



A Message from the President

Summer has gone and Fall has arrived. Beautiful West Virginia foliage can be seen everywhere in our market area. We do enjoy being a community bank and serving the best customers in the country. And.. regardless of what you hear in advertisements from the big multi-state banks, community banks can offer competitive services. One example is our new car rates mentioned on the back.

In this issue, we continue to acknowledge the many accomplishments of our employees. They all are extremely active in their various communities, whether it be church, a fair, the United Way, or so many other worthwhile causes. At Freedom Bank, we don't just talk the talk, but our employees walk the walk in so many ways.

Mike

Email Statements now available!

Monthly Notices right to your inbox

Beginning later this year, Freedom Bank will be offering customers an alternative way of retrieving their monthly account statement in the form of electronic documents. Customers opting for this service will be able to download their statement every month for use in such personal finance managers as Quicken or Microsoft Money. Files can also be viewable in PDF, plain text, or Microsoft Excel formats.

If you wish to sign up for this service, please stop by one of our branches and complete an online statement request form. For more information visit <http://www.freedombankwv.com>. It is important to note that customers who opt for our online statement service will no longer receive paper statements in the mail.

Starting this month, the Newsletter will be distributed Quarterly

Current Events



The Barbour County Relay for Life was held on August 5th at the Barbour County Fairgrounds. This year's fundraising event was the biggest ever, raising over \$42,000.00 for the fight against cancer.

Freedom Bank raised \$5,172.28 and continues to be a corporate sponsor for this event. We not only take pride in our monetary contributions, but we are proud to have employees that are willing to donate many hours of their time for this cause. Laurie Austin, Head Teller of our Philippi Office, has done a wonderful job as Chairperson of this event for the past 6 years. She, along with several others, Kay Biller, Judy Arbogast and Cheri Bailey, have managed to keep our team going for the past 7 Relays.



The mud and rain did not stop our employees and children from participating in this year's **Barbour County Fair Parade**. Over a dozen of our employees and children worked together to put together a float that represented this year's parade theme, "Down on the Farm."

This year's efforts, though somewhat challenging with the weather, did pay off. Our bank took the first place trophy for "Best Commercial Entry."

Following the enormous success of our Philippi Office's **Customer Appreciation day**, both of our Elkins and Buckhannon branches held similar events in August and September.

Our Elkins Branch held a Customer Appreciation Party



Tuesday evening, August 9, 2005 in the bank parking lot, while Buckhannon followed on September 14th. Several hundred customers and guests enjoyed food, fun and prizes.

Local radio station WDNE provided a live remote at both locations with background music that made for an enjoyable atmosphere. Several customers commented on what a great time they had and said they were looking forward to next year's event.

