant status.

Business Checking in Detail

SKYLINE FREE BUSINESS CHECKING

Minimum balance requirement	None (Only \$50 to open account)
Monthly service fee	None
Additional benefits	<ul style="list-style-type: none">• The first 50 checks are free• No activity fees if your business has less than 1,000 items per month• Free MasterCard® debit card• 24-hour access to Skyline and non-Skyline National Bank ATMs (a corresponding bank fee may apply)• Free Online Banking with Bill Pay
Bank statement	Free monthly eStatement or paper statement
Overdraft options	Refer to page 28 of this guide for options
Interest paid	No

BUSINESS PREMIUM CHECKING

For sole proprietors and non-profit organizations only.

Minimum balance requirement	\$1,500 (Only \$50 to open account)
Monthly service fee	Balance must be a minimum of \$1,500 within the first 30 days of account opening to avoid a \$5 service fee.
Additional benefits	<ul style="list-style-type: none">• Interest-bearing account for sole-proprietors and not-for-profit organizations• The first 50 checks are free• Free MasterCard® debit card• 24-hour access to Skyline and non-Skyline National Bank ATMs (a corresponding bank fee may apply)• Free Online Banking with Bill Pay
Bank statement	Free monthly eStatements or paper statement
Overdraft options	Refer to page 28 of this guide for options
Interest paid	Yes*

*All interest-bearing Skyline National Bank business checking accounts use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

IOLTA LAWYERS FUND

Minimum balance requirement	Only \$50 to open account
Monthly service fee	None
Additional benefits	<ul style="list-style-type: none">• The first 50 checks are free• Free online banking
Bank statement	Free monthly eStatements or paper statement
Interest paid	Yes*

*All interest-bearing Skyline National Bank business checking accounts use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

Additional Business Checking Accounts available from Skyline National Bank

In addition to the accounts mentioned previously, Skyline National Bank also has a **Commercial Checking** account available. This account is designed for high-volume businesses!

COMMERCIAL CHECKING

Minimum balance requirement	Only \$50 to open account
Service fees	<ul style="list-style-type: none">• \$15 monthly service fee• Transaction items are \$0.20 each• Earnings credit allowance on balances may offset activity fees¹
Additional benefits	<ul style="list-style-type: none">• The first 50 checks are free• Free MasterCard® debit card• Free access to Online Banking with Bill Pay
Bank statement	Free monthly eStatement or paper statement
Overdraft options	Refer to page 28 of this guide for options
Interest paid	No

¹Earnings credit is based on the average collected balance x .9 (100% - 10% reserve requirement) x the earnings credit rate (statement savings rate) x the days in the current month divided by 365.

Business Savings

STATEMENT SAVINGS

Minimum balance requirement	\$100 balance requirement
Monthly service fee	\$5 fee if the minimum balance falls below \$100
Monthly withdrawals	6 free preauthorized or automatic transfers each 4 week or similar period**
Bank statement	Free monthly eStatement or paper statement
Interest paid	Yes*

BUSINESS MONEY MARKET ACCOUNT

Minimum balance requirement	\$2,500 minimum to open
Monthly service fee	\$5 fee if the minimum balance falls below \$2,500
Monthly withdrawals	6 free preauthorized or automatic transfers each 4 week or similar period**
Bank statement	Free monthly eStatement or paper statement
Interest paid	Yes*

The following rate tiers apply to Money Market Accounts:

- **Tier 1: \$0.00 - \$2,499.99**
- **Tier 2: \$2,500.00 - \$9,999.99**
- **Tier 3: \$10,000.00 – 49,999.99**
- **Tier 4: \$50,000.00 and over**

*We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

**Six (6) free preauthorized or automatic transfers or withdrawals from your account each four (4) week or similar period, including ACH, bill pay, online banking transfers and transfers by check, debit card or similar order payable to a third party. Any transactions over that limit are assessed a \$5 fee for each additional withdrawal. Federal regulations allow unlimited withdrawals and transfers at teller windows, ATMs and by mail.

Electronic Services

Reach greater heights in efficiency, simplicity and time management with our electronic services, which allow you to bank whenever and wherever it's most convenient. Making your life easier is one of the ways we give you our best.

Online Banking

We've raised the bar with online banking. Access all of your financial accounts from your computer, phone or tablet; make payments and transfers in a snap; and enjoy secure, online access to your finances around the clock.

