Old Point Financial Corporation

Notes from the Chairman

Robert F. Shuford

March 26, 2014

As some of you may have noticed, I have been away from the bank for more than a week. I would like to share some personal information with our Old Point family and hope to ease any concerns that you may have.

I was recently admitted to Riverside hospital, where I was diagnosed with and am receiving treatments for Guillain-Barre syndrome. This is a disorder that impacts the nervous system. My doctors say that I am responding well to the treatments and that my prognosis is for a full recovery. I hope to be discharged from the hospital in several days and return to my office in our new headquarters building soon thereafter.

Before I return to the office I will have a short period of physical therapy, most of which will be on an outpatient basis. During this time I will remain engaged in my banking and holding company responsibilities, and I will use my Y-Pad (my yellow notepad) and the bank's considerable technological resources to do so. Old Point has a very talented and experienced executive management team, and I am confident that while I recover, our management team and our entire organization will continue to deliver the finest banking experience to our customers and communities.

I have been touched by the messages of care and concern that I have received; thank you so very much. I look forward to seeing all of you upon my return.

Robert F. Shuford