

Freedom Bank Newsletter



BELINGTON ■ BRIDGEPORT ■ BUCKHANNON ■ ELKINS ■ PHILIPPI

A message from
President & CEO Mike Hudnall

Surviving the Winter *and the Economy!!*



As I was driving to work this morning, the sun was stunning. The temperature was 9 degrees and the snow was glistening so beautifully that I questioned how anyone could deny there is a Supreme Being watching over all of us. As I continued my drive, I begin to wonder what all this really

meant. I realized that "Old Man Winter" was about to leave again for a few months. We had, in fact, survived one of the toughest weather seasons we've had in a long time! And then my thoughts turned to the economy and how we have also survived a very rough period of time... a time tougher than I can remember in my 44 years in banking.

When we start thinking about spring – the flowers that will soon bloom, the gardens that will soon be planted and, yes, the grass that will soon need to be cut and groomed – it reminds us that tough winters simply make us appreciate the other seasons so much more. Beginning to see glimmers of hope for the economy will certainly make all of us appreciate the better times much more.

I might mention that springtime every other year is also a time to go to the polls. All of us need to step up and cast our vote for the persons that will most closely align with our own



personal philosophies, ideals and dreams. I personally am not one that tries to influence others to vote for a particular person. However, I do feel strongly about the need for all of us to take time to know who is running and to show up at the polls to support this great process. You and I CAN make a difference! We can elect responsible citizens who want to do what's right and NOT to simply play the party line (whether it be Democrat OR Republican).

All that said, we hope you find this spring as a renewal time for you and yours! Think about something nice to do for someone, whether that's your spouse, a family member, a friend or neighbor or a stranger. A "random act of kindness" is what makes us all feel better.

A handwritten signature in black ink that reads "Mike".

We pledge allegiance to you





Words to the Wise

Make Smart Credit Choices

“Those bland ‘convenience checks’ from your credit card company offer a quick way to write yourself a loan, pay bills or transfer other loans to your credit card account, but they often come with high costs and other potential pitfalls.”

Protect Your Valuable Personal Information

“You can protect yourself against a variety of financial frauds and scams by being extremely skeptical of unsolicited offers that involve ‘updating’ or ‘confirming’ personal information or requirements that you send a payment or provide bank account information before receiving anything in return.”

For more useful tips visit
www.fdic.gov/consumers/consumer/tips/index.html

Spring into Home Improvement Season

Freedom Home Equity Loans & Lines of Credit

Spring is the perfect time to make the equity in your home work for you. Finance a kitchen remodel, a landscaping project – anything you can dream up to make your home a dream.

- Lower rates than other loans and credit cards
- Borrow up to 90% of the appraised value of your home
- \$0 Closing Costs
- The interest you pay may be tax-deductible – consult your tax advisor
- Finance home improvement projects, debt consolidation, even a new car!

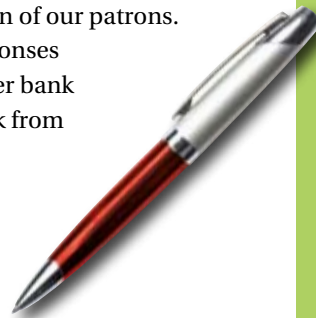


Come by your nearest branch today and let us help you finance your dream home improvement.

Property insurance is required in conjunction with Home Equity Lines of Credit.

Thank You for Your Feedback!!

We want to extend a huge thank you to our customers who recently completed the customer survey that was mailed to a random selection of our patrons. We just received the results and will be utilizing your responses and comments to make Freedom Bank a better bank for you. We appreciate the time that you took from your busy schedule to complete the survey.



COMING IN MAY

Customer Appreciation Week

*A celebration
of our customers – you!*