On or after Monday, September 10, the first time you log into online banking with Skyline National Bank, you will log in at www.SkylineNationalBank.com. Here are some helpful instructions to get you started and to ensure you see your former Great State Bank accounts now on Skyline National Bank.

1. At www.SkylineNationalBank.com, in the upper right corner, log into personal online banking using your current Great State Bank username. **NOTE:** Your username has not changed, but it must be typed in with all lowercase letters.
2. Your temporary password is the last four digits of your social security number. You will be prompted to change your password once you log in.
3. You will then select your challenge questions. These will be presented to you going forward whenever you use a device not recognized by the security features in our online banking service.
4. You will be prompted to enroll in eStatements. You can pick your preference.
5. You will be prompted to enroll in mobile banking if you want.
6. You will be prompted to accept the Skyline National Bank terms and conditions.
7. Bill Payment will be available for use on Tuesday, September 11.

Bill Pay

There are no limits to how fast and easy paying bills can be. With bill pay, you can schedule one-time or recurring payments to be drawn automatically from your checking account, set up reminders and see all transactions at a glance.

Mobile Banking

You are always on the go, and, as your bank, we are too. With Skyline National Bank's mobile banking application (available at both the Apple Store and the Google Play Store), you can bank from your smartphone or tablet. We bring the bank to you ... wherever you are!

With mobile banking services from Skyline National Bank, you also get these added benefits:

- Review balances and transactions from anywhere
- Pay bills
- Transfer money
- Deposit checks
- Set up real-time alerts on debit card spending
- Set spending limits or specify merchant types for debit card use

Popmoney

Owe someone money? Email it to them. Better yet, text it. With Popmoney, it's truly that easy to pay your friends, family or just about anyone. All you need is a name, email address or mobile telephone number to move money from your bank account to theirs. *(A small service charge applies for this convenience, usually between \$1 and \$2.50.)*

PUTTING YOUR BUSINESS ONLINE

With Desktop Banking from Skyline National Bank, you'll save time, improve your cash flow, and streamline your cash management processes – all in a very secure environment. You have complete access to your account information, including current balances and detailed transaction histories. And all of this information is updated in real-time.

Desktop Banking from Skyline National Bank

Desktop Banking and Bill Pay give your business 24/7/365 access to real-time account information from your desktop. It allows you to:

- View up-to-the-minute account balances, check images and history
- Access your checking, savings, loan and CD accounts
- Stop payments immediately, when necessary
- Export history to standard financial software or spreadsheet programs
- Transfer funds between accounts
- Pay bills online
- Allow multiple users to access accounts and assign permission levels to each user

Additional services also available through Desktop Banking

ACH Manager*

Save your business time and money, and streamline many financial transactions with ACH Manager (Automated Clearing House). You can use ACH transactions for a wide variety of transactions including:

- Direct deposit of payroll
- Payments to vendors
- Payments from customers

With ACH Manager, your business has the ability to originate electronic transactions directly from your desktop. These transactions can be either debits or credits to and from U.S. financial institutions. Debit transactions include utility payments, membership fees, professional dues, insurance premiums, etc. Credit transactions are most often used for direct deposit of payroll (i.e., electronically crediting a deposit account for the net payroll amount).

Merchant Capture*

Merchant Capture services allow you to make deposits into your business checking account from your computer at any time. With a scanner and software installed at your business, you can:

- Deposit checks directly into your business checking account
- Consolidate funds by making deposits from multiple locations into one account
- Reduce staff time and travel costs
- Enjoy robust reporting
- Safe, secure and convenient – it's like having a bank teller right by your side

** ACH Manager and Merchant Capture are available at an additional charge and applications for these services may be required.*

Merchant Services

Skyline National Bank partners with you to offer a direct payment processing solution for your business. In collaboration with BluePay, a leading industry provider of technology-enabled credit and debit card processing services, we offer your business the expertise and experience you need, along with our commitment to partnership, competitive and honest pricing, and delivering our best service to you.

