

ACCESS NATIONAL
CORPORATION

February 22, 2017

Dear Shareholder:

We recently mailed you proxy materials in connection with our upcoming Special Meeting of Shareholders to be held on March 15, 2017. The purpose of this meeting is to approve the merger of Middleburg Financial Corporation with and into Access National Corporation.

Your vote is very important. Approval of the merger requires the affirmative vote of the holders of more than 2/3 of our outstanding shares. For this reason, not voting is the same as voting against the merger proposal.

Please take a moment to vote your shares by completing and returning the enclosed proxy card in the envelope provided. You may also vote by telephone or the Internet by following the instructions on the proxy card.

Please disregard this letter if you have already voted your shares. If you have any questions or need assistance in submitting your proxy card or voting your shares, or need additional copies of the joint proxy statement/prospectus or the enclosed proxy card, please call Sheila Linton, Vice President and Corporate Secretary, at 703.871.2100, or Regan & Associates, Inc., Access's proxy solicitor, at 800.737.3426. Thank you.

Sincerely,



Michael W. Clarke
President and CEO