



*Whatever
It Takes*

Mission Statement

To build long lasting, trustworthy relationships with
our employees, customers, shareholders and
communities

Vision Statement

Old Dominion will be the premier community bank in
our markets through excellence in employee
engagement, customer service, financial performance
and community involvement

Values

Appreciate Individuality/Live Unity

Support Builds Trust

Own the Gum Wrapper

Listen to Lead

Strategic Objectives

Employees:

- Build great people and they will build a great franchise
- Recruit and keep people with relationship building skills that have a passion for our customers and the communities we serve
- Build a culture where leaders are truly the sustainable competitive advantage
- Follow an authentic management style that incorporates a servant-leader model
- Attract and retain people with:
 - A desire to succeed
 - Mutual trust and respect for one another
 - Willingness to embrace a caring, family environment where we do “Whatever it takes”
 - A desire to continually grow
 - Loyalty and dedication
 - A passion for our company
 - A desire to have fun
- We will be a top place to work in the markets we serve

Customers:

- An absolute and uncompromising commitment to exceptional customer service
- We will have a “business advisor” role with our customers
- We will focus on customer segments where we can truly be a value provider
- Every customer will have an assigned relationship manager
- Our customers will be our best and most active referral source

Strategic Objectives

Shareholders:

- Old Dominion National Bank will be high performing in our peer group as defined by the Board of Directors in the following:
 - Return on Equity
 - EPS Growth
 - Deposits and Repos Growth
 - Loan Outstandings Growth
 - Efficiency Ratio
 - Non-Interest Income to Average Assets
 - Net Interest Margin

Communities:

- Every officer of our company will serve on one community organization
- We will be a company that contributes actively and generously in the communities we serve
- Every office will hold community involvement projects that benefit their individual community

W.I.T. Whatever It Takes

Saying “NO” to customers based solely on policy or procedure without evaluating the relationship does not impart how valued each of our customers is.

Be prepared to **find a way**, to learn **whatever you need to learn**, to do **whatever you need to do**, to ensure your success.

Sure, you can't guarantee you won't fail along the way, but, if you are truly committed to do **WHATEVER IT TAKES**, you will succeed in the end.

When people ask you “What will you do?”

Reply “Whatever it takes.”

Rules of Engagement

As we interact with each other and customers, we will:

- Be loyal to the absent - Never gossip about a fellow colleague or customer
- Give people the benefit of the doubt - Any colleague or customer can have a bad moment
- Don't make assumptions - Ask questions of colleagues or customers to gain clarity and understanding - Don't dismiss anyone, as everyone's input adds value
- Respond to the person, not the position - Provide responsive service to every colleague and customer, and explain why you might be delayed
- Realize that everything matters - Delight colleagues and customers by paying attention to the "little things"
- Approach every situation in a positive, helpful way - You get what you give
- Help others get what they want and you will get what you want - Do your best to thrill colleagues and customers and you will be rewarded
- Never use "can't" unless it is followed by "yet" - Have a can do attitude in every interaction with every colleague and customer
- Improve continuously - Do your best every day
- Build the foundation - Each of us is responsible for the other

