



Dear Customer:

April 1, 2010

### **IMPORTANT NOTICE**

It has been brought to our attention that several customers have received notices stating that they could be a victim of predatory lending. Other financial institutions have also been affected by these deceitful marketing ploys. These fraudulent notices look like an official document and provide a toll-free number to call for additional information. In essence, this actually appears to be an attempt to lure customers into a loan refinance discussion based on false pretenses. Should you receive this type of notice, please contact us immediately at 703-961-2588 or report this to your local branch.

**Be assured that Virginia Commerce Bank has never participated in predatory lending and is not under investigation for these practices.**

Basic information about real estate lending transactions, particularly a Deed of Trust, is a matter of public record. Legally, when the Deed of Trust on your new mortgage with Virginia Commerce Bank was recorded, it became available to the public through your County Recorder's Office. Some businesses purchase these public records for advertising purposes. It is possible that other lenders acquired your name and address through this method.

Occasionally, these lenders will create advertising pieces that mention your loan with Virginia Commerce Bank. These lenders are required to disclose that they have no affiliation with us. Nevertheless, you should read any offers you receive carefully to ensure no attempt has been made to trick you into believing that they originated from Virginia Commerce Bank.

Rest assured, any contact from us will be clearly identified as originating from Virginia Commerce Bank and we will never ask you to provide sensitive information about your identity. Our primary goal is to provide you with exceptional customer service.

If you have questions, please contact us at 703-961-2588 or visit any one of our branch locations.

Sincerely,

Virginia Commerce Bank

