

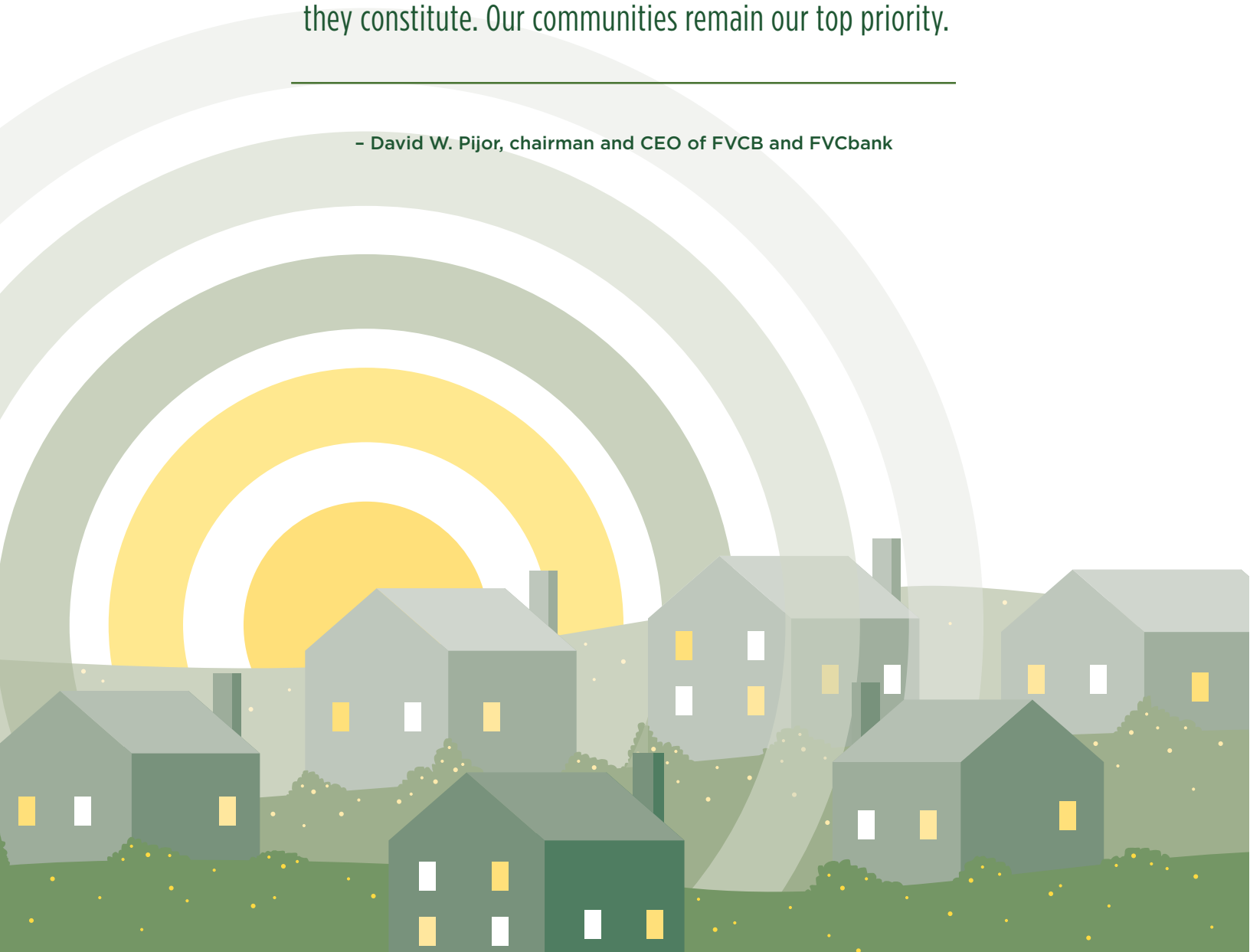
COMMUNITY FOCUS

A stylized illustration of a city skyline. The buildings are dark green with white and yellow rectangular windows. In the background, there are concentric circles in shades of green and yellow, with a bright yellow sun or moon in the center. The foreground is a dark green hill with small yellow dots.



Our focus has been on serving as a source of support for our communities, especially given the uncertainty and challenges of the past year. We are pleased to have served an especially critical role in supporting our customers and the cities, towns and neighborhoods that they constitute. Our communities remain our top priority.

