

## IN THIS ISSUE



### PAGE 2

Enjoy the benefits of membership with EVB Premier Club



### PAGE 3

Financial planning for new families



### PAGE 4

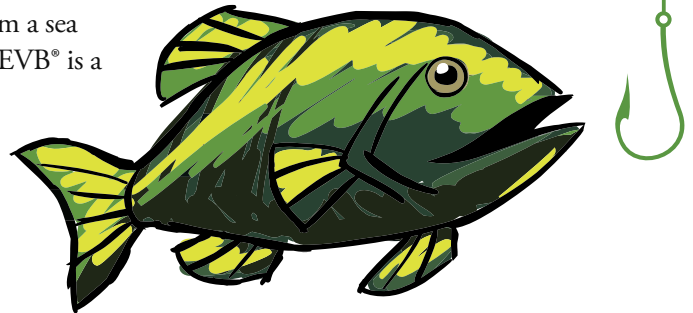
Spotlight on Ann-Cabell Williams, EVB's retail manager

# EVB Connection

Your Community Bank Since 1910

## Make a great catch with Reward Checking from EVB

Are you looking for a new checking account but unsure about how to choose from a sea of options? Reward Checking from EVB® is a free checking account that pays you interest and offers a boatload of other benefits. There are no fees on ATMs, no minimum balance, unlimited check writing, and no monthly service charge.\*



Reward Checking can net you real money in your pocket because the interest you earn gets deposited directly into your account, says Betty Miller, senior vice president and market manager for EVB's Middle Peninsula region.

"People don't always think about what it means to them in terms of real dollars that

they earn. In this economy, a few extra dollars are always beneficial," says Miller. "It's a great product and we are dedicated to keeping Reward Checking competitive."

Reward Checking from EVB makes navigating the sea of banking options simple. Why not reel it in today?

\* To qualify for Reward Checking benefits, you must make at least 10 debit card purchases, make one direct deposit or ACH auto debit, access Online Banking at least once, and receive your account statements and bank correspondence online. If you do not meet the requirements per cycle, your account will still function as a free checking account earning 0.05% APY, however it will not receive ATM refunds for that period. Available to personal accounts only. Fees may reduce earnings.



# Banking made easy— THAT'S EVB

Life can be complicated—but your banking doesn't have to be! EVB is your resource for hassle-free community banking with convenient financial options and more than 20 friendly neighborhood locations across Eastern Virginia.

Here are some of the ways EVB lets you bank on your terms, 24 hours a day.

**Online Banking.** EVB's free Online Banking and Bill Pay service is available for personal and business account holders. You can access your deposit and loan accounts, view balances, transfer funds between EVB deposit accounts, pay bills, set up recurring payments, and more—it's all just a mouse click away.

**Telephone Banking.** With our E•Z•ACCESS telephone banking service, you can check balances, transfer funds, and review account activity anytime, anywhere by dialing 1-800-789-6097 on a touch-tone telephone.

**24-Hour Banking.** EVB's network of automated teller machines (ATMs) lets you make deposits, withdrawals, inquiries, and transfers anytime using your EVB VISA® Check Card. And because we're linked to Cirrus, Star, MasterCard, and VISA networks, you can access ATMs worldwide.

**Bank-By-Mail.** This free service lets you handle deposits with ease. Just stop by any EVB branch location for a Bank-by-Mail envelope. Then mail your deposit to EVB, P. O. Box 1455, Tappahannock, VA 22560.

EVB understands how busy life can be. EVB offers services like Online Banking, Telephone Banking, 24-Hour Banking, and Bank-by-Mail because we are committed to making your banking experience as convenient and simple as possible.

## Welcome to the club: Introducing EVB Premier Club

Are you looking for something special in an interest-bearing checking account? If you are 50 or older, look no further than EVB Premier Club. A Premier Club membership offers a wide range of exclusive benefits and special services.

To become a Premier Club member, open an interest-bearing Premier Club Checking Account and maintain a minimum daily balance of \$2,500 in Premier Club Checking or a combined daily balance of \$15,000.\* This balance can be a combination of any deposit accounts, such as checking, savings, IRAs, and CDs.

As a Premier Club member, you will be eligible to attend financial seminars throughout the EVB service area on timely topics like planning for a changing economy, and you'll also receive a newsletter that profiles members and provides helpful financial information. Premier Club also offers domestic group tours and events through Premier Club Travel, so you can relax and have fun while travel arrangements are made for you.

\* Monthly maintenance fees of \$10 are waived for customers maintaining a \$2,500 daily balance or a combined daily balance of \$15,000. Available to personal accounts only. Fees could reduce earnings.





## Family and finances: What to consider

Starting a family is a life-changing experience. It's also incredibly expensive. The U.S. Department of Agriculture (USDA) says the cost of raising a child from birth to age 18 for a middle-income, two-parent family now averages \$226,920—and that's not including the cost of college.

The financial challenges of parenthood may seem daunting, but smart budgeting and savvy saving can make a big difference.

