

## OLD POINT NATIONAL BANK

### HISTORICAL TIME LINE

(AS OF 12/2013)

- 1922 Old Point National Bank was chartered November 4.
- 1923 The bank opened on January 2 and held the first stockholders meeting on January 9. A one-story bank building was built on the corner of Mellen and Mallory Streets.
- 1924 L.M. von Shilling, Sr. was elected to the Board of Directors and subsequently served as chairman of the Board of Directors.
- 1926 Old Point National Bank was granted trust powers.
- 1933 During the nation-wide bank moratorium, Old Point kept the town of Phoebus in business and was the only bank in town to cash Veterans Administration and other government checks.
- 1936 Assets at year end were more than \$1-million.
- 1963 First branch opened on West Mercury Boulevard in the Forest Park section of Hampton
- 1964 Assets reached \$10-million.
- 1971 The current main office building was constructed and the original building removed. An expansion program was launched with the opening of a branch in Old Hampton.
- 1972 Assets were over \$25-million.
- 1973 Two more branches opened: one at Fort Monroe and another in a temporary building opposite the new Coliseum Mall.
- 1974 The branch on Woodland Road in Hampton opened.

- 1975 A branch opened on the first floor of the new Executive Towers building and the temporary Coliseum Mall building was removed. The bank's sixth branch opened at Sherwood Mall in Newport News. Assets increased \$4.9-million, the largest gain achieved that year by any other bank for operations on the Peninsula.
- 1976 Assets increased \$8.3-million, the largest one-year gain in the bank's history.
- 1977 A new building was constructed for the Downtown Hampton branch and work began on an addition that would double the size of the main office building. Assets were more than \$50-million, placing the bank in a higher category of bank classifications.
- 1978 Significant accomplishments that should have a favorable impact on future operations and growth included the completion of the main office addition and the installation of an updated computerized bookkeeping system.
- 1982 Electronic banking started, with ATMs enabling 24-hour per day banking for customers.
- 1984 Seventh Peninsula branch opened at 1134 Warwick Boulevard in a former McDonald's restaurant.  
Old Point Financial Corporation was created as a one bank holding company
- 1985 A new branch in Newport News' Oyster Point area opened on Jefferson Avenue.
- 1986 Corporate headquarters was established in the renovated Pearl building in Phoebus
- 1988 Also in Newport News, the Denbigh Boulevard branch opened.

- 1989 The first Williamsburg branch of Old Point National Bank opened in Williamsburg Crossing Shopping Center.
- 1990 Old Point ATMs became part of nationwide ATM networks, allowing Old Point customers access to their funds around the world. Saturday hours were established at several branches
- 1995 The Sherwood branch moved into newer quarters, one block away.  
Introduced Visa Check Card to offer customers the convenience of accessing their checking funds at Visa merchants throughout the world
- 1996 The Kiln Creek branch opened, the first York County location. Telephone Banking launched - allowed customers access to account information from anywhere with a phone
- 1997 Assets reached \$349 million, a 10% increase over the previous year.
- 1998 Old Point Financial Corporation stock was approved on the OTC Bulletin Board and is now being traded under the symbol "OPOF." Old Point Trust and Financial Services opened its office in the Oyster Point Business Park in Newport News. Web site launched
- 1999 After 73 years as the Trust Department of Old Point National Bank, Old Point Trust & Financial Services, N.A. was established as a wholly-owned subsidiary of Old Point Financial Corporation  
Great Bridge Office was opened in Chesapeake, (our first southside office), quickly followed by a second branch in the Williamsburg area at the Norge Shopping Center in James City County
- 2000 Online banking was introduced, offering customers Internet access to their accounts and many other capabilities  
Old Point Financial Corporation stock listed on Nasdaq
- 2001 Opened Norfolk Branch in the Crown Center in downtown Norfolk

Imaged statements were introduced  
Assets at \$518.8 million

- 2002 New ATM processing system installed
- 2003 Greenbrier Branch opened – 2<sup>nd</sup> office in Chesapeake
- 2005 New Town branch in Williamsburg – 3<sup>rd</sup> office in area  
Independence office in Va Beach – 1<sup>st</sup> branch in VB
- 2006 Eagle Harbor in Isle of Wight Country
- 2008 Hilltop branch in VB – 2<sup>nd</sup> office in city
- 2009 Ghent branch will open – 2<sup>nd</sup> office in Norfolk