

Freedom Bank Newsletter

"Bi-Monthly Publication"



A Message from the President

Our entire staff here at Freedom Bank hopes that the Holidays treated you well! A time to visit with family and friends, to reflect on the many Blessings we have, and to help others not so fortunate.

As we begin a New Year, it is time to start planning for many things: some not so pleasant, such as taxes and some exciting such as vacations, weddings and so on. We would like to remind you that we have a full array of services that could help you in each area.

Our IRA products are competitive and provide you

with an opportunity to save on those dreaded taxes. If you qualify for an IRA, you have until April 15 to make a deposit to use against your 2004 taxes. Another good alternative is a Home Equity Loan which could help save you taxes as well as consolidate those high interest rate credit cards.

Our wide range of deposit products can be helpful as you plan for that special vacation or the big wedding that you always wanted for your children. And, if those occasions have slipped up on you too quickly, a loan to fill that void is something you

might want to consider. Or, if you have found that your heart was bigger than your pocket book for Christmas, a debt consolidation loan may be the very answer.

Whatever your need, our friendly staff at each of our offices would be most happy to talk to you and help you plan for 2005. From all of us, we wish you a healthy and prosperous 2005!



Mike

Current Events

Retirement of Freedom Bank Directors

After the regular December Board of Directors meeting of Freedom Bank, a "special" dinner was held to celebrate the Christmas Season and to especially commemorate the retirement of three



directors as of December 31st, 2004. Houston Booth, Norman Day and Dorothy Poling announced their retirement from the Board after many years service in that capacity. All three will assume the role of "Director Emeritus" after retirement.

Chairman John Jenkins and former Chairman Tom Pitsenberger presented Mr. Booth and Mr. Day with a beautiful plaque which contained a copy of a recently passed Board Resolution recognizing their loyalty and dedication to the bank. Mrs. Poling was unable to attend the dinner.

Our Longest Serving Employee Retires

Freedom Bank's most loved and respected employee was surprised on Monday, November 15th, when the bank organized a surprise farewell retirement party. Velma had announced previously she would be retiring at the end of the year.



Velma was one of the first four employees to work for the bank. She tells us of monies being kept in cigar boxes and of being rowed

by a gentleman down Crim Avenue to reach the bank during one of the periods of flooding.

Velma will be missed greatly at Freedom Bank. We wish her the best in her retirement.

For up-to-date Freedom Bank information please visit: www.freedombankwv.com

You can also reach us at:

(304) 823-1531 or (800) 296-1531