ECHO Stories

Employees

Communicating and

Honoring

Otstanding

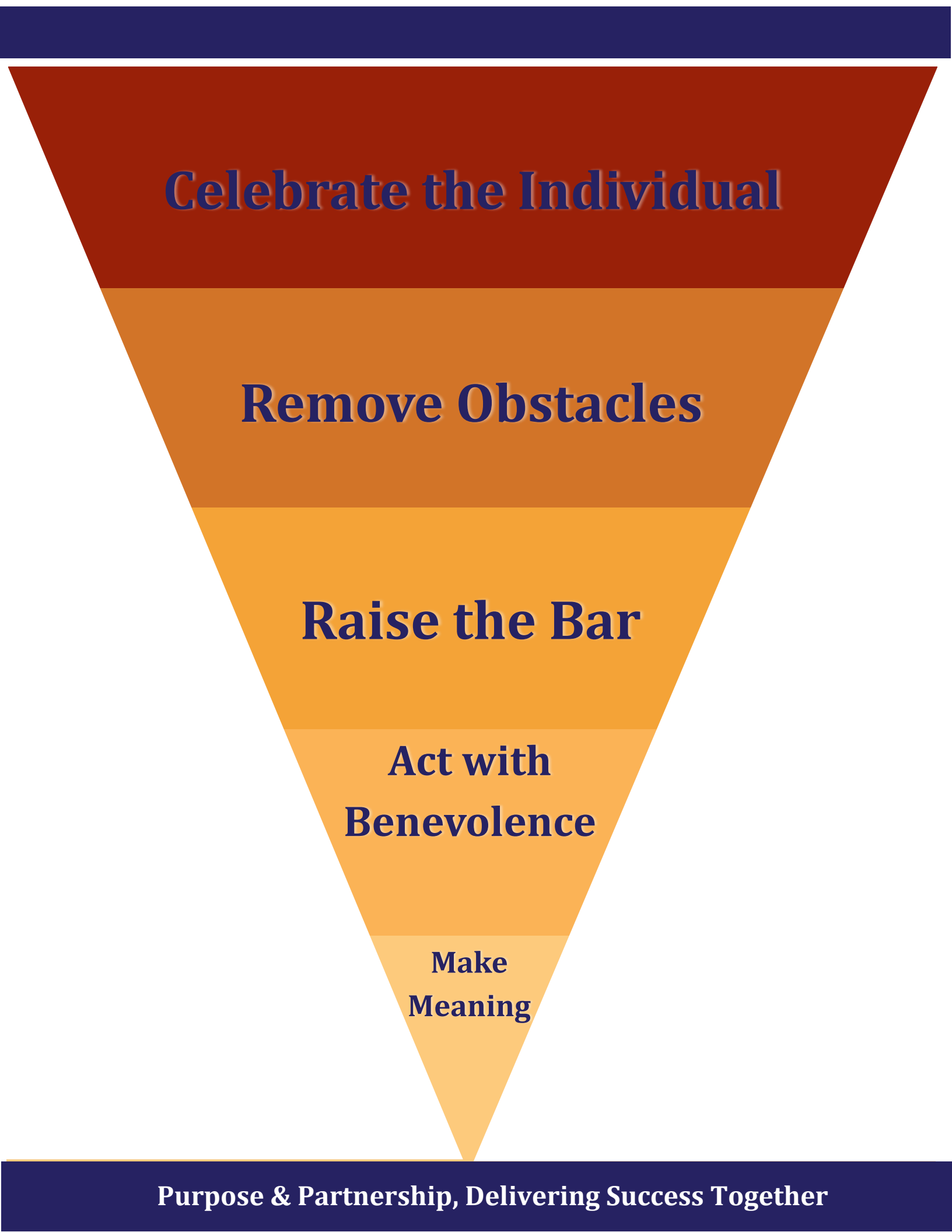
Stories

The Purpose :

To clarify and perpetuate the bank's culture. An organization's culture is the glue that holds together our values, beliefs, sense of belonging, self confidence, and the trust in people around us. It's the "intangible" in how we operate

The Role :

At any meeting you must tell a story that illustrates the demonstration of our culture



Celebrate the Individual

Remove Obstacles

Raise the Bar

**Act with
Benevolence**

**Make
Meaning**

Purpose & Partnership, Delivering Success Together

Email and Technology Etiquette

E-mail is best used for:

- Sharing information
- Summarizing meetings
- Scheduling meetings
- Recounting decisions
- Recognizing people for good work
- Asking simple questions

E-mail should not be used when:

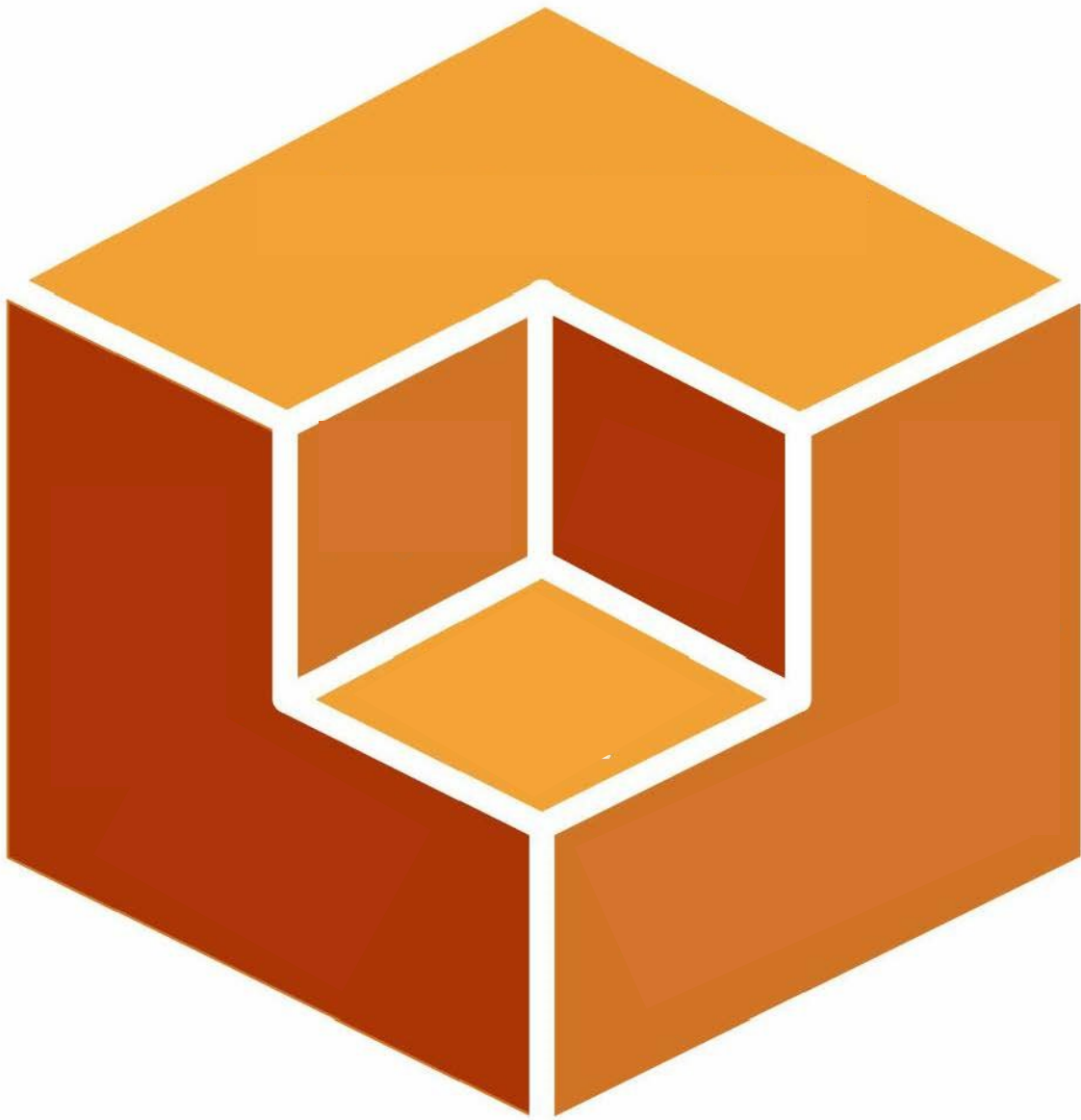
- Someone is angry
- The content may be interpreted as negative or controversial
- There may be confusion about the content
- You are trying to persuade someone to your way of thinking

Every e-mail should include “please” and “thank you”. In a given situation, if you have any doubt about whether or not to use e-mail, don’t. Call or visit the other person to discuss the situation

When it comes to technology (phones, tablets, etc.) remember that in-person communication is always the priority:

- When a colleague or customer approaches you, give them your full attention
- Show your colleagues and customers that you value them by setting any electronic devices aside and making an effort to turn away from computer monitors, if possible
- In a meeting setting, be sure to keep your focus on the attendees and not on your devices

Surrounded by Excellence



Purpose & Partnership, Delivering Success Together



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