- David W. Pijor, chairman and CEO of FVCB and FVCbank



TO OUR SHAREHOLDERS

2020 was a year of strong growth for FVCBankcorp, Inc. despite the challenging headwinds we faced due to the pandemic and resulting recession. At the start of the pandemic, we focused our efforts to working with our customers helping them survive various pandemic shutdowns by deferring loan payments to those who requested assistance. We also originated over 775 paycheck protection program ("PPP") loans to help customers weather the downturn. As core organic loan growth slowed in our markets, deposit growth drove the Bank's balance sheet growth both through the acquisition of new customers, primarily as we assisted them in receiving PPP loans, and increases in our existing customers' deposit levels, which enhance our market share and franchise value.

Despite the obstacles we faced during 2020, our earnings remain strong. We recorded consolidated net income of \$15.5 million, or \$1.10 diluted earnings per share, for the year ended December 31, 2020, compared to \$15.8 million, or \$1.07 diluted earnings per share, for the same period of 2019. During 2020, we closed two branch office locations, as more clients transitioned to our electronic banking products, reducing the need to have physical branch locations to serve our customers. The operating leases and leasehold improvements written off as a result of closing these locations totaled \$676 thousand pre-tax (\$534 thousand after tax). Operating earnings, which exclude the branch closure costs we incurred, for the year ended December 31, 2020 was \$15.9 million, or \$1.13 diluted earnings per share. Our financial results for 2020 were also impacted by elevated provision for loan losses, as provision for loan losses increased to \$5.0 million for the year ended December 31, 2020 compared to \$1.7 million for the same period of 2019.

For the years ended December 31, 2020 and 2019, return on average assets was 0.91% and 1.09%, respectively, with our return on average equity for those same periods showing 8.48% and 9.32%, respectively.

Selected Highlights

- **Increased Pre-Tax Pre-Provision Income.** For the year ended December 31, 2020 and 2019, pre-tax pre-provision income (which excludes branch closure costs and gains on sales of securities) was \$25.2 million and \$21.7 million, respectively, an increase of \$3.5 million or 16%. Pre-tax pre-provision annualized return on average assets for the year ended December 31, 2020 and 2019 were 1.48% and 1.50%, respectively.
- **Strong Core Deposit Growth.** Core deposits, which exclude wholesale deposits, increased \$296.8 million to \$1.48 billion at December 31, 2020, an increase of 25%, from December 31, 2019. Noninterest-bearing deposits represent 27% of core deposits at December 31, 2020.
- **Reduced Levels of Past Due and Nonperforming loans.** Loans past due 90 days or more and still accruing totaled \$272 thousand at December 31, 2020, compared to \$1.0 million at December 31, 2019. Nonperforming loans and loans past due 90 days or more and still accruing were \$5.6 million, or 0.31% of total assets, at December 31, 2020, compared to \$10.7 million, or 0.70% of total assets, at December 31, 2019.
- **Improved Efficiency Ratio.** For the year ended December 31, 2020, the Company's efficiency ratio improved to 55.6% from 56.9% for the year ended December 31, 2019.

Balance Sheet

Total assets increased to \$1.82 billion at December 31, 2020 compared to \$1.54 billion at December 31, 2019, an increase of \$284.2 million, or 19%.

Loans receivable, net of deferred fees, totaled \$1.47 billion at December 31, 2020, compared to \$1.27 billion at December 31, 2019, an increase of \$195.6 million, or 15%. PPP loans originated and funded, net of fees, totaled \$153.0 million at December 31, 2020, a decrease from \$173.0 million earlier in 2020 as we started to record loan forgiveness prior to year-end. For the full year 2020, net loan growth, excluding PPP loans, was \$42.6 million, or 3%.

Total deposits increased to \$1.53 billion at December 31, 2020 compared to \$1.29 billion at December 31, 2019, an increase of \$246.8 million, or 19%. Core deposits increased \$296.8 million, or 25%, to \$1.48 billion at December 31, 2020 compared to \$1.19 billion at December 31, 2019. The increase in core deposits reflects new customer relationships as well as growth in existing customer accounts and, to a lesser extent, deposits remaining from PPP funds. Wholesale deposits totaled \$50.0 million, or 3% of total deposits at December 31, 2020, a decrease of \$50.0 million from December 31, 2019. Noninterest-bearing deposits increased \$92.8 million, or 30%, to \$399.1 million at December 31, 2020 from \$306.2 million at December 31, 2019, and represented 26% of total deposits, or 27% of core deposits, at December 31, 2020.

Our bank subsidiary, FVCbank, remains well-capitalized at December 31, 2020 with a community bank leverage ratio of 11.62%. During the fourth quarter of 2020, we completed a private placement of \$20 million of our 4.875% Fixed to Floating Subordinated Notes due in 2030 (the "Notes"). The Notes

have a maturity date of October 15, 2030 and carry a fixed rate of interest of 4.875% for the first five years, and revert to a variable interest rate thereafter. The Notes have been structured to qualify as Tier 2 capital for regulatory purposes. We have used the proceeds from the placement of the Notes for general corporate purposes, to include supporting capital ratios at FVCbank.

