



premier club

SPRING 2013

CONNECTION

THE QUARTERLY NEWSLETTER FOR
PREMIER CLUB MEMBERS

Maintaining Your Biggest Investment: Your Home

WHEN IT COMES TO INVESTMENTS, MOST PEOPLE THINK ABOUT RETIREMENT SAVINGS OR THEIR STOCK PORTFOLIOS. BUT YOUR MOST VALUABLE INVESTMENT MAY ACTUALLY BE YOUR HOME.

Help preserve your home's value and keep it structurally sound with regular home maintenance. Here are three ways to protect your home:

1. Your mother was right! Cleanliness is a virtue. Cleaning your home once a week will make it last longer. Dust and dirt, if allowed to accumulate, can harm the finishes on blinds, cabinets, countertops, and other surfaces.
2. Check it out. Annual inspections for chimneys and window and door weather-stripping will help you know what needs to be repaired or replaced. And don't forget to vacuum the clothes dryer ducts and the coils under the refrigerator. Also remember to replace your smoke detector batteries once a year. Replace furnace filters quarterly and air conditioner filters once a month.
3. Appearances do matter. The outside of your home needs some attention too. Make sure gutters and downspouts do not get clogged with leaves, and periodically clean siding or other exterior surfaces. From the roof to the sidewalk, it's good to keep every part of your home clean, safe, and well-maintained.



www.bankevb.com/premierclub
804-443-4333 or

1-888-464-BANK (2265), ext. 8466 or 8449

Get Your Financial Questions Answered

EVB INTRODUCES THE FINANCIAL ANSWER CENTER, A TRUSTED SOURCE FOR THE IMPORTANT FINANCIAL QUESTIONS AFFECTING YOU

Knowing where to turn for trustworthy financial information isn't always easy in today's complex world.

EVB's new Financial Answer Center can help. To access this free service, all you need is a computer with an Internet connection. Just go to our main web page, bankevb.com, and select "Learn & Plan" from the list of menu options at the top of the screen.

The EVB Financial Answer Center is a safe, accurate information resource covering a large variety of financial topics, including:

Getting Ready To Retire/Retired.

Proper planning can mean the difference between a time of peace and relaxation, or financial struggles. This section covers all you need to know about retirement planning and making the transition from work to retirement, with detailed information about everything from Medicare to fine-tuning your investment strategy.

Planning Your Estate.

Ensuring you have properly taken care of your estate planning obligations can help preserve your assets and ensure they are correctly distributed to friends and family in the future. This section explains the important decisions, legal documents, and tax issues that should be considered when planning your estate.

Major Life Events.

Birth, marriage, divorce, buying or selling a home, and taking care of elderly loved ones are just a few of the major life events that can have a major impact on your finances. EVB clarifies this complex topic and provides straight advice on tough questions, such as whether an elderly loved one can stay at home, and what to do in the event you must care for a terminally ill loved one.

With so much misinformation on the Internet, you can trust the EVB Financial Answer Center to provide the informed answers you need.

STAYING HEALTHY AFTER 50

With each birthday, our bodies remind us of our increasing age with little aches and pains. By taking some simple steps, we can keep our bodies feeling as young and healthy as possible.

Stretch daily—there is no need to touch your toes every time you lean over, but some flexibility is important. When you wake up, gently lean over your straightened legs on the bed to give your back and legs a gentle stretch.

Eat right—try to add one more fruit or vegetable to your daily diet. Maybe that means adding a green salad to your usual dinner or a handful of blueberries to your breakfast cereal.

Get regular check-ups—your physician will know what routine tests, vaccinations, and lab work you need at every age.



COME VISIT OUR NEW COLONIAL HEIGHTS BRANCH

AT 3012 BOULEVARD AND
SEE WHY WE'RE SO PROUD OF
OUR BEAUTIFUL NEW LOCATION!

Celebrate Summer in Norfolk

EVB PREMIER CLUB IS VISITING HISTORIC NORFOLK ON THURSDAY, JUNE 6TH

EVB is planning a day trip to Norfolk for its Premier Club Members. The day begins with a tour of the Naval Station. Norfolk is home port to more than 100 ships of the Atlantic fleet and is the world's largest



naval installation. EVB will receive a guided tour by Navy personnel and also visit a group of preserved historic homes from the 1907 Jamestown Exposition. Lunch will be in downtown Norfolk at the popular Freemason Abbey Restaurant, a renovated, turn-of-the-

century church with Victorian décor. The final stop for the daylong adventure will be the Norfolk Botanical Gardens, including a half hour garden tram ride. The total cost per person is \$78. Please call 804-443-8449 for more information about this exciting tour.