Our merchant services include the processing of your debit and credit card payments, ACH/eCheck payments, EMV transactions, card-not-present transactions, mobile and online payments. Also, as a partner with Skyline National Bank Merchant Services, you will also enjoy:

- Next-day business funding for MasterCard®, Visa®, Discover® and American Express®. And weekend activity deposited on Monday!
- Competitive and completely transparent pricing.
- One account statement and deposit for all types of payments.
- Easy and timely reconciliation – what's processed today will be deposited tomorrow.
- 24-hour customer support.
- No early termination fees. We will earn your loyalty to our business every day!
- Personal on-site conversion to ensure there is little or no impact to your business when you make the switch!
- Interface to all POS (point of sale) systems and terminal types.

Overdraft Services

Life happens! Skyline National Bank understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

When transferred to Skyline National Bank, your account may be eligible for our Overdraft program. Your options are described below.

Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Protection Link to Another Deposit Account you have at Skyline National Bank ¹	\$ 10 fee per transfer
Overdraft Privilege ²	\$30 per item.

¹ Call us at (276) 773-2811, email us at ourbest@skylinenationalbank.com, or come by a branch to sign up or apply for these services; ²subject to credit approval.

Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, or line of credit you may have at Skyline National Bank.

Discretionary Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. Even if you have overdraft protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted.

Both consumer and commercial customers may opt out of the Overdraft Privilege services for check, ACH and debit card bill payment transactions at any time by contacting Skyline Support.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required) *	If you would like to select Extended Coverage for future transactions: • call us at (276) 773-2811 • visit any branch • complete the consent form and mail it to us at Skyline National Bank P.O. Box 215 Floyd, VA 24091 • e-mail us at ourbest@skylinenationalbank.com
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Payments	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X*	
Everyday Debit Card Transactions		X*	

*If you choose Extended Coverage, ATM withdrawals and everyday debit card transactions will be included with the transactions listed under Standard Coverage.

You can discontinue the Overdraft Privilege in its entirety by contacting us at (276) 773-2811 or sending us an e-mail at ourbest@skylinenationalbank.com.

What Else You Should Know

- A link to another account or a line of credit may be a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, online banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit www.mymoney.gov.
- The \$30 Overdraft Fee that is charged if you overdraw your account more than \$2 is the same fee that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee or a Return Fee of \$30. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn more than the Overdraft Privilege limit amount because of a fee.
- For consumer accounts, there is a limit of 5 Overdraft Fees (\$150) per day we will charge. We will not charge an Overdraft Fee if a consumer account is overdrawn by \$2 or less. These exceptions do not apply to business accounts.
- This describes the posting order for purposes of determining overdrafts. Our general policy is to post items throughout the day and to post credits before debits. Transactions are posted in smallest to largest dollar amount order within transaction type. ACH and online transfer items post first, then ATM and Debit card transactions, followed by checks. Because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of Overdraft Fees or Return Fees assessed.
- Although under payment system rules, Skyline National Bank may be obligated to pay some unauthorized debit card transactions, Skyline National Bank will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage Options) to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit and may also help you avoid overdrafts in excess of your available balance that could result in suspension of your debit card. If you consent to Extended Coverage on your consumer account, it will remain on your account until you otherwise withdraw it.
- Skyline National Bank authorizes and pays transactions using the available balance in your account. Skyline National Bank may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus

the amount of the Overdraft Privilege limit and any available overdraft protection. The available balance for ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available overdraft protection, but does NOT include the Overdraft Privilege Limit. For accounts with Extended Coverage, the Overdraft Privilege Limit is included in the available balance for authorizing ATM and everyday debit card transactions.