Income Statement

For the year ended December 31, 2020, net income was \$15.5 million, compared to \$15.8 million for the same period of 2019. For the year ended December 31, 2020 and 2019, net interest income was \$52.6 million and \$48.1 million, respectively, an increase of \$4.6 million or 9%, year-over-year. Our net interest margin for the year ended December 31, 2020 and 2019 was 3.28% and 3.48%, respectively, impacted by the decreases in the targeted fed funds rate of 150 basis points during March 2020. The average yield for the loan portfolio for the year ended 2020 was 4.46%, which includes low-yielding PPP loans originated during 2020, compared to 5.16% a year ago. However, the decrease in loan yields was offset by the decrease in the cost of interest-bearing deposits for 2020 which was 1.18%, compared to 1.77% for 2019, a decrease of 59 basis points, or 33%, primarily a result of our efforts to aggressively decrease deposit rates during 2020 in response to the rate cuts that occurred during March 2020.

Noninterest income for the year ended December 31, 2020 was \$2.9 million, compared to \$2.5 million for the year ended December 31, 2019, an increase of \$345 thousand, or 14%, which was primarily driven by an increase in service charges on deposit accounts and other fee income, and income from bank-owned life insurance.

Noninterest expense totaled \$30.8 million for the year ended December 31, 2020, compared to \$28.9 million for the same period of 2019, an increase of \$2.0 million, or 7%. The increase in noninterest expense compared to the year ago quarter was primarily related to an increase in data processing and network administration expense related to planned network infrastructure upgrades during 2020, an increase in loan related expenses, and an increase in FDIC insurance (a result of assessment credits expiring in 2019). For the year ended December 31, 2020 and 2019, noninterest expense, excluding branch closure charges, was \$30.2 million and \$28.9 million, respectively, an increase of \$1.3 million, or 5%, which was less than our targeted expense growth for 2020.

Asset Quality

We recorded a provision for loan losses of \$5.0 million for the year ended December 31, 2020, compared to \$1.7 million for 2019. We are not required to implement the provisions of the current expected credit losses ("CECL") accounting standard until January 1, 2023 and are continuing to account for the allowance for loans losses under the incurred loss model. The increase in the provision for loan losses for the year ended December 31, 2020 is primarily related to growth in the loan portfolio and increases in qualitative factors related to the economic uncertainties caused by the COVID-19 pandemic, including an increase in specific reserves.

The allowance for loan losses to total loans, excluding PPP loans, was 1.14% at December 31, 2020, compared to 0.81% at December 31, 2019. The effective reserve coverage, which includes both the allowance for loan losses and the remaining unaccreted fair value discount on acquired loans, to total loans, excluding PPP loans, was 1.27% at December 31, 2020. Net charge-offs of \$290 thousand, or 0.02% of average loans, were recorded during 2020 and were primarily related to purchased consumer unsecured loans.

While 2020 was a challenging year, we achieved record quarterly earnings during the fourth quarter of 2020, and we are pleased with ultimately matching operating earnings in 2020 as compared to 2019. We will continue to work with our customers and assist the needs of our community as we persist through this pandemic and recovering economy.

On behalf of your Board of Directors and employees, we thank you for your continued support as together we address the challenges brought on by the COVID 19 pandemic. We are grateful to our team of bankers that provide excellent personalized service to our customers. We are proud to be part of the markets we serve and to be a part of such resilient communities.

Best regards,



David W. Pijor, Chairman and Chief Executive Officer



EXECUTIVE OFFICERS

Seated, from left to right: **Patricia A. Ferrick**, President; **David W. Pijor**, Chairman and Chief Executive Officer. Standing, from left to right: **William G. Byers**, Executive Vice President and Chief Lending Officer; **Jennifer L. Deacon**, Executive Vice President and Chief Financial Officer; **B. Todd Dempsey**, Executive Vice President and Chief Operating Officer; **Sharon L. Jackson**, Executive Vice President and Chief Deposit Officer; and, **Michael G. Nassy**, Executive Vice President and Chief Credit Officer.

DIRECTORS

David W. Pijor

Chairman/CEO

L. Burwell Gunn

Vice Chairman

Morton A. Bender

Patricia A. Ferrick

President

Meena Krishnan**

Scott Laughlin

Thomas L. Patterson

Devin Satz

Lawrence W. Schwartz

Sidney G. Simmonds

Daniel M. Testa

Philip “Trey” R. Wills III

Steven M. Wiltse

REGIONAL LENDING OFFICERS

Alissa Curry Briggs*

Executive Director of Commercial
Real Estate Lending

James C. Elliott

Market President, Virginia

Oliver James

Director of C&I Lending

Gerald A. Muccioli

Market President, Maryland and D.C.

