



VIRGINIA COMMERCE BANK

The VCB Newswire

Spring 2010

Spring Cleaning: Pick up the VCB ScoreCard® Rewards You've Earned

While you've been using your VCB Visa® Check Card for non-PIN purchases, you've been earning ScoreCard Rewards points that can be redeemed online at www.scorecardrewards.com.

Ready to start cleaning up? Here's your refresher:

- Earn 1 ScoreCard Rewards point for every 2 dollars 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.
- Track your ScoreCard point totals online. Visit www.scorecardrewards.com to see how many points you've accumulated just by making everyday purchases with your check card.



- Redeem your ScoreCard points for rewards online at www.scorecardrewards.com — and never pay shipping charges.

Reward options include:

- ✓ Gift cards from popular retailers.
- ✓ Brand-name merchandise: electronics, home goods, jewelry and more.
- ✓ Travel rewards, including discounted or fully-paid cruises, airline tickets or hotel and car rentals.

Make a clean sweep with your ScoreCard points. Visit www.scorecardrewards.com to learn more and view available rewards.

Spring Break: Simple Steps to Help Safeguard Your Identity When Traveling

You can take simple-yet-effective steps to help protect yourself from identity theft while you're on vacation or just out-of-town for a couple of days. Consider these tips the next time you plan to travel:

- Carry only the identification and credit or debit cards you need. Don't forget your VCB Visa® Check Card.
- Avoid leaving mail in your mailbox. Have a trusted friend, relative or neighbor retrieve your mail, or ask the Post Office to hold it until your return by calling **1-800-275-8777**.

Also, suspend newspaper service during the time you will be away.

- Finally, avoid posting that you are on vacation or away from home on social networking sites. Inform your friends and family of your plans through personal email or by telephone.

Read more tips on our Security & Privacy Web pages at www.vcbonline.com/security-privacy.html. Being proactive is one of the best ways to fight identity theft; be aware so you can be prepared!

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VCBonline.com

703-534-0700





Save Time for Springtime: Enjoy the Convenience of Online Banking

Our eBanking services, available online anytime, make managing accounts more convenient so you can have more time to stop and smell the Spring flowers or find other ways to enjoy the season.

FREE Online Banking allows you to:

- Check account history and real-time balances.
- View, print and save your check images and statements.
- Transfer funds between your VCB accounts.
- Make payments to VCB loans.
- Re-order checks.
- Initiate stop payments.
- Download account activity to Quicken.®

FREE Online Bill Pay allows you to:

- Pay your bills when you want — no stamps, no writing checks, no payments lost in the mail.
- Schedule future and recurring payments to any merchant, company or individual online — guaranteed.
- Receive email reminder notifications for payments.
- Protect online payment information through encryption.
- Know your payment is guaranteed; you'll get confirmation and peace of mind.

Sign up today for FREE Online Banking and Bill Pay:

Just visit www.VCBonline.com and click on "Enroll" — then experience the freedom of a little more time.

Making the Difference for our Customers

Since our goal is to deliver the best in People, Product, Pricing and Personal Service, it's rewarding to read about your exceptional VCB experiences, like this acknowledgement of our People delivering excellent personal service.

"In all my interactions, VCB staff members have been professional, knowledgeable and warm. The culture is very different from the huge regional/national banks, and my husband and I like it. They also make it a point to call us by our names — something that doesn't happen nearly often enough these days." — Elizabeth, Alexandria, VA

We are grateful to Elizabeth and to other customers who have shared their banking experiences at VCB. We value your feedback. Thank you for helping us understand how to best meet your needs as we continue to seek ways to *Make the Difference* for you and your community.

Share your experience at VCB by visiting our Web site at www.vcbonline.com/contact.html and taking our eSurvey.

Spring Training: Money Lessons for Kids

When's the best time to teach kids about finances? *Anytime.*

No matter a child's age, you can set strong examples of money management, provide open discussion about money and finances and allow room for kids to learn from their own mistakes and their successes.

One of the first steps you can take is explaining the difference between wants and needs with kids to help them learn to manage their money. Teachable moments are everywhere. For example, while grocery shopping, you can discuss wants — candy or potato chips — versus needs — bread or milk.

Financial topics are often difficult to grasp, so it's important to share good money habits with your children early and often. If you would like a little help reinforcing these concepts, consider asking a Virginia Commerce Bank branch representative to speak with your children about saving money.

Also, get more tips and savings resources from the American Bankers Association Education Foundation; visit www.aba.com.