

The Business Bank

BRIEF

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1st Quarter 2011
Vol. 6, No. 1

10th Annual Charity Golf Tournament

Message from the President

Each year at this time, The Business Bank's management and staff are excited to begin work on our annual charity golf tournament. Some of you will recall that two years ago we renamed our tournament the "Lori Davis Golf Classic" in honor of our friend and coworker, Lori Lynn Davis. Lori lost her battle with breast cancer in September 2009. She was truly an inspiration to us all as she faced breast cancer with courage and determination. Her hard work and dedication had been the driving force behind our golf tournament.

Every year, our golf tournament raises money for The Business Bank Community Fund, a component fund of the Community Foundation of Northern Virginia (CFNV), which benefits local charitable organizations. This year we will request a grant to support a local breast cancer organization in honor of Lori Davis. We hope you will join us on May 16th to help fight breast cancer and to support other worthwhile charitable organizations.

I'd also like to recognize and thank supporters that have been a part of our charity golf tournament for over 10 years. Our long-time supporters include: *Valcourt Building Services, First Mount Vernon Industrial Loan Association, LEROS Technologies Inc. and Commercial Condominium Management Corporation.* The continued support demonstrates their commitment to giving back to the Northern Virginia community.

Harold C. Rauner
President/CEO



5-Star Superior
Rating 2011

Member
FDIC




The
Business Bank
Responsible banking since 1981

Improve Your Online Banking Experience

The Business Bank recently partnered with Intuit to give you a complete online banking experience.

Web Connect is now available to you!

Web Connect allows you to download account information into Quicken®, an easy way to organize personal finances, or QuickBooks®, which gives businesses the power to manage their finances and business more effectively.

Clients using Quicken® to manage their personal finances will also enjoy the capability of *Express Web Connect (EWC)*. Starting with Quicken Windows 2007, Intuit introduced a new download method which provides an integrated way to update transactions and account balances from within the product. EWC automates the login process and retrieves *Web Connect* transactions. You can also use One Step Update to update multiple accounts.

QuickBooks® users who use the online version, will also enjoy similar capabilities of *EWC*. QuickBooks® desktop users will need to use *Web Connect* to download account information.

By using QuickBooks® or Quicken® you can:

- Consolidate and organize your personal or business accounts in one place.
- Easily manage your balances, transactions and bills, and reconcile your accounts quicker.
- Monitor your expenses, savings, tax information, and much more.
- Generate reports and keep track of your inventory and sales.
- Create budgets and layout your finances.

Start managing your accounts easily with our **FREE Online Banking Services.**

Top Safety Rating

The Business Bank stands strong in the current environment while many financial institutions are faltering. But you don't have to take our word for it.

For the **12th consecutive quarter**, *Bauer Financial Inc.*, the nation's leading independent bank rating and research firm, awarded The Business Bank its **5-Star Superior** rating in March 2011. The rating indicates that we are one of the strongest banks in the nation. We received the **5-Star Superior** rating because we maintain a solid capital base, excellent loan and investment quality and strong liquidity.



Join us on May 16th

2011 Lori Davis Golf Classic

Sponsored by

Valcourt Building Services

to benefit *The Business Bank Community Fund*
at the Community Foundation of Northern Virginia



For registration
and sponsorship
opportunities,

please call 703-938-0535

Tracy Murphy ext. 4415
Bonnie Blanchetti ext. 4432

or visit

www.tbbva.com

New Lockbox Services

The Business Bank now offers Lockbox Services, the most efficient way to collect payments mailed to you. We pick up mail directly from the post office throughout the day, deposit the checks into your account, and send you deposit information so you can update your records. You will see faster fund availability with decreased processing time and expense. Nothing could be easier!

How Does Lockbox Benefit Your Business?

More time to focus on core business issues. Eliminate the internal costs of preparing checks for deposit. With Lockbox, your staff can spend more time on other important activities.

Faster access to your money. With Lockbox, you can get your customer payments deposited faster,

as much as three days sooner in some cases.

Better understanding of your business. The Business Bank's Image Lockbox gives you the ability to immediately view payments in your account. You will enjoy the benefit of increased research capabilities and easy access to archived payments. Lockbox will also update your accounts receivable systems through the creation of daily detailed reporting.

Peace of mind. Subscribing to our Lockbox services is a cost-effective way to reduce the risk of internal fraud loss because customer payments bypass internal processing and come directly to the bank.

Contact your local Business Bank Client Manager for more information.

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From clothes to music, movie tickets to dinner, The Business Bank Visa® Gift Card is welcomed at millions of locations where Visa® debit cards are accepted, including retail stores and online merchants. The Business Bank Visa® Gift Cards are available in any dollar amount from \$10 to \$1,000 for just \$4.95 per card.

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United Title LLC

Real estate, whether commercial or residential, is always a significant financial investment. Our affiliate, United Title LLC, is licensed, bonded and insured. United Title will ensure that your settlement goes smoothly and your ownership is protected. Our industry experience allows us to anticipate potential problems and provide workable solutions, all at competitive rates.

United Title provides high quality personal and professional services including:

- ♦ Commercial and Residential Real Estate Settlements
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- ♦ Construction Loans and Mechanic's Lien Coverage

You will benefit from the efficiency and convenience of closing your loan at your office or at our any of our Business Bank locations.

For more information or a consultation, please contact your Business Bank Client Manager or call United Title LLC at 703-319-8003.

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