Eric Pietras**

Director of Government
Contract Lending

OFFICERS

Michelle L. Buckles

Senior Vice President,
Director of Compliance

Joseph Catalano

Senior Vice President,
Commercial Loan Officer

David Clark

Senior Vice President, Controller

Lisa M. Craze

Senior Vice President, Loan
Documentation and Administration

Alberta A. Gibson

Senior Vice President, Director
of Human Resources

Thomas W. Grantham

Senior Vice President,
Commercial Loan Officer

Sharon Gray

Senior Vice President, Loan Operations

Craig Laudeman

Senior Vice President,
Commercial Loan Officer

Linda Long

Senior Vice President,
Commercial Loan Officer

**Jacqueline S.
Marbell-Edson**

Senior Vice President,
Credit Administration

Tim Moorstein

Senior Vice President, C&I &
Government Contract Loan Officer

Farideh Mullafiroze

Senior Vice President, Business
Development Officer

Mark Palmer

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Commercial Loan Officer

Cynthia L. Piccione

Senior Vice President,
Deposit Operations

Eric Radcliffe

Senior Vice President,
Commercial Loan Officer

Christine M. Rowe

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Treasury Services Manager

Altaf Shadick

Senior Vice President, Director of Retail

Joshua F. Steele

Senior Vice President,
Commercial Loan Officer

Huong V. Song

Senior Vice President,
Commercial Loan Officer

Steffany R. Watson

Senior Vice President, Director of
Treasury Management Services

*Executive Team Member

**Joined in 2021

SELECTED FINANCIAL DATA (dollars and shares in thousands, except per share data)

	2020	2019	2018	2017	2016
INCOME STATEMENT DATA:					
Interest income	\$ 67,103	\$ 66,734	\$ 51,924	\$ 40,302	\$ 32,587
Interest expense	14,483	18,671	12,110	8,195	5,387
Net interest income	52,620	48,063	39,814	32,107	27,200
Provision for loan losses	5,016	1,720	1,920	1,200	1,471
Net interest income after provision for loan losses	47,604	46,343	37,894	30,907	25,729
Non-interest income	2,891	2,546	1,661	2,975	1,220
Non-interest expense	30,838	28,877	26,448	19,346	16,446
Net income before income taxes	19,657	20,012	13,107	14,536	10,503
Provision for income taxes	4,156	4,184	2,238	6,846	3,571
Net income	\$ 15,501	\$ 15,828	\$ 10,869	\$ 7,690	\$ 6,932
BALANCE SHEET DATA:					
Total assets	\$ 1,821,481	\$ 1,537,295	\$ 1,351,576	\$ 1,053,224	\$ 909,305
Loans receivable, net of fees	1,466,083	1,270,526	1,136,743	888,677	768,102
Allowance for loan losses	(14,958)	(10,231)	(9,159)	(7,725)	(6,452)
Total investment securities	126,415	141,589	125,298	117,712	113,988
Total deposits	1,532,493	1,285,722	1,162,440	928,163	775,991
Other borrowed funds	69,085	49,487	24,407	24,327	51,247
Total shareholders' equity	189,500	179,078	158,336	98,283	79,811
Common shares outstanding	13,511	13,902	13,713	10,869	10,179
PER COMMON SHARE DATA:					
Basic net income	\$ 1.14	\$ 1.15	\$ 0.93	\$ 0.74	\$ 0.68
Fully diluted net income	1.10	1.07	0.85	0.67	0.63
Book value	14.03	12.88	11.55	9.04	7.84
Tangible book value ⁽¹⁾	13.41	12.26	10.93	9.03	7.83
PERFORMANCE RATIOS:					
Return on average assets	0.91%	1.09%	0.94%	0.80%	0.88%
Return on average equity	8.48 %	9.32%	9.29%	8.63%	8.91%
Net interest margin ⁽²⁾	3.28%	3.48%	3.51 %	3.43%	3.51%
Efficiency ratio ⁽³⁾	55.55 %	57.06%	63.07 %	57.16 %	58.02 %
Non-interest income to average assets	0.17 %	0.18%	0.14 %	0.31 %	0.15%
Non-interest expense to average assets	1.80 %	1.99%	2.28%	2.02 %	2.08%
Loans receivable, net of fees to total deposits	95.67%	98.82%	97.79%	95.75 %	98.98%
ASSET QUALITY RATIOS:					
Net charge-offs (recoveries) to average loans receivable, net of fees	0.02%	0.05 %	0.05%	(0.01)%	0.19%
Nonperforming loans to loans receivable, net of fees	0.38%	0.84 %	0.34%	0.09 %	0.03%
Nonperforming assets to total assets	0.52%	0.95%	0.57 %	0.44 %	0.03%
Allowance for loan losses to nonperforming loans	266.11%	95.39%	285.24 %	979.09%	2,591.16%
Allowance for loan losses to loans receivable, net of fees	1.02%	0.81 %	0.81 %	0.87 %	0.84 %
CAPITAL RATIOS (Bank Only):					
Tier 1 risk-based capital	NA	12.72%	13.27%	12.05%	12.37%
Total risk-based capital	NA	13.43 %	14.02%	12.83%	13.16%
Common Equity Tier 1 capital	NA	12.72%	13.27%	12.05 %	12.37%
Leverage capital ratio	11.65 %	12.15%	12.41 %	11.79%	11.89%
OTHER:					
Average shareholders' equity to average total assets	10.70%	11.71 %	10.09%	9.32%	9.85%
Average loans receivable, net of fees to average total deposits	98.51 %	98.56 %	96.56%	97.74 %	96.05%
Average common shares outstanding:					
Basic	13,542	13,817	11,715	10,435	10,170
Diluted	14,134	14,825	12,822	11,545	10,922

