



*Enriching the Lives of the People and
The Communities We Serve.*

When was the primary business founded?

- Union was founded in 1902. Union offers more than 100 years of community banking history and strong customer relationships and strives to provide a more innovative style of banking along with the qualities and philosophy of community banking that customers have come to know and trust. It's been more than 17 years since Virginia has had a statewide community bank with the lending power to fund loans of up to \$60MM per relationship and handle large cross-regional deals. Customers have access to over 100 branches and 185 ATM locations in Virginia (over 50 in Richmond), including Northern Virginia, Fredericksburg, Charlottesville, Roanoke, Southwest Virginia, Hampton Roads, Northern Neck and Rappahannock areas.

Please provide a brief overview of your business

- Union Bank & Trust, commonly referred to as Union, is part of Union Bankshares Corporation. It has grown to be one of the largest community banks headquartered in Virginia. They have a proven record of growth – and brings that same spirit of entrepreneurship to their customers. From personal accounts to innovative commercial lending solutions to the full range of banking, treasury services and wealth management solutions, Union is a partner you can bank on.
- Union's "customer first" approach means you get the full range of financial assistance delivered with the personal service you would expect from a community bank. With experienced bankers at your service, they assist you to further your business or personal growth, helping their customers prosper and grow with a wide variety of value-based options. They pride themselves on serving the needs of all of their customers.

Assets (in billions)

2016	\$8,426,793
2015	\$7,693,291
2014	\$7,358,643
2013	\$4,176,353
2012	\$4,095,692



1902 original bank building



2017 headquarters at Three James Center,
Richmond, Virginia

Union by the Numbers*

\$8.7 BILLION
bank

\$6.5 BILLION
in loans

113
branches

\$6.6 BILLION
in deposits

185
ATMs

* "Union by the Numbers" includes numbers as of 12/31/2016. "Union by the Numbers" should not be used for investment purposes. More information about Union's financial results can be found at <http://investors.bankatunion.com>.

Community Impact: How has your company had an impact on community in the Richmond region?

Union has a long history of community involvement and is guided by its values and driven by its purpose to help the communities where it does business.

Union's purpose: *Enriching the Lives of the People and The Communities We Serve.*

Union does this by investing in Richmond schools through various financial literacy programs such as Everfi and Cemark in the high schools. This 2016-2017 school year alone has seen over 88,000 in the Richmond area completing a total of 38,800 learning hours. During the last 6 years, over 100,000 students in over 134 Virginia schools have completed the Everfi financial literacy program. In Richmond alone 31,189 students had over 155,000 financial literacy hours completed. Two Richmond area high schools made it in the 2017 top 30 list of "personal finance instruction" awarded by W!SE (Working in Support of Education). Union was recently honored with a Financial Capability Innovation award for extraordinary efforts to improve the financial capability of the communities they serve.

Union also serves the local colleges and universities such as VCU and U of R through athletic programs as well as sponsors the VCU Teacher Residency and The Greater Richmond Partnership. They also offer internship opportunities for college students from Virginia Union and other HBCU universities. Union has always been a leader in the community stepping up to support initiatives for a more vibrant community even before they come to the public light. Over four years ago, Union was one of the first to partner with the Institute for Contemporary Art at VCU. Below are a few more organizations they support:

- American Heart Association
- Children's Hospital of Richmond at VCU
- Communities in Schools of Richmond, Inc.
- Cultureworks
- FeedMore
- Greater Richmond Aquatics Partnership
- March of Dimes
- National Association of Women Business Owners
- National Multiple Sclerosis Society
- Read Center/Reading and Education for Adult Development
- Richmond Symphony
- Robinson Theater Community Arts Center
- The Partnership of Affordable Housing
- VA Council on Economic Education
- Valentine Richmond History Center
- Venture Richmond
- Virginia Center for Inclusive Communities
- Virginia Repertory Theatre



- Union teammates are active and passionate about supporting local initiatives; they proudly support and volunteer in schools, walks and other charitable causes in the community. For example, Union teammates recently raised over \$1,000 in a few days for one of the Richmond Kickers Coaches who passed away suddenly. In addition, Union teammates host a variety of activities throughout the year to raise funds for various organizations. The activities include \$5 Jeans Day Fridays, Bake Sales, Chili Cook Offs among others. Over the past few years Union has raised thousands of dollars for United Way, Leukemia & Lymphoma Society and Sportable to name a few.
- Teammates have up to 16 paid hours to volunteer at non-profit organizations of their choosing and many of them serve on local boards.
- Union teammates donated 3562 pounds (1,820 in 2015 and 1,742 in 2016) of peanut butter to FeedMore to be used in Richmond to feed children and seniors
- Donated turkeys and pies to Caritas during the 2015 and 2016 holiday season
- In 2016, Union gave over \$1.4 million in donations and sponsorships across their Virginia footprint.



Employee Impact: How has your company had an impact on the lives of its employees?