Before the baby even arrives, think about how you are going to pay for big ticket items like a new nursery, a mini-van, or child care, and then budget accordingly. And don't forget about the large amount of smaller items you'll need. Basic necessities like diapers, wipes, formula, baby food, and laundry detergent can really start to add up.

If you want your child to attend college, there are some options that can help you start saving as soon as they are born. A popular option available from EVB is a Coverdell Education Savings Account, which allows you (or your family or friends) to save up to \$2,000 per year per child under age 18 with no taxes on the earnings.

With these simple financial tips, you can spend more time with what really matters: your family.

## ASK EVB

*You have financial questions, we have answers.*

**Q:** I understand online banking is convenient, but I am concerned about security. How can I stay safe?

**A:** Banking on the Internet is fast, easy and convenient. It is also important to make sure you are banking online safely. According to the Federal Deposit Insurance Corporation (FDIC), you should only bank online with a financial institution you trust. To help lower the risk of online fraud and scams, EVB uses the latest Internet security available, including secure communications (SSL), firewalls, 128 bit encryption, and operating systems that have been designed to provide maximum security.

**Q:** I often write checks and use a credit card, but I'm not as familiar with a check card. How does it work?

**A:** A check card, also called a debit card, provides you with electronic access to your bank accounts. Because funds are withdrawn directly from your account at the time of payment, the check cards are commonly used as an alternative payment method to cash when making purchases. With debit cards at EVB, you can sign for your transactions instead of entering a PIN for additional protection against fraudulent activity.

**Q:** I own a small business, and sometimes it's hard to get to the bank. How do I deposit checks remotely?

**A:** Qualified business account holders at EVB can enroll in our E•Z•Remote Deposit service. This allows you to deposit checks into your bank account from your place of business, without having to physically deliver the check to the bank. Instead, you create a digital image of the check using a computer and scanner and send it to EVB. It's a convenient and secure alternative for busy business customers who may not have the time to visit one of our branch locations.

## LOCATIONS

**Ashland**, 201 North Washington Hwy.

**Bowling Green**, 202 North Main Street

**Broad Street**, 8821 West Broad Street,  
Richmond

**Burgess**, 14954 Northumberland Hwy.

**Callao**, 110 Northumberland Hwy./Rt. 360

**Central Garage**, 20 Commerce Lane,  
King William

**Colonial Heights**, 3400 Boulevard

**Courtland**, 22241 Main Street

**Courtland Drive-In**, 22510 Linden Street

**Deltaville**, 16273 General Puller Hwy.

**Essex Square**, 1665 Tappahannock Blvd.,  
Tappahannock

**Gloucester**, 7132 George Washington Memorial  
Hwy.

**Gloucester Point**, 1953 George Washington  
Memorial Hwy./Rt. 17

**Hartfield**, 11290 General Puller Hwy.

**Heathsville**, 6958 Northumberland Hwy./  
Rt. 360

**Kilmarnock**, 437 North Main Street

**Kings Charter**, 9495 Charter Gate Drive,  
Mechanicsville

**Old Church**, 4241 Mechanicsville Turnpike,  
Mechanicsville

**Quinton**, 2599 New Kent Hwy.

**Surry**, 176 Colonial Trail, East

**Tappahannock**, 307 Church Lane

**Urbanna**, 291 Virginia Street

**Waverly**, 209 West Main Street

**Waverly Drive-In**, 233 South County Drive

**Windmill**, 8123 Mechanicsville Turnpike,  
Mechanicsville



Community Banking Since 1910

[www.bankevb.com](http://www.bankevb.com)

(804) 443-4333 • 1-888-464-BANK (2265)

## Spotlight on ... Ann-Cabell Williams



As the new retail banking executive at EVB, Ann-Cabell Williams says moving from a large bank to a local community bank has been the best career move she has ever made.

“It’s wonderful to be part of an organization that sees its customers and employees as a priority,” says Williams, a former executive at Bank of Virginia, SunTrust, and Wells Fargo. “Moving from a large bank to a local community bank, where I’m able to step out of the box and help customers meet their needs, is very refreshing.”

Williams, a Richmond native, says one of the many benefits of working at EVB is the bank’s strong sense of community. “It really shows the importance of businesses supporting local communities and businesses recognizing that different communities have different needs,” she adds.

Williams holds a bachelor’s degree in economics and business management from Salem College in Winston-Salem, North Carolina. She believes EVB is poised to do well in today’s fast-changing banking industry because, she says, “we can be at the forefront of the latest and greatest products but still maintain our customer focus.”

Outside of work, Williams enjoys spending time with her husband and two daughters. With one daughter already in college and another heading there next year, Williams says she plans to spend her time as an “empty nester” giving back to the community.

“Next year I won’t have children under foot, so I’m excited about expanding my work with Therapy Dogs and Associates,” she says. “I have a Shetland Sheepdog who loves to visit nursing homes and hospitals. Petting a dog heals hearts and minds!”

**EVB’s mission is to maximize shareholder value while providing superior financial products and services in each of the communities we serve and empowering employees to always do the right thing with a level of integrity that lives up to the trust our customers place in us.**