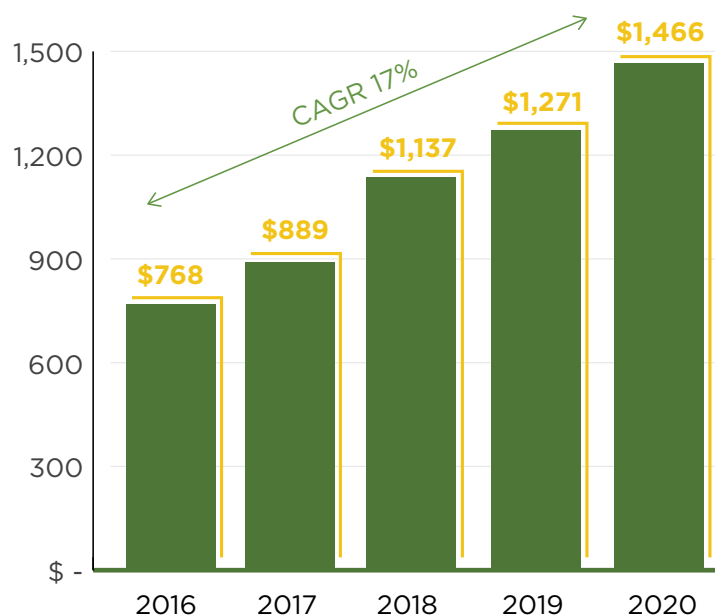
(1) Tangible book value is calculated as total shareholders' equity, less goodwill and other intangible assets, divided by common shares outstanding.

(2) Net interest margin is calculated as net interest income divided by total average earning assets.

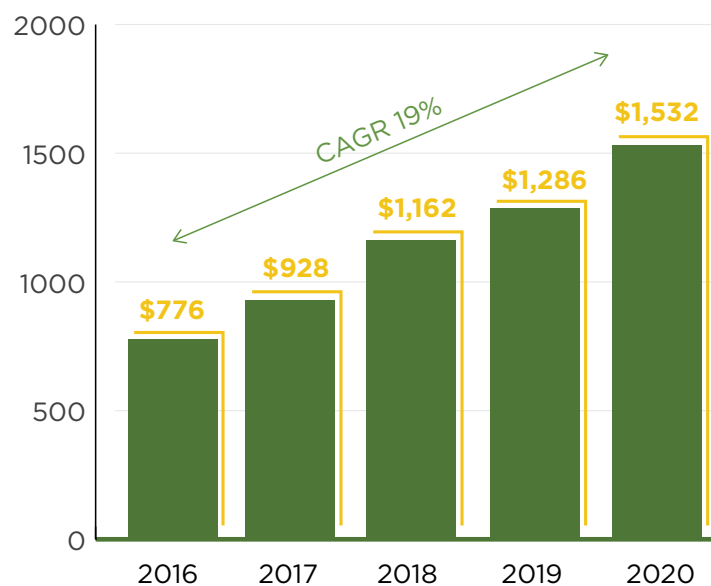
(3) Efficiency ratio is calculated as total non-interest expense divided by the total of net interest income and non-interest income. The efficiency ratio for 2018 was impacted by merger expenses of \$3.3 million associated with the Company's acquisition of Colombo Bank.

