

The Business Bank

BRIEF

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5 Stars and a Perfect 10!

Message from the President

Over the years, The Business Bank has been awarded many prestigious awards, and now we can call ourselves a perfect 10!

The Business Bank has earned its 10th consecutive Bauer Financial 5 Star award for safety and soundness. We don't mind sounding like a broken record when it comes this rating, especially in this challenging economy. Our consistent 5 Star rating is one of the reasons why we were named 2010 Business of the Year by the Vienna Tysons Chamber of Commerce. Not only are we a top rated bank, but we also employ top rated individuals. Our Chief Financial Officer, Lisa Porter, recently received a nomination for CFO of the Year. Read about it on pages 2 and 3.

One of the many ways The Business Bank gives back is by supporting the fight against cancer (*page 2*). Help us in this battle by visiting one of our offices to purchase a pink hair extension kit. This program directly benefits *Life with Cancer*, a part of Northern Virginia's INOVA Health System. *Life with Cancer* is doing some amazing work for those who are fighting one of the toughest battles we know, defeating cancer.

Page 3 highlights the permanent changes to the FDIC insurance coverage limits; and page 4 shows you step by step procedures to utilize a new tool for enhancing your online banking experience with your favorite bookkeeping and accounting software.

We want you to take comfort in our commitment to safe and sound community banking. Please don't hesitate to contact me personally at our Vienna Office with your banking relationship questions.

Harold C. Rauner
President/CEO



5-Star Superior
Rating 2010

Member
FDIC




The
Business Bank
Responsible banking since 1981

Supporting the Fight Against Cancer

The Business Bank is supporting a fantastic organization, *Life with Cancer* through a joint promotion with *Wear Hair for You* (wearhairforyou.com).

Each Business Bank office will have a small Colorstrips kiosk selling pink hair attachments for \$15, \$5 of which goes directly to *Life with Cancer*. (The Business Bank does not profit from these sales.) The hair strips are 16" long on a 1" weft, perfect for creating instant highlights. Made with 100% fine human hair, the clip-in color strips can be curled or straightened with thermal styling tools to blend perfectly with any style you create. Wear your support for the fight against cancer with one of these unique hair statements.

Life with Cancer, a part of Northern Virginia's Inova Health System, offers support and education for anyone affected by cancer, helping people cope with their individual cancer and its treatments. Their unique approach to cancer education and support uses both Oncology Certified Nurse Educators and Licensed Clinical Social Workers to provide a one-of-a-kind partnership for addressing all the needs of someone experiencing cancer.

Their Nurse Educators offer individual and family consultations to deliver information about specific cancers, and step-by-step guidance through individualized treatment plans. Their Licensed Clinical Social Workers facilitate support groups, individual and family counseling, and consultation for assistance in times of crisis, in both inpatient and outpatient settings. *Life with Cancer* also offers complimentary therapy, community presentations and other resources to understand and cope with cancer.

Since 1988, *Life with Cancer* has become the region's leading cancer education and support organization, and currently offers between 40-50 classes per month at its Family Center (8411 Pennell Street, Fairfax VA), as well as at various other locations. *Life with Cancer*, under the Inova Health System Foundation, a 501c(3) organization, offers all program services entirely free to anyone with cancer and their loved ones, regardless of their treatment location.

Please stop by any one of our seven offices and help us support the fight against cancer.



Lisa Porter, Chief Financial Officer, The Business Bank, was nominated for the 2010 Virginia Business CFO Award in July 2010. The Virginia Business CFO Awards program is designed to honor Chief Financial Officers whose ingenuity and dedication have enhanced the success of their company, their staff, the community and the state of Virginia.

Please join us in congratulating Ms. Porter on her nomination.

New FDIC Deposit Insurance Coverage

On July 21, 2010, President Barack Obama signed the Dodd-Frank Wall Street Reform and Consumer Protection Act into law, which, in part, permanently raises the standard maximum deposit insurance amount (SMDIA) to \$250,000. The FDIC insurance coverage limit applies per depositor, per insured depository institution for each account ownership category.

You can calculate your deposit insurance coverage and find additional information regarding FDIC's deposit insurance coverage through the use of the FDIC's Electronic Deposit Insurance Estimator (EDIE) on our website, www.tbbva.com (click on Calculators), or on the FDIC's website at www.fdic.gov/edie. You can also call the FDIC directly at 1-877-ASK-FDIC (1-877-275-3342).

FDIC Deposit Insurance Coverage Limits¹ by account ownership category

Single Accounts owned by one person	\$250,000 per owner
Joint Accounts owned by two or more persons	\$250,000 per co-owner
Certain Retirement Accounts includes IRAs	\$250,000 per owner
Revocable Trust Accounts	\$250,000 per co-owner per beneficiary up to 5 beneficiaries (more coverage available with 6 or more beneficiaries subject to specific information and requirements)
Corporation, Partnership and Unincorporated Association Accounts	\$250,000 per corporation, partnership, or unincorporated association
Irrevocable Trust Accounts	\$250,000 for the non-contingent, ascertainable interest of each beneficiary
Employee Benefit Plan Accounts	\$250,000 for the non-contingent, ascertainable interest of each plan participant
Government Accounts	\$250,000 per official custodian

¹Beginning December 31, 2010 through December 31, 2012, deposits held in noninterest-bearing transaction accounts will be fully insured, regardless of the amount in the account, at all FDIC-insured institutions.

2010 Business of the Year

On July 20th, The Business Bank was awarded **2010 Business of the Year** by the Vienna Tysons Regional Chamber of Commerce (VTRCC). The award ceremony was held at Maggiano's Little Italy in the Galleria at Tysons Corner.

Each year, the VTRCC presents awards to companies and individuals in our area who exemplify exceptional commitments to the betterment of the

Chamber's goals while improving the quality of life for our community.

As a part of winning this prestigious award, The Business Bank will be recognized in the 64th Annual "Pride of Vienna" Halloween Parade, October 27th, 7pm to 9pm. The parade runs down Maple Avenue (Route 123) from Branch Road to Center Street, passing right by the front of our Vienna Office.

NEW TOOL FOR ONLINE BANKING

Jump start your Business Bank online banking experience by downloading your personal or business account statements into Excel, Microsoft Money, QuickBooks, or Quicken.

Using QuickBooks or Quicken, you can:

- ♦ Consolidate and organize your personal or business accounts in one place
- ♦ Easily manage your balances, transactions, bills, and reconcile accounts
- ♦ 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.**

Exporting Procedures

Personal Online Banking

1. Log into Online Banking
2. Click on Accounts
3. Select which account you would like to export
4. Click on Transactions
5. Select Export Transactions
6. In the Transaction Search section, select which statement cycle(s) from the drop down menu
7. For Export Format, select the version of software you have from the drop down menu
8. Click on Export, which will open the program

Business Online Banking

1. Log into Online Banking
2. Click on Accounts
3. Select which account you would like to export
4. Click on Transactions
5. Select Menu
6. In the Transaction Search section, select which statement cycle(s) from the drop down menu
7. For Export Format, select the version of software you have from the drop down menu
8. Click on Export, which will open the program

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Telebank: 800-861-4220 Lost or Stolen ATM/Debit Cards: 800-500-1044



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Not a deposit • Not Insured by the FDIC or any other Government Agency • No Bank Guarantee • May Lose Value