

EVB Connection

Your Community Bank Since 1910 • January 2007 Newsletter

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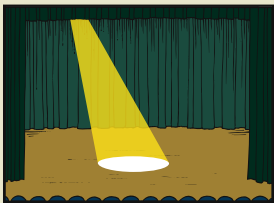
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What Home Equity Can Do for You



Home repairs, college tuition, family emergencies—life is full of situations when the money you need may not be available. A home equity loan or home equity line of credit may be the best way to get the money you need, when you need it.* But what is home equity, and what should you know before choosing a home equity loan or line of credit?

“Equity is the difference between the amount your home could sell for and the amount that you still owe,” says Jim Thomas, Executive Vice President at EVB. “A home equity loan is a loan based on the equity you have built up.”

* Upon credit approval

Sometimes referred to as a second mortgage, or borrowing against a home's value, this type of loan allows you to receive a lump sum of money, then pay it back over a set period of time. The interest rate is usually one of the lowest loan rates a borrower can get, and the interest that is paid is usually tax-deductible.

With a home equity line of credit, or HELOC, your home serves as collateral for money that you can withdraw over a certain time and up to a certain limit. “This loan is much like a credit card,” explains Thomas. “Cash can be taken out whenever it is needed and you're charged only for what you spend.” Lines of credit typically use variable interest rates.

Before signing on the dotted line for any home loan, be sure you have all the facts. To learn more about home equity loans and lines of credit, visit your nearest EVB branch and ask to speak to a home loan specialist.

Announcing the Kings Charter branch



EVB's Airpark branch now has a new home to serve you in the Kings Charter area. The Kings Charter branch is located at 9495 Charter Gate Drive, near the intersection of Atlee Station and Sliding Hill Road. With over 5,000 square feet of space, the new two-story building offers all the convenient banking services you've come to expect from EVB, including lobby banking, drive-in windows, a night deposit, safe deposit boxes, and an ATM.

The building's second floor provides office space for several administrative offices, including the EVB Commercial Manager, Regional Manager and Executive Vice President. Community groups will also be able to take advantage of upstairs meeting rooms.

"This is a great opportunity for EVB as well as the Kings Charter community," says Joe Shearin, President and CEO of EVB. "We're excited to have a new building to house our banking services in that part of our region."

Branch manager Michele Hottle invites you to stop by and see the new building and meet the friendly staff of banking professionals at the EVB Kings Charter branch.

Reward Checking: Money in Your Pocket

EVB is proud to bring you Reward Checking, a free checking program that allows you to earn interest on your account—an unbeatable 5.01% APY*. This account also automatically refunds any out-of-network ATM fees, with no receipts required. This means you have free access to any ATM at any time, making it even more convenient to be a Reward Checking customer.

You can earn these rewards simply by using the following EVB services during each statement cycle:

- Make at least one direct deposit or ACH auto debit
- Use your check card at least 10 times, instead of writing a check

- Access online banking at least once
- Receive account statements and bank correspondence online

Along with the rewards of the Reward Checking program, you'll enjoy a free Visa® check card and unlimited check-writing privileges, with a \$100 minimum opening balance and no monthly service charge. Reward Checking puts money in your pocket simply for using convenient EVB services that you may already be using. To find out if Reward Checking is right for you, or to get started as a new Reward Checking customer, visit your nearest EVB branch location.

EVB Names Regional Boards

To help local branches stay responsive to the needs of our customers, EVB has appointed four regional boards to serve the Northern Neck, Central Region, Southern Region, and Middle Peninsula:

Northern Neck Regional Board

Jeanette Baylor	Garnett Harris
David Broad	Dr. Sam Marston
Eveline Campbell	Rev. T. W. Morris
Greg Corsa	Lewis Reynolds
Lake Cowart, Sr.	Joanne Ruffa
Laurence Dickinson	Dean Sumner
Matt Ficklin	Nancy Traylor

Middle Peninsula Regional Board

Dr. Elizabeth Crowther
Charles W. Davis
Wanda Friend
Harry Morris
James Redmond
Carolyn Schmalenberger
Troy Stavens
Dr. Wesley Wilson

Central Regional Board

Roger P. Burcham
Bryan Johnson
Mary Ann McArdle
G. Edmond Massie, IV
Dr. Lawrence R. Motor
Dr. Stewart D. Roberson
Katrina VanHuss

Southern Regional Board

Joseph Blake Blythe	Judy S. Riddick
Gurney B. Cowling, Jr.	Milton G. Seward
Hunter Darden, III	Bruce C. Spencer
Samuel W. Edwards, III	Benjamin A. Williams, Jr.
Reginald Harrison	Bobby B. Worrell
Horace R. Higgins, Jr.	V. S. Pittman, II

* Annual Percentage Yield. Requirements must be met during statement cycle to receive rewards. Rates as of August 30, 2006.

EVB Employees Make a Difference with the American Cancer Society's Relay for Life



Above, EVB employees volunteer for a Relay for Life breakfast fundraiser at Applebee's in Tappahannock.

Co-Chair for Essex, Richmond County. "We had bake sales, fundraising dinners, concession stands. One office even held a golf tournament."

