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EVB Connection

Your Community Bank Since 1910

Beginning the New Year with a New EVB Branch

The New Year is beginning with a bang at EVB®! We recently opened a building for our branch in Colonial Heights. Our goal is to make banking more convenient than ever.

Our new building is located at 3012 Boulevard, just a few blocks away from our old Colonial Heights location. Jeffery Bracewell, Colonial Heights Branch Manager, says the new facility makes banking better with great features, such as:

- Three drive-in lanes with ATM access,
- Extended hours of operation,
- Safe deposit boxes available for rent,
- A coffee bar in the lobby,
- Onsite experts from EVB's commercial banking, mortgage, and investment services.

"We worked hard to give our current and future customers a great branch where they can experience the community banking difference," says Bracewell.

Construction began on the new building last spring. The new building opened on December 3rd. Bracewell says it is important that the branch be accessible to the public for things other than banking. That's why the branch has a conference room that is available to community organizations for meetings and other functions.

"We're more than just a bank—we're a community bank," says Bracewell. "We intend to be a part of this area for the long haul. Making sure this branch is open and available to the public is a very important part of that. Whether you are a longtime EVB customer or new to the area, we encourage everyone to visit the new branch and see for yourself."

To talk to the staff at Colonial Heights and learn more about how EVB can help you with your banking needs, call 804-504-7959.

Spread the Word With EVB Refer-A-Friend

Even in this digital age, word-of-mouth is still the best advertisement. We know you already appreciate our great services and products but how about your friends and family?

If they're not already part of the EVB family, you can earn a \$30 credit to your account for every friend or relative you refer to EVB. All you have to do is fill out an EVB Refer-A-Friend coupon and give it to a friend.

When they bring the coupon to any of our convenient locations and open a personal checking or savings account with EVB, you'll get the credit. And, as an added thank-you, your friend or relative will receive a \$15 credit to their account. Now, aren't you a nice friend?



Picture Your Perfect Retirement with an IRA from EVB

Do you see yourself traveling in retirement? Perhaps spending more time with family and friends is your idea of a dream retirement. To make that vision a reality, remember to pay yourself as well as the IRS this April by making an IRA contribution.

Your deadline for an IRA contribution is Monday, April 15, 2013 for the tax year 2012. Money in an IRA grows tax-deferred, which means you will not pay any taxes on the earnings until you take out your nest egg at retirement.

Did you know you can contribute up to \$5,000 to an IRA if you are under 50 years of age? If you are over 50, you can contribute an additional \$1,000 for a total of \$6,000. If neither you nor your spouse is in an employer's retirement plan, your contribution is fully tax-deductible. If you are in an employer's plan, a certain percentage may be deductible depending on your income. And don't let a former employer's retirement fund just sit around. Consider moving it over to your current EVB IRA.

EVB provides financial experts who will be happy to help you plan your perfect retirement, whether it's driving around the US in an RV or building your dream home. Using the financial calculators on our website, you can discover exactly how much you need to save to have your ideal golden years. And how soon you can start enjoying that time.

An EVB IRA features:

- Tax-advantaged retirement savings
- Competitive interest above standard savings rates
- Traditional and Roth IRA options
- No setup fees
- No monthly or annual maintenance fees
- \$5,000 contribution limit per year
- Additional \$1,000 "catch-up" contribution allowed for ages 50+
- Funds can be used to purchase CDs within IRA
- \$100 minimum deposit to open

Positive Pay Protects Business Customers

EVB now offers Positive Pay as an additional feature for our commercial customers. Positive Pay is a great way to reduce the risk of fraudulent activity on your checking account.

EVB will help you identify unauthorized transactions before final payment is made. This double protection method uses state-of-the-art technology to scrutinize each check, weeding out fraudulent items immediately before checks are cashed.

Once you set up this automated fraud detection service, EVB will match the account number, check number and dollar amount of each check presented for payment against a list of checks you've authorized. All three components of the check must match exactly or the check will not be paid.

In other words, you issue the payment, EVB verifies it.

A few simple steps with our easy-to-use interface can set up your Positive Pay account so you keep your business account free from unauthorized activity. And you can spend more time growing your business and less time worrying about fraud.



Better Service At EVB Begins With You

At EVB, we are always looking for ways to improve your banking experience. To gather your valued opinions, we've partnered with a professional survey company called Person to Person. A representative from Person to Person may call customers like you on our behalf. If you get a call, you will be asked about a recent branch visit, such as your impressions of the branch staff. All callers are selected completely at random and your personal information—our highest priority—will never be jeopardized. Thanks in advance for your feedback—and thank you for choosing EVB!

ASK EVB

You have financial questions, we have answers.

Q: What types of things should be kept in a safe deposit box?

A: Renting a safe deposit box from EVB is a smart way to protect important documents such as marriage certificates, birth certificates, Social Security cards, and military records. It's also a good place to keep valuable personal items like coins and jewelry. For more information about safe deposit box rentals, please check with your local EVB branch.

Q: What kinds of calculators are available at bankevb.com to help with financial planning?

A: EVB offers seven calculators to help you crunch the numbers on financial decisions. Just visit our website, bankevb.com, and select "Financial Calculators" in the left column. From there, you can figure out monthly payments on mortgage and personal loans, decide if it makes more sense to lease or buy a vehicle, calculate certificate of deposit (CD) rates, or help set regular and retirement savings goals.

Q: What is the difference between a fixed and adjustable rate mortgage?

A: When purchasing a new home, you will have a choice between applying for a fixed or adjustable rate mortgage. When you apply for a fixed rate mortgage, you can lock in the same monthly payment and the same interest rate for the life of your mortgage. With a variable rate mortgage, you will probably have lower initial interest payments. However over time, the monthly payment and interest rate may increase. EVB offers a range of mortgage options featuring competitive rates and flexible options.

LOCATIONS

Ashland, 201 North Washington Hwy.
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, 3012 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

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Spotlight on... Bruce Brockwell, Director of Commercial Banking at EVB



When you ask Bruce Brockwell to describe his personal philosophy on commercial banking, he frequently uses words like attention, care, value, and respect. Born and raised in Chester, this husband and father of two sons certainly knows a lot about treating people the right way.

Bruce joined EVB in the spring of 2011 after successful careers at other banks. He says what attracted him to EVB was its more than 100 year commitment to community banking, and the mentoring he received years ago from EVB President and CEO Joe Shearin.

"I have a great deal of respect for him. He taught me all about commercial banking management years ago," says Bruce, who has an office at EVB's new building in Colonial Heights. "I also have a great deal of respect for EVB, because it's a place where I feel like I can make a difference."

As Director of Commercial Banking, Bruce now devotes his time to making sure commercial and small businesses are getting the banking products and services they need amid a highly regulated and competitive lending environment.

Cash management services like Business Online Banking and Bill Pay help businesses with Internet access manage multiple accounts to pay bills, place stop payments, set customizable online alerts, and so much more. And with a variety of checking and savings accounts, as well as available loans and lines of credit, EVB can deliver the right products to help businesses succeed.

"What's great about EVB is that it's one of the last community banks on the block that has the size and resources to make a difference for commercial and small business customers," he says. "We of course have a lot of modern technology, but we still work with our customers the old fashioned way—with local people who are flexible enough to give you exactly the products and services you want."

At the end of the day, Bruce says the most rewarding part of his job is the relationships. "It's very rewarding when you are able to help, and the customers voice the fact that they're pleased," he says. "That's why we do it. I'm excited about where EVB is today and where we're heading."

EVB is dedicated to providing the highest quality financial services to our customers, enriching the health and vitality of the communities we serve, and enhancing shareholder value.

