

## IN THIS ISSUE



### PAGE 2

Getting up to speed on auto loans



### PAGE 3

Refer-a-Friend: Word of mouth that rewards!



### PAGE 4

Business banking: Tools for growth



# EVB Connection

Your Community Bank Since 1910

## Everything you need: THAT'S EVB

**Community banking at EVB® means delivering the very best financial products and services to our customers, day in and day out. For over 100 years, we've offered the technology, choice, and convenience of big banks with the personal touch that only a community bank can deliver.**



EVB understands your financial needs may change depending on your age and other factors. That's why we offer a complete range of financial services for every phase of life.

For children and young adults who are still learning about dollars and cents, EVB has basic savings and checking accounts to help make the most of the money they've earned from that first job.

Families can turn to EVB for college savings options such as a Coverdell Education Savings Account, which is a tax-advantaged investment account to cover future education expenses.

When it's time to start thinking about

retirement, EVB has you covered with Individual Retirement Account (IRA) options that can help prepare you for retirement.

And in between, EVB can help you live your life to its fullest with a broad array of products and services including auto loans, home equity lines of credit (HELOC), credit cards, online banking and bill pay, home mortgages, and more.

As you grow and change, EVB is here with the financial tools you need to help you with some of life's most important moments. With convenient locations to serve you across Eastern Virginia, EVB is your independent financial partner for life.

## Shift into high gear with EVB auto loans



There are many reasons why it may be time to consider another vehicle. Perhaps that convertible isn't working out as well, now that you have a family. Or maybe that old gas-guzzler has become too expensive to maintain.

Whatever the reason, if you're looking to rev up your automotive situation, EVB can help. With special auto loan financing for qualified customers, EVB has competitive interest rates to put you in the driver's seat of a new or used vehicle.

There are a variety of loan options available, so visit your local EVB branch to learn more about the details of our great auto loan rates. Once you have been approved, you can stop worrying about how to finance your vehicle and start thinking about things like automatic or manual transmission, power windows or sunroof, and cloth or leather seats. Minivan or hybrid, sports car or pickup truck, with help from EVB, you can drive away from the dealership in the vehicle you really want.

*Offer does not apply to motorcycles or commercial vehicles.*

# Extra Services from EVB

If you think EVB only offers checking and savings accounts, think again! It has always been our mission to deliver a broad range of services for our customers. For extra services that can help simplify your life, turn to EVB.

**Notary public.** From passports to wedding licenses, sometimes you need the services of a notary to serve as an impartial witness when important documents are signed. EVB customers can receive notary services at no charge at any EVB branch location.

**Online banking.** Online Banking and Bill Pay Service at EVB lets you access deposit and loan accounts, view balances, transfer funds between EVB deposit accounts, retrieve your account history, and request custom reports. And best of all, it's free for account holders!

**Safe deposit box.** From precious jewelry to important documents, EVB has safe deposit boxes in a variety of sizes to provide "worry-free" protection of your valuable papers and property. Safe deposit boxes are subject to availability, so check with your local branch today!

**Telephone banking.** Did you know you can transfer funds and review account activity using your telephone? With EVB's E•Z•ACCESS telephone banking service, you can bank any time of the day or night by dialing 1-800-789-6097 on a touch-tone telephone.

**24-hour banking.** No matter the time or day, automated teller machines (ATMs) from EVB can help you make deposits, withdrawals, inquiries, and transfers at any time using your EVB VISA® Check Card. EVB ATMs are conveniently located across Eastern Virginia. And because our ATMs are linked to Cirrus, Exchange, Honor, and Star networks, you have access to ATMs worldwide.

This is just a sampling of the great additional services we offer. For more information on the extra services that EVB provides, please contact your local EVB branch.



# Spread the word with Refer-a-Friend!

If you currently bank with EVB, you already know about our great products, including personal checking and savings accounts. But do your friends and family know? With EVB's Refer-a-Friend program, you can earn a \$30 credit to your account for every friend or relative you refer to EVB!

The process is simple: All you have to do is fill out an EVB Refer-a-Friend coupon and give it to a friend. And all they have to do is bring the coupon to any of our convenient locations and open a personal checking or savings account with EVB. As an additional thank you, your friend or relative will receive a \$15 credit to their account.

Limited time offer. Referrer cannot be a joint owner or signer on the new account. Cannot be combined with any other coupon. Minimum opening deposit requirement and early closing fee waived on Service Charge Free Checking Accounts. All other checking and savings accounts require a \$100 minimum to open and must be funded to receive payment. All account opening requirements must be met. Offer available on personal checking and savings accounts (business accounts do not qualify). EVB offers various types of interest bearing accounts. The annual percentage yield (APY) may vary depending on the type of account you open. The rate and APY may change at any time after the account is opened. For example, our Interest Checking Account currently pays a .10% APY and our Statement Savings currently pays a 0.20% APY. A minimum balance of \$0.01 must be maintained to earn the stated APY. APY effective as of July 7, 2011. Fees could reduce earnings.



## ASK EVB

*You have financial questions, we have answers.*

**Q:** How can Community Connection help my non-profit?

**A:** Community Checking Non-Profit Checking from EVB is a special account designed to help non-profit organizations. This account includes no monthly service charges, competitive interest rates, and unlimited transactions. Additional benefits include free Business Online Banking with Bill Pay, and a choice of a free first order of wallet-size checks or a credit toward checks of your choice. Certain restrictions apply, so contact your local EVB branch for details.

**Q:** How do I qualify for a home loan?

**A:** Buying a home can be one of life's great accomplishments. There are many factors in qualifying for a home loan, including credit score, income, and employment status. But that's not all. Before you meet with any of EVB's experienced and dedicated home loan experts, be prepared to have your pay check stubs, tax returns, and statements from all current bank accounts available. EVB will work with you to determine the best mortgage loan for your individual needs.

**Q:** How do I sign up for direct deposit?

**A:** Tired of making the weekly trip to the bank just to deposit your paycheck? You may want to consider getting a direct deposit. Direct deposit gives you quicker access to your money by saving a step in the deposit process. If your employer participates in a direct deposit program, you can elect to have your paycheck deposited electronically into the account of your choosing.

## 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

**Glenns**, 14833 George Washington Memorial  
Hwy., Saluda

**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)



## Business banking at EVB

Big or small, business owners need more than brisk sales to stay profitable. EVB knows that to do the job well, businesses of all sizes need loans, lines of credit, and other financial tools. Here is a look at three popular options for businesses:

**Commercial term loans.** This type of business loan is ideal for companies looking to make equipment purchases or pursue other business opportunities. Commercial term loans can be tailored to suit your individual business needs. Term loans are paid back from the profits of the business, according to a fixed amortization schedule.

**Commercial lines of credit.** To help carry inventory and receivables or other working capital needs, businesses may want to consider a commercial line of credit. Also known as an operating loan, businesses are approved for a certain credit limit which can be tapped whenever the need arises. The amount of credit depends on several factors such as the credit worthiness and revenue of your company.

**Commercial mortgages.** Businesses looking to purchase or refinance a building can use commercial mortgages to their advantage. Commercial mortgages are similar to residential mortgages. The main difference is that the collateral in a commercial mortgage is a commercial building or other business real estate, instead of a residential property.

The experienced team of commercial bankers at EVB is here to work with you on a variety of installment loans and lines of credit to support your growing business. Visit any of our convenient branch locations for more information.

**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.**