SELECTED FINANCIAL DATA *(Continued)*

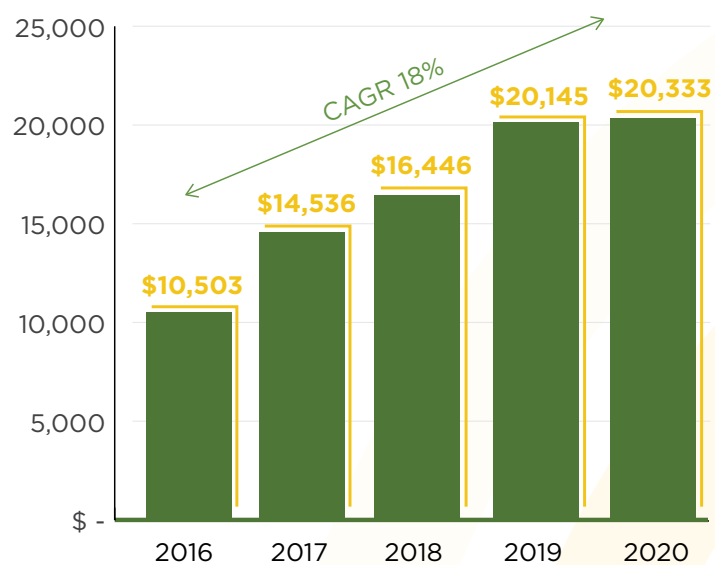
LOANS RECEIVABLE, Net of Fees (millions)



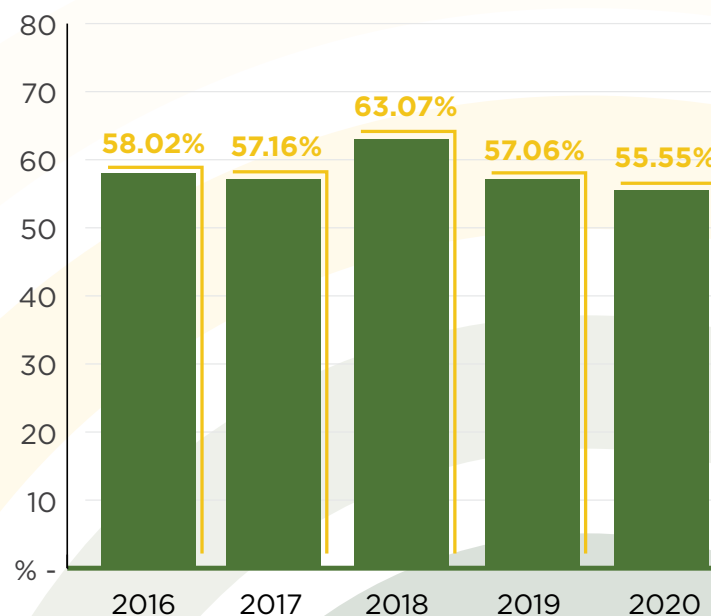
TOTAL DEPOSITS (millions)



INCOME BEFORE NONRECURRING EXPENSES AND TAXES (thousands)



EFFICIENCY RATIO



FVCBANK DELIVERS 750 BUSINESS-SAVING PPP LOANS

Soon after COVID-19 halted sectors of the U.S. economy, the U.S. Small Business Administration's Paycheck Protection Program (PPP) launched to offer struggling businesses a lifeline through low-interest, private loans.

As part of a commitment to customers and community, FVCbank worked to safeguard the local economy by helping local businesses attain critical PPP loans, allowing them to retain talent, pay rent and cover other operating costs.

In less than three months, the Bank's team secured more than 750 PPP loans totaling \$173 million. FVCbank's experienced leadership and a passionate commitment to its community and customers made the difference.

KEEPING A LOCAL BUSINESS ALIVE

When Washington, D.C.-based IT services company FSi Strategies needed a PPP loan to prevent layoffs, its Executive Vice President Nabil Aitoumeziane found relief with a PPP loan through FVCbank. He thought the process would take months; FVCbank delivered a PPP loan in just a few weeks.



I did not have to worry about our business staying alive. The FVCbank team has shown me time and time again they will do anything to help us.

– Nabil Aitoumeziane



THE COMMUNITY BANK THAT DELIVERS

Although they recently brought their insurance title company's business to FVCbank, Stephen Millstein and Michael Segal of Certified Title Corporation in Owings Mills, Maryland first turned to a national bank for a PPP loan. They thought a national bank might mean a quick process. Instead, they found delays even as they worried that restrictions could harm their business, which regularly requires in-person service. In the end, it was their community bank — FVCbank — that rapidly delivered.



FVCbank was diligent and responsive to our needs. We could see that they prioritized us as a customer and that it was important for them that the loan process went smoothly for us."