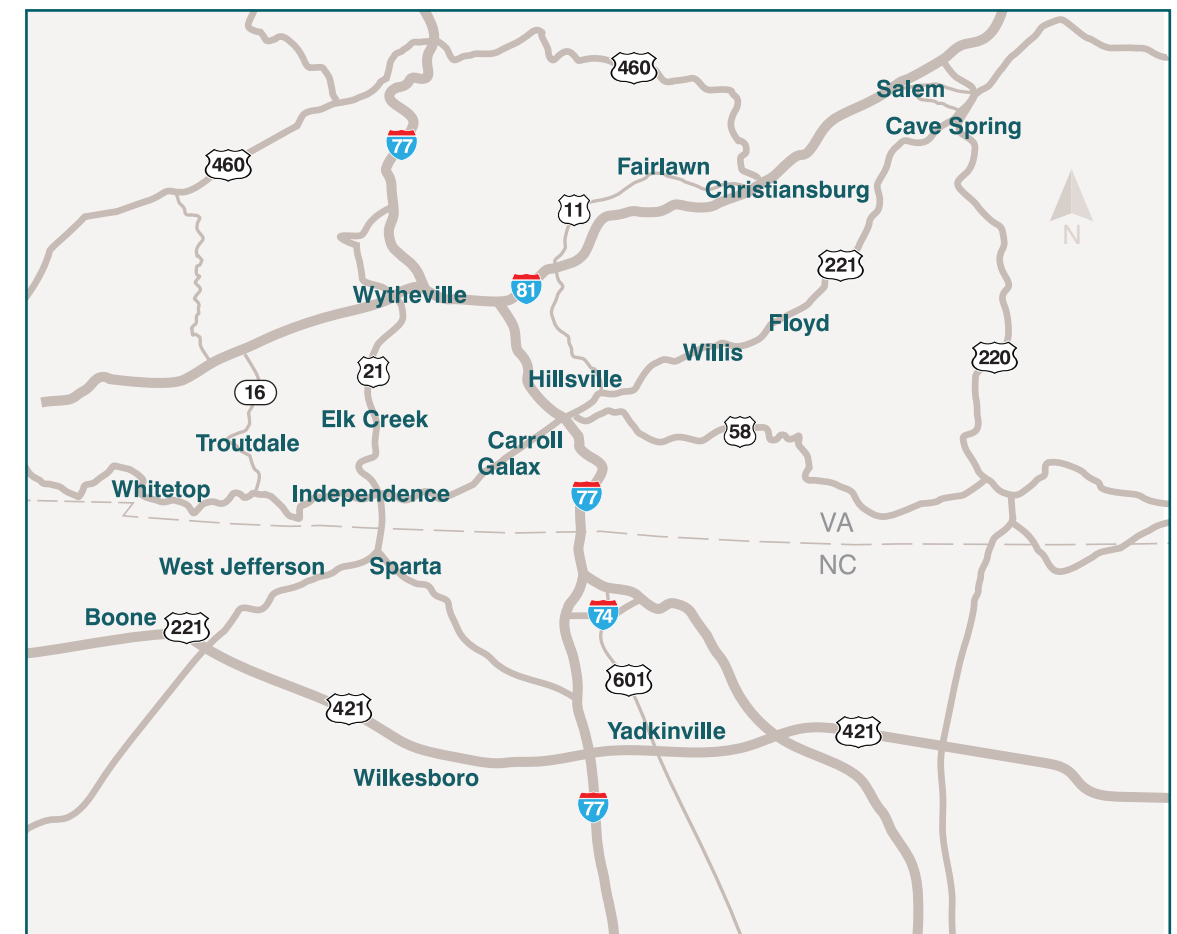
- Please be aware that the Overdraft Privilege amount is not included in your available balance provided through online banking, mobile banking or Skyline National Bank's ATMs.
- Skyline National Bank will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an Overdraft Fee may be assessed.
- Except as described herein, Skyline National Bank will not pay items if your account does not contain available funds (including the Overdraft Privilege limit) to cover the item(s) and the amount of any fee(s).
- Skyline National Bank may suspend your debit card if you incur overdrafts in excess of the available balance in your account, including any Overdraft Privilege limit (as described herein). Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Overdraft Privilege limit, is positive and then you contact us.
- Skyline National Bank may also suspend your debit card if your account is overdrawn more than thirty-two (32) consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- Skyline National Bank may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or phone number(s). You must contact us with your correct mailing address and/or phone number(s) to have your debit card reinstated.
- If your debit card is suspended, you will be unable to use your debit card for purchases or to access your account at the ATM, and if you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).
- An Overdraft Privilege limit of \$500 will be granted to eligible consumer checking accounts opened at least 30 days in good standing.
- An Overdraft Privilege limit of \$1,000 will be granted to eligible Business Checking accounts opened at least 30 days in good standing.

- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Overdraft Privilege may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within thirty-two (32) days for a minimum of one business day. You must bring your account balance positive for at least one business day to have Overdraft Privilege reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account Agreement and Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at (276) 773-2811 or visit a branch.

Our Branch Locations

There are so many benefits to coming together, including more locations to make your banking experience that much better. Enjoy the convenience of additional branch locations, ATM machines and, best of all, people who are excited to get to work for you.



