



**OLD
POINT**
NATIONAL BANK

Old Point National Bank Signs With TCM Bank

Hampton, Virginia (Feb. 8, 2017)—Old Point National Bank announced that it has signed with TCM Bank, N.A., a subsidiary of ICBA Bancard® to join its Total Card Management® credit card agent program. Old Point’s portfolio represents nearly 4,000 small business and consumer credit card accounts.

Prior to signing with TCM Bank, the \$903 million-asset based bank’s credit card portfolio had resided with Fifth Third Bank’s agent program. Old Point National Bank’s President and CEO Rob Shuford, Jr. says that his executive team was evaluating their options when they learned that TCM Bank was acquiring Fifth Third’s agent portfolio.

“TCM is a strong, full-service organization and we are excited to launch this partnership,” said Shuford, Jr. “We are focused on the growth of our card portfolio and TCM’s underwriting guidelines and commitment to customer care are consistent with our own. Additionally, the enhancements we can now provide on our commercial cards will allow us to offer a much higher level of service to our local business customers.”

In addition to joining TCM, Old Point National Bank is also poised to become a new member of the Independent Community Bankers of America® (ICBA), the only national association that exclusively represents the interests of community banks. “Our alliances with TCM Bank and ICBA are going to open new doors,” says Shuford, Jr. “As the banking industry continues to transform it’s important to partner with businesses that you know are in your corner.”

“At TCM Bank we treat our clients with the same level of personal and professional service that they deliver each day,” said TCM Bank President and CEO Damon Moorer. “We are looking forward to helping Old Point National Bank build and strengthen their customer relationships. We never forget that we’re in business to help the agent bank and their community thrive.”

About Old Point National Bank

Old Point National Bank is a wholly-owned subsidiary of Old Point Financial Corporation (OPOF) with branches throughout Hampton Roads. It is a full service bank offering a wide range of financial services, from solutions focused on individuals and small businesses to comprehensive commercial services. www.OldPoint.com.

About ICBA Bancard & TCM Bank. N.A.

ICBA Bancard® is the wholly owned payment services subsidiary of the Independent Community Bankers of America. ICBA Bancard's community bank issuers generated \$23 billion in sales volume in 2016 and are ranked collectively as the 24th largest credit card portfolio in the United States. Through ICBA Bancard, banks provide competitive payments solutions and ICBA Bancard provides exclusive services to issuers including its Fraud Loss Protection Plan, marketing support and product education. With nearly \$300 million in assets, TCM Bank, N.A., a subsidiary of ICBA Bancard, provides credit card services for community banks including consulting, portfolio acquisition, product development and agent bank sponsorship. Through its Total Card Management® program, TCM helps banks promote their branded cards while limiting their exposure to risk and expense. For more information, visit www.icbabancard.org.

About ICBA

The Independent Community Bankers of America®, the nation's voice for nearly 6,000 community banks of all sizes and charter types, is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education and high-quality products and services. For more information visit www.icba.org

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