– Stephen Millstein, Owner and Counsel of Certified Title Corporation

The FVCbank team successfully navigated the PPP process for Millstein and Segal. They eased their worries by keeping them informed at every step. Less than a year after fully switching their banking operations to FVCbank, their PPP experience signaled that Millstein and Segal had found a bank they could trust in their community.

BUSINESS-SAVING PPP LOANS (Continued)

A RAPID, RELIABLE LOAN PROCESS

Sarah Safa found herself in a similar position as COVID-19 forced her company, Refined Aesthetics of Leesburg, Virginia, to temporarily close its practice. When another bank failed to help her secure a PPP loan, a friend recommended FVCbank. Her loan was submitted and approved with the Bank's help in a fraction of the time she believed her previous bank would require.

Because of her positive experience through the PPP loan application process, Safa switched to FVCbank for all her business' needs.

IMMEDIATE HELP WHEN NEEDED

FVCbank also delivered for Jessica Stuart and her 20 employees at her Washington, D.C. creative services company, Long Story Short Media. Stuart's PPP loan application stalled with another bank, which eventually stopped taking her calls. Colleagues in her field told her of their positive experience securing PPP loans through FVCbank. She connected with the Bank's team. Once submitted, her loan application was approved almost immediately, compared to her previous attempts.

Stuart also moved her business' banking portfolio to FVCbank.



FVCbank's personal touch made all the difference. It was evident the team always put the customer first and strived to be a support system to us all during uncertain times.

– Sarah Safa



I was not yet a customer, and their openness to encourage me to come into their family meant a lot to me. I realized right away that their level of customer service was something I had been missing this whole time.

– Jessica Stuart



FVCBANK'S EXPERIENCE, VALUES MAKE THE DIFFERENCE

The Bank's commitment to its core values — good corporate citizenship and strong customer relations — proved the decisive factor in delivering rapid, business-saving relief for local small shops through PPP.

By constantly adapting to changing circumstances and through proactive attention to their customers' needs, the Bank's team ensured that customers large and small were treated equally and their concerns were eased at a time of tremendous uncertainty and business turbulence. As FVCbank's positive reputation and family of customers continue to expand, these values will guide its relationships — new and existing — through times of challenge and growth.

COMMUNITY STAPLE CREDITS FVCBANK FOR KEEPING IT IN BUSINESS

Whitlow's on Wilson, a restaurant, bar and live music venue, stands as a community cornerstone in Arlington, Virginia. Managed for nearly three decades by Jon Williams and his family, Whitlow's on Wilson has established itself as a neighborhood gathering place, a comforting spot for family dinners and a launching pad for local bands.

When the pandemic restrictions began in early 2020, Williams knew his business needed a lifeline. He also worried for his more than 100 employees. The situation stood to imperil this beloved locally owned business and leave a neighborhood without a key element to its sense of place.



We thought we'd close. I wasn't sure for a long time if we could keep going. I grew up with this business, and I've seen the families of customers grow up at Whitlow's along the way."

– Jon Williams

Just when a memory-making institution sat at the brink of permanent closure, FVCbank answered the call.

FVCBANK'S PERFORMANCE WITH PPP LOANS SAVES A FAMILY LEGACY

Williams saw a chance to preserve his business, his family's history and the neighborhood's character after reading about the Paycheck Protection Program (PPP). He reached out to several banks but found little help that relieved his worries. Then, he found solace with FVCbank, where he had transferred his business banking just a few years earlier.



After completing his application, and with FVCbank there to help at every step in the process, Williams received a PPP loan only a month after the program had launched.

Remarking on his PPP loan approval, he added, "It was one of biggest sighs of relief I've had in my life. **Working with FVCbank is a partnership — you're more than a customer."**



Their responsiveness was great. They put us at ease and gave us peace of mind.

– Jon Williams

A second PPP loan, an application also quickly processed by the Bank's steadfast team, has kept Whitlow's and its family and neighborhood tradition alive. Williams is already looking ahead to the day when live music can again be heard at Whitlow's on Wilson, and hopes that days of food, families, fun and music in Arlington will continue many years into the future, thanks to the support of FVCbank.

FVCBANK SHINES BRIGHT AND DELIVERS FOR DENTIST

As a practicing dentist for 37 years who owns and operates Centreville Dental and Promenade Dental in northern Virginia, Dr. Rena Vakay knew that COVID-19 posed a major challenge to her businesses. In early spring 2020, pandemic restrictions closed her practices. Even after reopening to serve patients' emergency needs, continued restrictions prevented both sites from performing elective procedures.

“We were closed for about two months because of the pandemic, which made it hard to keep up with payroll and overhead,” Vakay said.

