



FIRST NATIONAL BANK

Branch Location Map



Odd Fellows Road

3401 Odd Fellows Rd
Lynchburg, VA 24501
(434) 333-6801



Lynchburg Airport

14580 Wards Rd
Lynchburg, VA 24502
(434) 237-3788



Downtown Lynchburg

800 Main St
Lynchburg, VA 24504
(434) 485-5999



Rustburg

1033 Village Hwy
Rustburg, VA 24588
(434) 332-1742



Forest

14417 Forest Rd
Forest, VA 24551
(434) 534-0451



Northern Market Branch Locations



Graves Mill Road

18077 Forest Rd
Forest, VA 24551
(434) 473-6600



Old Forest Road

3321 Old Forest Rd
Lynchburg, VA 24501
(434) 385-4432



Timberlake

20865 Timberlake Rd
Lynchburg, VA 24502
(434) 237-7936



Amherst

130 South Main St
Amherst, VA 24521
(434) 946-7814



Ivy Road

2208 Ivy Rd
Charlottesville, VA 22903
(434) 290-3498



Chatham

55 North Main St
Chatham, VA 24531
(434) 483-6604



Danville Main

336 Main St
Danville, VA 24541
(434) 483-6600



Brosville Station

10370 Martinsville Hwy
Danville, VA 24541
(434) 483-6606



Mount Hermon

4080 Franklin Tpk
Danville, VA 24540
(434) 483-6605



Riverside

2600 Riverside Dr
Danville, VA 24540
(434) 483-6601



Southern Market Branch Locations



Danville Airport

1312 South Boston Rd
Danville, VA 24540
(434) 483-6603



Altavista Main

622 Broad St
Altavista, VA 24517
(434) 369-3000



Vista

1303 North Main St
Altavista, VA 24517
(434) 369-3001



South Boston

4027 Halifax Rd
South Boston, VA 24592
(434) 440-2100



South Boston LPO

97A Main St
South Boston, VA 24592
(434) 483-6641



CRA Retail & Business Overview

2025

Retail Branch Locations

Northern Market

Hours: Monday–Friday 9:00 a.m. – 5:00 p.m.

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| Amherst - 130 S. Main St, Amherst, VA 24521 | (Census Tract 0102.01, Upper) |
| Rustburg - 1033 Village Hwy, Rustburg, VA 24588 | (Census Tract 0201.02, Middle) |
| Lynchburg Airport - 14580 Wards Rd, Lynchburg, VA 24502 | (Census Tract 0202.00, Upper) |
| Old Forest - 3321 Old Forest Rd, Lynchburg, VA 24502 | (Census Tract 0002.04, Middle) |
| Forest - 14417 Forest Rd, Forest, VA 24551 | (Census Tract 0301.03, Upper) |
| Odd Fellows - 3401 Odd Fellows Rd, Lynchburg, VA 24501 | (Census Tract 0014.00, Unk) |
| Graves Mill - 18077 Forest Rd, Forest, VA 24551 | (Census Tract 0301.03, Upper) |
| Timberlake - 20865 Timberlake Rd, Lynchburg, VA 24502 | (Census Tract 0203.00, Middle) |

Hours: Monday-Friday 9:00 a.m. – 1:30 p.m. / 2:30 p.m. – 5:00 p.m.

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|--|-----------------------------|
| Downtown Lynchburg - 800 Main St, Lynchburg, VA 24504 | (Census Tract 0005.00, Unk) |
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Hours: Monday-Friday 9:00 a.m. – 1:00 p.m. (After 1:00 p.m. by appointment)

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| Charlottesville - 2208 Ivy Rd, Charlottesville, VA 22903 | (Census Tract 0109.04, Moderate) |
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Retail Branch Locations (Continued)

Southern Market

Hours: Monday–Friday 9:00 a.m. – 5:00 p.m.

Altavista Main - 622 Broad St, Altavista, VA 24517 (Census Tract 0207.00, Moderate)

Vista - 1303 N. Main St, Altavista, VA 24517 (Census Tract 0207.00, Moderate)

Mt Hermon - 4080 Franklin Tpk, Danville, VA 24540 (Census Tract 0113.01, Middle)

Danville Main - 336 Main St, Danville, VA 24541 (Census Tract 0005.00, Low)

Brosville - 10370 Martinsville Hwy, Danville, VA 24541 (Census Tract 0110.01, Middle)

Danville Airport - 1312 South Boston Rd, Danville, VA 24540 (Census Tract 0013.01, Moderate)

Riverside - 2600 Riverside Dr, Danville, VA 24540 (Census Tract 0008.00, Middle)

South Boston - 4027 Halifax Rd, South Boston, VA 24592 (Census Tract 9306.02, Middle)

Hours: Monday-Friday 9:00 a.m. – 1:30 p.m. / 2:30 p.m. – 5:00 p.m.

Chatham - 55 N. Main St, Chatham, VA 24531 (Census Tract 0105.00, Middle)

Hours: Monday-Friday 9:00 a.m. – 1:30 p.m. / 2:30 p.m. – 5:00 p.m.

South Boston Loan Production Office (LPO) -
97A Main St, South Boston, VA 24592 (Census Tract 9308.00, Moderate)

Beyond the Buildings

In addition to our physical locations, First National Bank has a website www.1stnatbk.com which allows our customers and prospects to view our products, services, locations, hours of operation, contact information, and financial tools. Our website allows our customers to perform transactions such as obtaining balance information, transferring funds, applying for a loan, making loan payments, and making automated bill payments.

By downloading the *First Nat Mobile App*, First National Bank customers gain access to account information through their mobile banking devices as well as deposit a check through their mobile device. Business customers can also access their accounts through the *First Nat Biz App*.

First National Bank's social media presence includes a Facebook page, an Instagram page, and a LinkedIn site. The Bank recognizes that appropriately implemented social media has the potential to enhance positive relationships between the Bank, customers, and the community.

Product / Service Overview

First National Bank offers a wide variety of deposit and loan accounts to meet the financial needs of the diverse communities we serve. Our employees are skilled in matching customer needs with our products and services to ensure we are properly serving our customers.

Community / Customer Interactions

First National Bank employees actively contact our customers and prospects (through in-person meetings and telephone calls) to learn about customer needs and community information.

Community involvement with non-profit organizations in the markets we serve is encouraged for all bank staff, particularly retail staff, as it humanizes the bank's brand as an active community bank.

First National Bank (FNB) is dedicated to giving back to the communities we serve both corporately and through our Community Impact Foundation. **FNB's Community Impact Foundation** is an employee-funded (with corporate match) and employee-driven endowment. A committee of Bank employees directs how funds are distributed in our communities, focusing on education, economic development, community improvement, and cancer research.

