

# PREMIER CLUB CONNECTION

Summer 2014

THE QUARTERLY NEWSLETTER FOR PREMIER CLUB MEMBERS.



## EVB PREMIER CLUB AND FRIENDS TRAVEL TO ANNAPOLIS

Recently, EVB hosted a trip for Premier Club customers and friends to Annapolis. This sold out trip was met with much excitement as 54 guests enjoyed private guided tours of the United States Naval Academy, lunch at renowned Phillip's Seafood Restaurant, and concluded their day aboard the Harbor Queen for a narrated cruise of the Annapolis Harbor.

Great moments and heroes in American Navy and Marine Corps history were represented throughout the Yard in statues, paintings, ships and artifacts. Their tour included the John Paul Jones' vault and many notable monuments dedicated to our country's Naval heroes. The harbor cruise narration explained Annapolis' role as a historic seaport and highlighted the significance of the region's waterways.



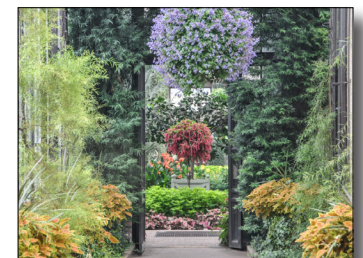
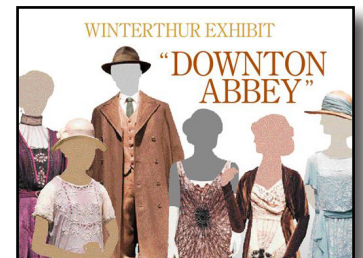
## EVB BANK PRESENTS THE GRAND PREMIER OF . . . "MOSES"

OCTOBER 14<sup>th</sup> & 15<sup>th</sup>, 2014

Join EVB's Premier Club Travel for an over night trip to Lancaster, Pennsylvania. Lancaster is synonymous with the Amish and the picturesque landscape of their manicured farmlands. The rolling fields of corn and wheat, as well as the horse and buggies dotting the small country byways, paint a picture in time that has remained unchanged for decades.



Don't miss this fantastic two day tour where we will enjoy the treasures showcased during the tour at the Winterthur Museum, the premier museum of American decorative arts, the spectacular Longwood Gardens, one of the most popular and well known gardens along the east coast, and "Moses," the most epic show ever produced at the Sight and Sound Theater. You will also get to see the "Tappahannock Room" and the temporary exhibit, Costumes of Downtown Abbey.



### Price Per Person:

Single: \$446.00 Double: \$395.00

Triple: \$380.00 Quad: \$370.00

Make checks payable to SignaTours and mail to:

Patricia Gallagher  
EVB

P. O. Box 1455  
Tappahannock, VA 22560  
(804) 443-8449

### Deposit Payment Schedule:

\$100.00 Deposit due September 1<sup>st</sup>

Balance due September 15<sup>th</sup>

# PROTECT YOURSELF FROM IDENTITY THEFT

## Seniors are prime targets for identity theft.

Most seniors lead a different lifestyle than when they were younger. They have more free time and the children may have long ago moved out. Seniors have also spent their entire working life building a nest egg of retirement funds.

Identity thieves know this and therefore target seniors. Their preferred method is the telephone. According to the National Crime Prevention Council, senior citizens are more at risk to be targeted by telemarketing scams than other age groups.

## Why are senior citizens targeted so often?

Seniors are prime identity theft targets for a number of reasons. They often have saved a lot more money than younger people who are just starting out.

Seniors are also more trusting of others and less likely to report identity theft because they don't want family members to think they cannot maintain their independence. An increased need for medical attention would mean increased use of Medicare, resulting in



a lot of personal information at various medical facilities. Thieves may even target Social Security checks.

## Identity protection tips for seniors.

If you're a senior and you want to help safeguard your identity yourself, there are numerous precautions you can take.

- Keep personal information such as bank statements, Medicare statements and your Social Security number in a safe or safe deposit box.
- Don't carry your Social Security card.
- Keep credit card numbers secure.
- If you pay bills by check, only include the last four digits of the account number.
- If you order new checks, pick them up at the bank rather than have them delivered.
- Opt out of direct mail offers by calling the the FTC "OPTOUT" line at (1-888-567-8688).
- Never give out any personal information over the phone.
- Ask to see everything in writing before you commit.

*If you suspect you've been a victim of identity theft, place a fraud alert at one of the credit bureaus: Equifax: 800-525-6285, Experian: 888-397-3742, or TransUnion: 800-680-7289.*

## REVERSE MORTGAGE

Is it right for you?



A reverse mortgage is a loan available to homeowners who are 62 years or older. It enables them to convert part of the equity in their home into cash. The product was conceived as a means to help retirees with limited income use the accumulated wealth in their homes to cover basic monthly living expenses.

The amount of money you are eligible to borrow depends on your age, the amount of equity in your home, and the interest rate set by the lender. You may choose to receive the funds in a lump sum, a line-of-credit, monthly advances, or as a combination of the three.

As long as you live in the home, and remain current on your property taxes and homeowners insurance, you are not required to make monthly payments towards the loan balance. This means that you are not required to pay back the loan until the home is sold or otherwise vacated.

If you would like to learn more about reverse mortgages, contact:

**Linda Alford**  
Reverse Mortgage Officer  
NMLS#506506  
(804) 572-6146  
lalford@southerntrust.com



**Southern Trust Mortgage**  
Affiliate of EVB

Reverse Mortgages offered through Southern Trust Mortgage, dba EVB Mortgage, an Equal Opportunity Lender – NMLS 2921.



## Bump It Up

A Great Rate with the option to bump it up!

**1.25%<sup>APY</sup>** OR **0.85%<sup>APY</sup>**  
**60 Month CD**      **36 Month CD**

Open a Bump-Up CD today and if our rate goes up during the term of your CD, you may request a one-time bump up to the higher rate during the rest of the term.

The Annual Percentage Yield on the 36 month or 60 month Bump-Up CD is available as of July 1, 2014 and is subject to change at any time. Minimum Deposit: \$1,000. You may change the interest rate on your Bump-Up CD one time before the first maturity. The new interest rate must be a rate that EVB is offering for a Bump-Up CD or regular CD of identical term. Available rates on CDs are subject to change at any time. If you exercise this option, your interest rate and APY will change. Not available for IRAs. Early withdrawal penalties apply.