- Union refers to its employees as Teammates to create an environment based on a “we” mentality which gives everyone a voice in the organization, providing ownership and accountability.
- In 2016 we were recognized in the Top 50 Employers in Richmond by The Richmond Times Dispatch.
- Union strives to create a culture of wellness and healthy living for its teammates. They provide a complete package of benefits to meet teammates’ needs throughout the various stages of their career. Many of the benefits are at no or little cost to the teammates while others are available for an additional cost. Below are a list of some:
 - Medical insurance (including prescription drugs, dental, vision).
 - Supplemental life for spouse and dependents
 - Short and long term disability
 - Long term care
 - AFLAC insurance
 - Family Medical and Military Family Leave.
 - Employee Assistance Program
 - 401(k) Profit Sharing plan
 - Tuition Assistance Program (TAP)
 - Wellness program - this is focused on preventive care by encouraging teammates to participate in health checkups and screenings through online and other coaching programs
 - Paid Time off (including Holidays and Floating Holidays, bereavement)
 - Adoption leave
 - Paid Volunteer Hours
 - Annual Teammate Picnic at King’s Dominion - over 1600 teammates and family members attend annually



Total Employee Count

2016	1463
2015	1429
2014	1496
2013	1046
2012	1072

Richmond Area

2016	680
2015	652
2014	667
2013	574
2012	543

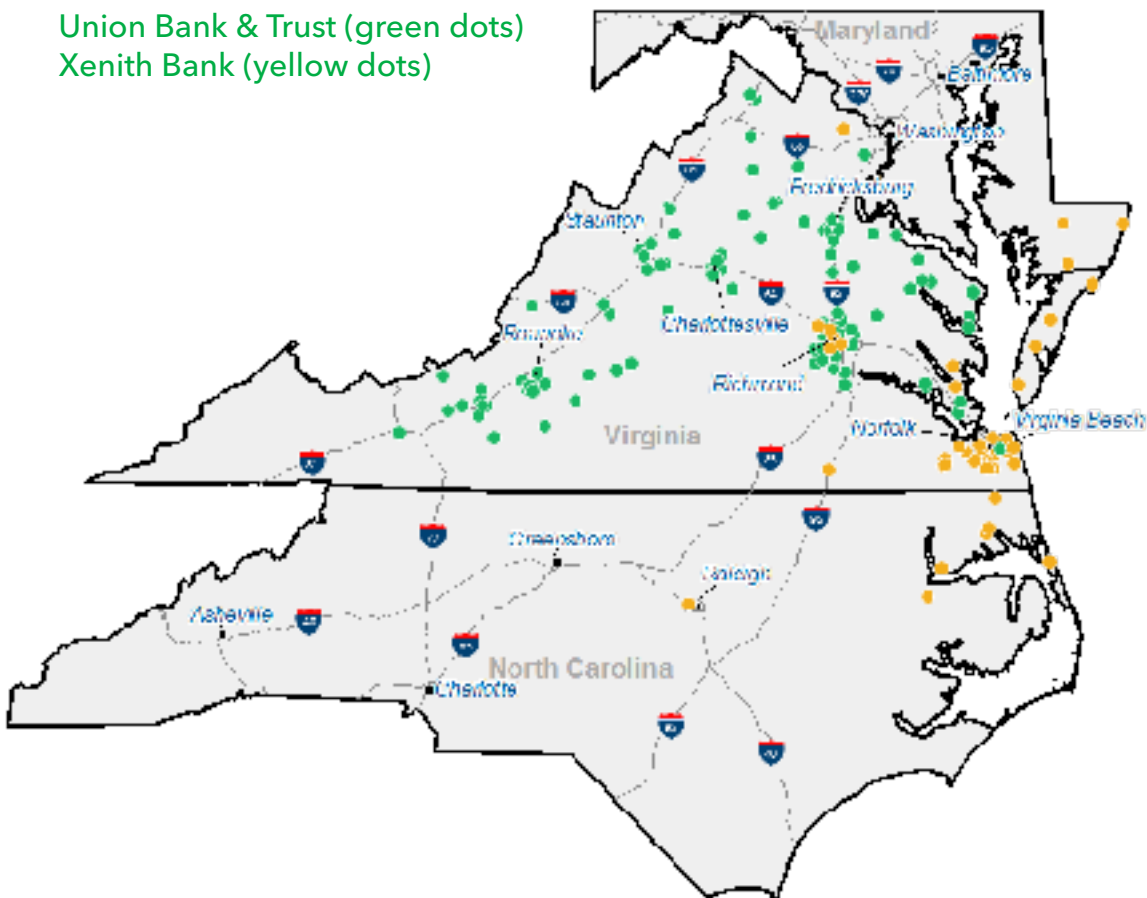
Union has demonstrated to me how a bank our size can work for the benefit of our customers and in consideration of their financial services needs. We constantly and consistently consider impacts to the client experience, which is and rightfully should be our focus.

- Alecia, Teammate since 2006

Economic Impact: How has your company had an economic impact on the Richmond region

On May 21, 2017, Union Bankshares Corporation entered into a definitive merger agreement to acquire Xenith Bankshares. With this acquisition, Union will be Virginia's largest community bank, headquartered in Virginia, with \$11.86 billion in total assets; making it one of the 80 largest banks in the country. This will significantly expand the bank's presence within the state and offer its customers the convenience and products of the bigger banks to better serve its customers while continuing to provide the best-in-class customer experience.

- Shared Values
 - Union is a steward of their customers' financial assets. They recognize this as both a privilege and a tremendous responsibility. The desire to excel in a stewardship role is fueled by a set of values. These values provide the foundation upon which they build relationships with their customers and each other.
- Green initiatives
 - Union's Operations Center in Ruther Glen is certified as a Leadership in Energy and Environmental Design (LEED) building by the U.S. Green Building Council.



Other Outstanding Accomplishments: Describe any other exceptional achievements.

- 2017 Financial Capability Innovation Award recipient recognizing exceptional efforts to improve the financial capabilities of communities. Presented by Everfi and Nasdaq.
- Generosity Inc. RVA's Top Corporate Donor 2015 and 2016



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