



VIRGINIA COMMERCE BANK

The VCB Newswire

Fall 2009

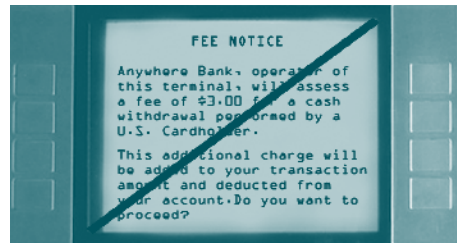
Make your banking add up with

MEGA Checking

1.50%
APY

Great Rate

+



No ATM Fees

MEGA Checking maximizes your banking through a powerful combination of features and benefits, including:

- A high rate of 1.50% APY
- No ATM fees at any ATM in the world — really!
Even at another bank's ATM, when the screen displays the warning "You will be charged \$3 for this transaction. Do you want to proceed?" Just click "yes" and we'll automatically pay their fee.
- No annoying overdraft or deposit correction fees
- \$1,000 towards closing costs on a VCB residential mortgage
- Discounted rates for Home Equity Loans and Lines of Credit
- And much more...

**Count on VCB MEGA Checking to increase your banking power.
Open an account today to let us *make the difference* for you.**

*Annual Percentage Yield (APY) accurate as of 10/1/2009 and subject to change. This is a variable rate account; the APY may change after account opening. APY may be obtained with any positive account balance. However, fees may reduce earnings, where applicable. A \$10,000 average MEGA checking account balance OR combined personal deposit relationship of \$50,000 must be maintained to avoid a \$25 monthly maintenance fee. Fees may reduce earnings. When MEGA Checking is a new checking account opened to satisfy the terms of MEGA Savings, MEGA Money Market or MEGA CD, the minimum opening deposit is \$1,000 and requires a Visa Check Card. We will waive any overdraft fees but reserve the right to return checks presented against an insufficient balance. VCB will pay all ATM fees, including fees assessed by non VCB ATMs. VCB reserves the right to modify or discontinue the ATM fee waivers at any time. Limit one MEGA Checking account per household. Eligible entities only. Ask for complete details.

Member
FDIC

VCBonline.com

• 703-534-0700



Are You Experiencing the Convenience of Electronic Banking?

Virginia Commerce Bank is excited about making life a little easier for our customers through our eBanking services, available 24 hours a day, seven days a week.

Benefit from Online Banking

FREE VCB Online Access allows you to connect to your personal accounts via the Internet any time or place:

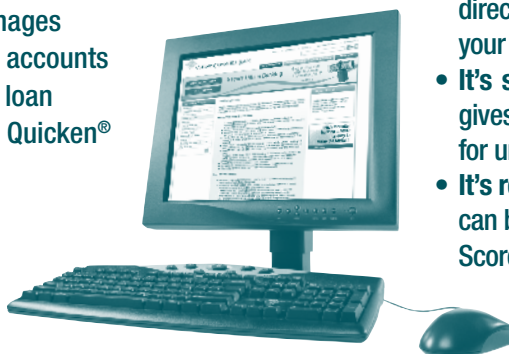
- View account transactions and balances in real time
- View check and statement images
- Make transfers between VCB accounts
- Make a payment to your VCB loan
- Download account activity to Quicken® or Microsoft Money®

Benefit from Online Bill Pay

Pay any merchant, company or individual online, without writing a check, buying stamps or going to the Post Office. Plus, your bill payments are guaranteed.

- Pay your bills when you want
- Set up recurring payments for ongoing bills
- Add or change bill options easily
- Schedule email reminder notifications for payments

Enroll in VCB's FREE Online Banking and Bill Pay services today to get banking without the worry or wait. Just visit VCBonline.com and click "Enroll Now" — or visit any of our branches.



Exercise Your Check Card

Your VCB Check Card can help you pay for purchases quicker, get cash in more places and even earn you rewards. So exercise your VCB Check Card to experience great benefits for your financial health:

- **It's convenient:** Use your VCB Check Card at ATMs worldwide.
- **It's efficient:** Use your VCB Check Card in place of your checkbook. It's faster and safer.
- **It's flexible:** Shop anywhere Visa® is accepted with your VCB Check Card.
- **It's not a credit card:** VCB Check Card purchases are deducted directly from your primary VCB checking account and detailed on your monthly statement.
- **It's secure:** Using your VCB Check Card for non-PIN transactions gives you added protection against fraud. Visa offers Zero Liability for unauthorized purchases if your card becomes lost or stolen.
- **It's rewarding:** Points earned for everyday non-PIN purchases can be redeemed for gift cards, travel or merchandise with VCB ScoreCard Rewards.

If you don't have a VCB check card, visit your local branch to receive one on-the-spot.

We Make the Loan...You Take the Credit

VCB is actively making loans to help businesses and individuals realize their goals.

In keeping with our tradition of community focus and partnership, Virginia Commerce Bank has remained committed to serving the borrowing needs of businesses and residents in our communities, even amidst a challenging economy. While some banks have either stopped making loans or are doing so only at unfavorable terms, VCB has been able to extend credit at competitive rates while still maintaining our safe and sound lending standards.

We're honored to have earned the business and loyalty of our loan customers. They appreciate the dedication and expertise of VCB's Lending Specialists as well as our local decision-making process, which often allows us to provide greater flexibility and quick turnaround.

Learn more about our loans and lines of credit and apply while loan rates are great. Call (703) 961-0160 to talk to one of VCB's Consumer Lending or Mortgage specialists; or call (703) 534-0700 for our Business Lending specialists.

Your Deposits Are Safer Than Ever

The FDIC continues to provide peace of mind to customers concerned about securing their deposits amidst the challenges of our economy. Congress recently approved an extension through December 31, 2013, for the increase in FDIC standard deposit insurance coverage to at least \$250,000 per depositor.

VCB also participates in the FDIC's Transaction Account Guarantee Program. Under that program, an unlimited guarantee for non-interest bearing checking accounts remains in effect until June 30, 2010. To learn more, visit www.fdic.gov or visit a VCB branch.