



*premier club*

SPRING 2012

# CONNECTION

THE QUARTERLY NEWSLETTER FOR  
PREMIER CLUB MEMBERS.

## Welcome to the club— EVB Premier Club!

A SPECIAL THANKS AND  
WELCOME FOR INAUGURAL  
EVB PREMIER CLUB MEMBERS  
FROM JOE A. SHEARIN, EVB  
PRESIDENT AND CEO

On behalf of everyone at EVB,  
thank you and welcome to the  
inaugural edition of our new  
quarterly newsletter for Premier  
Club members. As one of the first  
to become a Premier Club member,  
we hope you are as excited as we  
are about this great new banking  
product from EVB.

With Premier Club, we're offering  
customers 50 and older a wonderful  
way to have an interest-bearing  
checking account with benefits you  
won't find anywhere else. There's  
even more excitement on the  
horizon for Premier Club members.

Our first trip offered through  
Premier Club Travel will take you  
to some of the many sights, sounds,  
and tastes of Washington, D.C. And  
we will have much more to share  
soon about our exclusive financial  
seminars. As you can see, we have a  
lot of exclusive programs for Premier  
Club members—thanks for being  
among the first to take advantage of  
this great opportunity.



[www.bankevb.com/premierclub](http://www.bankevb.com/premierclub)  
804-443-4333 or  
1-888-464-BANK (2265), ext. 8466 or 8449



# Protecting Yourself from Scams

FROM INTERNET SCAMS TO PROMISES OF EASY MONEY, HERE ARE SOME EASY STEPS TO AVOID BEING A VICTIM OF CON ARTISTS

Ever heard the saying, "If it's too good to be true, it probably is?" Experts agree—whether they are using an internet scam, investment scam, or the promise of easy money, many scam artists use the same script in an attempt to dupe their victims. And the simple fact is that anyone can be scammed if you're not careful.

## HOW CON ARTISTS WORK

Scams usually offer potential victims a sum of money, a prize, or a get-rich-quick investment option. Some scams come in the form of emails or phone calls from someone purporting to be with a bank or charity, and other scams may come from someone you know. Many scams also ask that you wire money to them, or ask you to cash a check that seems legitimate. At EVB, we will never call you and ask for your personal information.

## WHAT TO LOOK OUT FOR

Some telltale signs to look for when you are faced with a potential scam include

offers that guarantee very high returns on your investment, or scams that claim you have won a large sum in a lottery prize. Another indication that something suspicious is going on is if the person or company with this proposition is located in a foreign country, because it can be harder to catch criminals that operate outside of the U.S.

## AVOID SCAMS WITH COMMON SENSE

Before you make any financial decision, it's a good idea to do some research. Know where your money is going before you send a check. Use the internet and resources like the Better Business Bureau (BBB) and the Federal Trade Commission (FTC) to research charities, businesses, and even potential employers to make sure they are legitimate. Remember, always verify the identity of those you share information with, and be cautious of any offer that sounds unclear.

## FEATURED MEMBER EVA LADD

Longtime EVB customer Eva Ladd says she has always enjoyed the courtesy and professionalism she receives at the Windmill branch. "I've been an EVB customer for a number of years and have always preferred banking locally," says Ladd.

When she learned about Premier Club, Ladd says she was intrigued. She decided to become a Premier Club member, and now she really loves the benefits. "With Premier Club, I've earned more interest in one month than I did all of last year," she says.

"I think Premier Club is a great thing for me and for EVB," says Ladd. "And I just love the interest rate I receive with Premier Club. I'm always telling my friends about how wonderful it is."



## INTRODUCING MOBILE BANKING FROM EVB

## A Day Trip to the Nation's Capitol

GET THE INSIDE SCOOP ON WASHINGTON, D.C. WITH A DAY TRIP LED BY RETIRED AIR FORCE INTELLIGENCE OFFICER CAROLE S. BESSETTE



Join us on Monday, May 21st, 2012, for an educational and entertaining driving tour of the U.S. Capitol, the White House, Embassy Row, the Iwo Jima Memorial, the new Martin Luther King Memorial, and more!

Crowds and weather permitting, Retired Air Force Intelligence Officer and Master Tour Guide Carole S.

Bessette will also lead you to the WWII Memorial or the FDR Memorial, followed by an afternoon at the 612-acre Arlington National Cemetery. Stops at the cemetery will include JFK's grave and the Tomb of the Unknown Soldier, where you will be able to witness the remarkable changing of the guard.

The tour includes round trip motorcoach transportation, with refreshments served, lunch at Gordon Biersch Brewery and Restaurant, a tram ride at Arlington National Cemetery, plus all taxes and gratuities. Each Premier Club member can also register a guest for the trip. And, if your guest becomes a Premier Club member by July 1st, you will be entered in a drawing for a complementary next trip with Premier Club Travel! To register for this Premier Club trip, call 804-443-4333 or 1-888-464-BANK (2265), ext. 8466 or 8449. And hurry—space is limited!

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