

VIRGINIA NATIONAL BANKSHARES CORPORATION
 404 PEOPLE PLACE
 CHARLOTTESVILLE, VA 22911



SCAN TO
VIEW MATERIALS & VOTE



VOTE BY INTERNET - www.proxyvote.com or scan the QR Barcode above

Use the Internet to transmit your voting instructions and for electronic delivery of information up until 11:59 p.m. Eastern Time the day before the meeting date. Have your proxy card in hand when you access the web site and follow the instructions to obtain your records and to create an electronic voting instruction form.

ELECTRONIC DELIVERY OF FUTURE PROXY MATERIALS

If you would like to reduce the costs incurred by our company in mailing proxy materials, you can consent to receiving all future proxy statements, proxy cards and annual reports electronically via e-mail or the Internet. To sign up for electronic delivery, please follow the instructions above to vote using the Internet and, when prompted, indicate that you agree to receive or access proxy materials electronically in future years.

VOTE BY PHONE - 1-800-690-6903

Use any touch-tone telephone to transmit your voting instructions up until 11:59 p.m. Eastern Time the day before the meeting date. Have your proxy card in hand when you call and then follow the instructions.

VOTE BY MAIL

Mark, sign and date your proxy card and return it in the postage-paid envelope we have provided or return it to Vote Processing, c/o Broadridge, 51 Mercedes Way, Edgewood, NY 11717.

TO VOTE, MARK BLOCKS BELOW IN BLUE OR BLACK INK AS FOLLOWS:

V96493-P45765

KEEP THIS PORTION FOR YOUR RECORDS
 DETACH AND RETURN THIS PORTION ONLY

THIS PROXY CARD IS VALID ONLY WHEN SIGNED AND DATED.

VIRGINIA NATIONAL BANKSHARES CORPORATION

The Board of Directors recommends you vote FOR the following nominees:

1. Election of eleven (11) directors to serve until the next annual meeting of shareholders.

For All **Withhold All** **For All Except**

To withhold authority to vote for any individual nominee(s), mark "For All Except" and write the number(s) of the nominee(s) on the line below.

Nominees:

- | | |
|-----------------------------|------------------------------|
| 01) John B. Adams, Jr. | 07) Linda M. Houston |
| 02) Robert Lee Burrows, Jr. | 08) Jay B. Keyser |
| 03) Kevin T. Carter | 09) Glenn W. Rust |
| 04) Hunter E. Craig | 10) Sterling T. Strange, III |
| 05) William D. Dittmar, Jr. | 11) Gregory L. Wells |
| 06) Randolph D. Frostick | |

The Board of Directors recommends you vote FOR the following proposals:

2. Advisory (non-binding) vote to approve the Company's executive compensation.
3. Ratification of the appointment of Yount, Hyde & Barbour, P.C. as the Company's independent registered public accounting firm for 2026.
4. Transaction of such other business as may properly come before the meeting or any adjournments or postponements.

For **Against** **Abstain**

Please sign exactly as your name(s) appear(s) hereon. When signing as attorney, executor, administrator, or other fiduciary, please give full title as such. Joint owners should each sign personally. All holders must sign. If a corporation or partnership, please sign in full corporate or partnership name by authorized officer.

Signature [PLEASE SIGN WITHIN BOX] Date

Signature (Joint Owners) Date

Important Notice Regarding the Availability of Proxy Materials for the Annual Meeting:
The Notice & Proxy Statement and Form 10-K are available at www.proxyvote.com.

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**VIRGINIA NATIONAL BANKSHARES CORPORATION
ANNUAL MEETING OF SHAREHOLDERS
June 25, 2026 10:00 AM Eastern Time
THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS**

The shareholder(s) hereby appoint(s) Virginia R. Bayes, Gregory L. Wells and Kevin T. Carter, or any of them, as proxies, each with the power to appoint (his/her) substitute, and hereby authorize(s) them to represent and to vote, as designated on the reverse side of this ballot, all of the shares of Common Stock of VIRGINIA NATIONAL BANKSHARES CORPORATION that the shareholder(s) is/are entitled to vote at the Annual Meeting of Shareholders to be held at 10:00 AM Eastern Time, on Thursday, June 25, 2026, at Hilton Garden Inn, 1793 Richmond Road, Charlottesville, VA 22911 and any adjournment or postponement thereof.

This proxy, when properly executed, will be voted in the manner directed herein. If no such direction is made, this proxy will be voted in accordance with the Board of Directors' recommendations.

Continued and to be signed on the reverse side