For EVB employees across eastern Virginia, \$67,498 is a magic number. It's the total amount of money they raised in 2006 for the company's main charity, the American Cancer Society's Relay for Life. How did they do it? "One dollar at a time," says Lisa Tallent, EVB's Relay for Life

EVB employees raised money throughout the year, in addition to participating in the Relay event itself. During this event, teams of people gather at schools, fairgrounds, or parks and take turns walking or running laps, with sponsors donating money for each lap completed. EVB also made a corporate donation of \$2,250.

Plans are well underway for EVB's 2007 fundraising efforts, including the Relay for Life event, which will be held on May 19. "It's a cause we can all get behind," explains Tallent. "In one way or another, cancer has affected every person who works at this company."

The American Cancer Society Relay for Life celebrates survivorship while raising money for critical programs such as cancer research, advocacy and education, support services, and legislative activities.

ASK EVB

You have financial questions, we have answers.

Q: What is a "Nigerian scam," and how do I protect myself?

A: The "Nigerian scam" is a trick used to defraud well-meaning people. The perpetrator usually makes contact with the intended victim by email. The sender often claims to be from Nigeria and may say they need your help in transferring large sums of money out of the country. The details may vary, but the scam is the same. To protect yourself, do not respond to these requests—not even to refuse. Do not give out your account number, and do not make deposits on behalf of someone else, no matter what you are promised in return.

Q: I've never used Online Banking. How do I get started?

A: Online Banking is a convenient tool for managing your accounts. To get started, go to www.bankevb.com and click Online Banking. Then click the Demo button to start a sample online banking session, where you can explore the menu options and features at your own pace. When you are ready to register, click the link for new user registration on the Online Banking page and follow the steps on the screen. If you need help or have any questions, visit your nearest EVB branch, or call our friendly Internet Banking Specialists at (804) 443-6377 or 1-888-758-5646.

Q: Are Travelers Cheques a good idea for my family's vacation this summer?

A: Yes! American Express® Travelers Cheques are known as "the world's safest currency," making them a perfect choice for vacationers and business travelers alike. EVB also offers American Express Travelers Cheque Cards, which combine the safety of Travelers Cheques with the convenience of a reloadable card. If lost or stolen, both Travelers Cheques and Cheque Cards can be replaced quickly and easily from almost anywhere in the world, usually within 24 hours. Much safer than cash, they can be used at any retail location that welcomes the American Express Card.



Spotlight on ... Ruby Long

The EVB drive-in window is a great option for busy people on the go, and Ruby Long considers herself one of them. Ruby has been a drive-in teller with EVB for four years, and she enjoys the fast pace of her job. “It keeps me busy,” she says, “and I enjoy meeting and greeting our customers all day.”

A Tappahannock native, Ruby has close family and community ties. She and her husband have two grown daughters who live nearby, and she often looks after her mother, who also lives in the area. Ruby is very active at her church and is an avid fan of the local softball and baseball teams. “We’re like a family,” Ruby says of her community, “where everyone knows everyone else.”

Ruby says that’s also what she loves about working at EVB. “It’s a very family-oriented company,” she says. “We all work together as a team.”



Spotlight on ... John Muller

If you live in the Northern Neck, there’s a good chance you already know John Muller. John currently serves as a Regional Commercial Executive for EVB, helping business owners in the Northern Neck get the commercial accounts and services they need.

A Virginia native and Weems resident, John has recently taken up golf again, after a 30-year hiatus. He’s a member of the local Rotary and Lion’s Clubs and is a former Board Member for the Aylett Country Day School. John is the father of three kids—Sarah, Lewis, and Dixon—and wife Kate is the daughter of Judge Dixon Foster and his wife Nancy.

Having spent 10 years at EVB, John says his job helps him feel connected to the community. “I enjoy working with local business owners,” he says. “EVB has a real focus on relationship banking, and that’s important to me and to my customers.”

LOCATIONS

- Ashland Office**, 201 North Washington Hwy.
- Aylett Office**, 8270 Richmond-Tappahannock Hwy.
- Bowling Green Office**, 202 North Main Street
- Burgess Office**, 14954 Northumberland Hwy.
- Callao Office**, 110 Northumberland Hwy./Rt. 360
- Central Garage Office**, 20 Commerce Lane, King William
- Courtland Drive-In**, 22510 Linden Street
- Courtland Office**, 22241 Main Street
- Deltaville Office**, 17348 General Puller Hwy.
- Essex Square Office**, 1665 Tappahannock Blvd., Tappahannock
- Glenns Office**, 14833 George Washington Mem. Hwy., Saluda
- Gloucester Office**, 7132 George Washington Mem. Hwy.
- Gloucester Point Office**, 1953 George Washington Mem. Hwy./Rt. 17
- Hartfield Office**, 11290 General Puller Hwy.
- Heathsville Office**, 6958 Northumberland Hwy./Rt. 360
- Kilmarnock Office**, 437 North Main Street
- Kings Charter Office**, 9495 Charter Gate Drive, Ashland
- Mechanicsville Village Office**, 8071 Mechanicsville Turnpike
- Old Church Office**, 4241 Mechanicsville Turnpike, Mechanicsville
- Surry Office**, 176 Colonial Trail, East
- Tappahannock Office**, 307 Church Lane
- Urbanna Office**, 291 Virginia Street
- Waverly Office**, 209 West Main Street
- Waverly Drive-In**, 233 South County Drive



Community Banking Since 1910

1-888-464-BANK (2265)
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