

## Get in the Spirit of Smart Spending with Your Check Card

- **Make holiday and everyday purchases merrier.** Use your VCB Visa® Check Card, accepted at millions of locations, in place of your checkbook to conveniently speed through check-out lines.
- **Score points for holiday cheer.** Earn 1 ScoreCard® Rewards point for every \$2 in non-PIN purchases made with your VCB Check Card. The more you use your card for purchases, the more quickly your points add up.
- **Make a list and check it twice.** Before you start shopping, check the ScoreMore™ Rewards list of participating retailers. Earn 2x, 3x, 4x or more Bonus Points on purchases in-store and online from popular retailers that are sure to be on your shopping list.
- **Reap the rewards.** Track and redeem your ScoreCard point totals at [www.scorecardrewards.com](http://www.scorecardrewards.com). See how many points you've gotten just by making purchases with your check card. Then redeem your ScoreCard points for rewards online and never pay shipping charges.

Whether you're buying fall decorations, turkey trimmings or holiday gifts, your VCB Visa Check Card is always the perfect shopping companion. Earn ScoreCard Rewards points on your purchases and redeem them online at [www.scorecardrewards.com](http://www.scorecardrewards.com).

VCB ScoreCard Point Level	VCB ScoreCard Sample Reward
3,000 Points	\$25 gift card
6,900 Points	Wii game or accessory
11,000 Points	\$100 gift card
16,000 Points	Digital camera
22,500 Points	Flight to Orlando

\*Point details accurate as of September 30, 2011 and subject to change.

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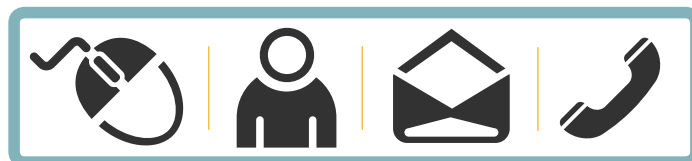
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## VCB Wants to Hear From You with Our Customer Service Survey

We hope you will take the time to respond to our annual customer service survey. It's important for us to know what you love, what you don't, and what we can do to improve your banking experience at VCB.

With our customer service survey, you have the opportunity to share this information with us quickly and conveniently in a variety of methods:

- Fill out the survey online by visiting [www.vcbonline.com/survey.html](http://www.vcbonline.com/survey.html), or
- Return a printed survey to your local branch, or
- Complete and mail the survey to Virginia Commerce Bank, 10830 Balls Ford Rd., Manassas VA 20109, or
- Call us at 877-VCB-5015



Remember that you can always provide feedback to us throughout the year online or by calling 877-VCB-5015. Taking the time to understand our customers' needs is crucial to our delivering the financial solutions that are right for the people and communities we serve. Please help us better serve you by completing our survey so we can continue *Making the Difference* for you.

## Team VCB Rolls Up Its Sleeves for the Community

### Just for the Health of It

VCB's Princeton Woods branch held a Community Health Fair and Blood Drive on September 28. The public event brought together professionals from the medical, wellness, and public safety sectors to share important health information with the community. The day's activities included free health screenings, raffle prizes, chair massages and refreshments.

Health benefits weren't limited only to attendees — the Red Cross hosted a blood drive during the event, enabling donors to change the lives of those in need throughout the local area. In response to the critical need for blood donations, VCB's Falls Church branch also held a blood drive on September 23. VCB is proud to contribute to the physical health of the communities it serves in addition to supporting their financial health.

### VCB Vows No Bare Bottoms

Throughout August and September, Team VCB accepted donations of diapers at VCB's Reston, Dulles, Chantilly, Walney Road, Leesburg, Ashburn, Fairfax and Falls Church branches. On September 10, VCB's Reston branch held an open house for the community to celebrate the ongoing effort.

Rallying around the mantra "No Bare Bottoms," the staff and community members came together to collect nearly 26,000 diapers. The donations will be distributed to low-income families in the area by local organizations including Mother New, Inova's Ob-Gyn Free Clinic, Loudoun Community Health Center and Healthy Head Start.



### Supplies and Support for Local Military Families

On July 27, VCB staff from 8 branches joined Operation Homefront DC Metro Chapter to lend a hand to local military families. Twenty VCB employees helped fill 500 backpacks with school supplies for military families in the VA, MD, and DC area, assisted with making baby bundles for expecting military mothers, and labeled donated candles for an upcoming Operation Homefront DC event. VCB staff also took time to write notes to local military families thanking them for their service to our country.

### Cleaning for a Cause

Staff from VCB's Courthouse Road and Centre Ridge branches joined the Rappahannock United Way on September 15 for a Day of Caring. Our volunteers felt right at home in the old bank building cleaning and organizing for Stafford Junction, a local nonprofit that serves high-need children, youth and their families. Team VCB was happy to help out by cleaning up the rooms, sorting supplies, and organizing the kids' craft area and game room.