Boone
Branch and ATM
189 Boone Heights Drive
Boone, NC 28607
828-264-4260

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00

Drive-Thru
M-TH: 9:00 - 5:00
F: 9:00 - 6:00

Carroll
Branch and ATM
8351 Carrollton Pike
Galax, VA 24333
276-238-8112

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru
M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Cave Spring
Branch and ATM
4094 Postal Drive
Roanoke, VA 24018
540-774-1111

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru
M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Christiansburg
Branch and ATM
2145 Roanoke Street
Christiansburg, VA 24073
540-381-8121

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru
M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Elk Creek
Branch and ATM
60 Comers Rock Road
Elk Creek, VA 24326
276-655-4011

Lobby
M-F: 9:00 - 1:00; 2:30 - 5:30
SA: Closed

Drive-Thru
M-F: 9:00 - 5:30
SA: Closed

Fairlawn
Branch and ATM
7349 Peppers Ferry Blvd
Radford, VA 24141
540-633-1680

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru
M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Floyd
Branch and ATM
101 Jacksonville Circle
Floyd, VA 24091
540-745-4191

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: 9:00 - 12:00

Drive-Thru
M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Galax
Branch and ATM
209 West Grayson Street
Galax, VA 24333
276-238-2411

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru
M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Hillsville
Branch and ATM
419 South Main St
Hillsville, VA 24343
276-728-2810

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru
M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Independence
Branch and ATM
113 West Main Street
Independence, VA 24348
276-773-2811

Lobby
M-F: 9:00 - 5:00
SA: Closed

East Independence
Branch and ATM
802 East Main Street
Independence, VA 24348
276-773-2821

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru
M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Salem
Branch and ATM
1634 West Main St
Salem, VA 24153
540-387-4533

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru
M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Sparta
Branch and ATM
98 South Grayson Street
Sparta, NC 28675
336-372-2811

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru
M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Troutdale
Branch and ATM
101 Ripshin Road
Troutdale, VA 24378
276-677-3722

Lobby
M-F: 9:00 - 1:00; 2:30 - 5:30
SA: Closed

Drive-Thru
M-F: 9:00 - 5:30
SA: Closed

West Jefferson
Branch and ATM
1055 Mt. Jefferson Rd.
West Jefferson, NC 28694
336-489-7811

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru
M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: Closed

Whitetop
Branch and ATM
16303 Highlands Pkwy
Whitetop, VA 24292
276-388-3811

Lobby
M-F: 9:00 - 1:00; 2:30 - 5:30
SA: Closed

Drive-Thru
M-F: 9:00 - 5:30
SA: Closed

Wilkesboro
Branch and ATM
1422 US Highway 421
Wilkesboro, NC 28697
336-903-4948

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00

Drive-Thru
M-TH: 9:00 - 5:00
F: 9:00 - 6:00

Willis
Branch
5598 Floyd Hwy S
Willis, VA 24380
540-745-4191

Lobby
M-F: 9:00 - 1:00; 2:30 - 5:30
SA: Closed

Drive-Thru
M-F: 9:00-1:00; 2:30 - 5:30
SA: Closed

Wytheville
Branch and ATM
420 North 4th Street
Wytheville, VA 24382
276-228-6050

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru
M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Yadkinville
Branch
516 Hawthorne Drive
Yadkinville, NC 27055
336-849-4194

Lobby
M-TH: 9:00 - 5:00
F: 9:00 - 6:00

Drive-Thru
M-TH: 9:00 - 5:00
F: 9:00 - 6:00

Loan Production Offices

Blacksburg Loan Production Office

902 South Main Street
Blacksburg, VA 24060
540- 250-0280

Lenoir Loan Production Office

545A, Harper Avenue
Lenoir, NC 28645
828-572-0556

Shelby Loan Production Office

809 Lafayette Street, Suite G
Shelby, NC 28150
704-466-3674

Contact Us

We'll be working to fine-tune this bank to be the kind of bank we'd want to do business with, and establish a new expectation to be a community partner that's squarely focused on "always our best." If you have questions, or just want to tell us what you think of the new Skyline National Bank, please don't hesitate to contact us.

PHONE: 1-866-773-2811

E-MAIL: ourbest@SkylineNationalBank.com

ONLINE: www.SkylineNationalBank.com



Skyline National Bank

ALWAYS OUR BEST

