



\*Based on 2009 FDIC Deposit Market Share Report, Charlottesville MSA.

Our community made us the fastest-growing bank in Charlottesville for leading instead of following in an uncertain economy. We think the best way to thank you is by doing business as we always have—which means putting our community first.

We are proud of our actions in 2009:

- ☞ Avoided all layoffs
- ☞ Continued our six-figure charitable contributions to the community
- ☞ Increased lending to businesses and individuals by 13%
- ☞ Implemented new technology and banking services
- ☞ Executive management did not take raises or bonuses
- ☞ Did not accept TARP (Troubled Asset Relief Program) money

To learn more about why the Charlottesville area is making us their favorite bank, just call **434.817.7494**.



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