With her businesses and the jobs of 15 employees on the line, Vakay looked toward applying for a loan from the Paycheck Protection Program (PPP). She felt it could tide over her practice, keep her employees paid and relieve her worries. But when she contacted her previous bank, they offered every excuse for why they could not get her loan approved.

FVCBANK SAVES BUSINESSES AND BRINGS SMILES

Then, Vakay received a referral to FVCbank. She reached out and found immediate satisfaction that ended a string of sleepless nights.

Vakay found the level of service personal and seamless, a tribute to the Bank's collaborative structure and processes that ensure that every team member works on behalf of the customer. She noticed she never got bounced around between departments and that FVCbank was always in touch. Within barely a week, FVCbank had walked Vakay through the entire PPP process, prepared, and submitted her application; her PPP loan was approved almost immediately.

Vakay used one word to describe her feeling when she heard that the loan came through, “Relief!”



My motto is ‘excuses never eliminate responsibility.’ I never got an excuse from FVCbank. We were under so much pressure at the time, so it was a relief when our PPP loan was approved.”

– Dr. Rena Vakay

Pleased with her experience working with the dedicated team at FVCbank, she has moved her business accounts to the bank. She found a team there that worked hard for her and that was committed to finding a solution for her business. She looks forward to a long relationship with FVCbank, which she describes as a “partner.”



**FVCbank's team
got to work. Like the
Coast Guard coming out
to save a sinking ship!**

– Dr. Rena Vakay

FVCBANK IMPRESSES CUSTOMERS WITH PERSONAL BANKING SERVICES

FVCbank's high level of care forms the core of its reputation and relationship with the communities it serves. Among personal-banking customers, this fundamental value has attracted new customers and cemented the trust of existing ones.

For these customers, FVCbank's employees routinely deliver exceptional care through cash management and other branch services. Two prime examples stand out as representative of the Bank's focus on customer service over the past year.

EXCEEDING EXPECTATIONS FOR THE HORDELLS

In 2020, Michael and Patricia Hordell, of Fairfax, Virginia, wanted to find a bank that delivered the level of care they expected and simply made them feel welcome. Their previous banks did not meet that standard.

After an extensive search, the Hordells chose FVCbank. Since becoming customers in the summer of 2020, the Hordells said that the Bank had exceeded their expectations.

Due to Mr. Hordell's line of work, he and his wife cannot participate in online banking. The Bank delivered a great experience because it offers the security they need but also dedicated employees with whom they can actually talk. "There's a real relationship there," Mr. Hordell said. The Hordells described how bank employees always return calls, answer their questions and proactively communicate, whenever possible.

Today, the Hordells encourage others to transfer their personal banking needs to FVCbank.



Every employee makes you feel
like you own the bank, rather
than just being another customer.
If you're looking for great
customer service, then you
have to go with FVCbank.

- Patricia Hordell

PERSONAL BANKING SERVICES *(Continued)*

CAROLYN PEACHEY STAYS WITH FVCBANK FOR ITS CUSTOMER SERVICE

Carolyn Peachey, of Washington D.C., has banked with FVCbank since her accounts from another institution were transferred through acquisition.

Previously a business account customer through her event management company, Peachey has stayed with FVCbank for her personal banking due to its commitment to its customers' needs.

As a senior who is relatively new to online banking, she received assistance with the technical questions she had. She described how bank employees went above and beyond to ensure that they truly listened to her needs and answered her questions, including follow-up to make sure.

"If you need a bank that offers one-on-one service, then this is the bank I would tell you to go to. There's a very personal touch that you don't always get elsewhere." Peachey added that she has recently referred a friend to FVCbank for help obtaining a PPP loan.



FVCbank provides excellent customer service. It makes no difference what size your account.

– Carolyn Peachey



FVCBANK SUPPORTING THE COMMUNITY





The strength of the communities we serve is a true testament to the perseverance of the people and their businesses. Caring for our customers and the community and reaching out to lend a hand remains at the core of our mission. Our team has committed to providing dedicated attention and service in order to see our customers succeed and our community thrive.

– Patricia A. Ferrick, president of FVCB and FVCbank



OUR LOCATIONS

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Arlington, VA 22201
Phone: 703.387.5050

Baltimore Branch (MD)

224 Albemarle Street
Baltimore, MD 21202
Phone: 410.685.4611

Bethesda Branch (MD)

6929 Arlington Road
Bethesda, MD 20814
Phone: 301.652.2265

Fairfax Branch (VA)

11325 Random Hills Road, Suite 140
Fairfax, VA 22030
Phone: 703.672.2580

Lutherville Loan Office (MD)

22 West Padonia Road, Suite A-200
Lutherville, MD 21093
Phone: 410.387.2620

Manassas Branch (VA)

7900 Sudley Road, Suite 100
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