

Freedom Bank Newsletter

A Quarterly Publication

BELINGTON ■ BRIDGEPORT ■ BUCKHANNON ■ ELKINS ■ PHILIPPI

A message from President & CEO Mike Hudnall

All of us at Freedom Bank sincerely hope that you and your family had a nice summer. Wow, it has come and gone already. That means the days start getting shorter, a new school year is starting and, too quickly, that the snow will be here sooner than we ever anticipate.

I'm sure you can remember what our parents always told us as youngsters when we thought summer break took forever to get here. My Mother would always say: "Enjoy that time now because when you get older, it will start to fly." Have I ever found that to be exactly true!!

The same goes for all of our lives. We grow up, get married, raise a family, finally get some grandchildren (I now have two!!) and retirement is upon us quickly. We did plan to set aside funds for our more mature years... so we could travel, visit the children, do all the things we could never do when working and so on. Or... did we?

If you haven't done so, could I recommend that you seriously consider an Individual Retirement Account (IRA) or, if, like me, you're closer to retirement than you want to think, a Certificate of Deposit that accumulates the interest for use later? In any case, do something for yourself and not the kids or grandkids. It's really okay to be a little selfish now.

Enough "advertising". Let's talk about upcoming events. Our Bridgeport, Philippi and Belington offices will celebrate an entire week of customer appreciation activities the week of October 29th through November 2nd. If you haven't attended any of these events in the past, please consider coming out to one of them closest to you. We don't try to sell you anything... we provide some entertainment, some good food, lots of prizes and good fellowship. We simply want to let our various customers know how much we appreciate them.



Mike at Elkins' Customer Appreciation Day

In the meantime, enjoy the cool, quiet days of autumn. Ol' Man Winter will be here faster than we think!

Introducing FREEDOM PLATINUM CHECKING

Checking has never been so rewarding!

With Freedom Platinum Checking and the Platinum Rewards Card you'll enjoy a variety of extra services including FREE checks, Bonus CD rates and discounts on consumer loans. Stop by your nearest branch today and take advantage of your rewards!



Freedom
Bank
We pledge allegiance to you



The Freedom to Choose!

Freedom Bank offers a variety of Home Equity Loan solutions. Whether you want to finance a home improvement project, consolidate high-interest debt or, help pay a child's college expenses, the choice is yours! And the interest you pay may be tax deductible. (Consult your tax advisor for details.) Come by your nearest branch and let us help you get the most out of your home today.

You Are Appreciated!

Buckhannon's Customer Appreciation Day

Buckhannon's customers were treated to an evening of food and entertainment on June 5, 2007 at their annual Customer Appreciation Day! Jaw's BBQ catered a delicious meal and entertainment was provided by Upshur County Baton Corps and the "Singing Nuns". Numerous prizes were awarded throughout the evening. The grand prize winner was Shirley Clevenger who took home a new gas grill. We appreciate our valued customers and look forward to seeing everyone next year.

Elkins' Customer Appreciation Day

Our Elkins Office had a Customer Appreciation evening on August 7th. Approximately 115 customers and guests attended the outside event for an evening of fun, food and prizes. Even the King, Elvis Presley showed up to entertain the crowd. Branch Manager, Joann Fussell said "What a great opportunity it is for us to show our customers just how much we truly do appreciate them."



John Jenkins, Jr. Elected to Chairman of Freedom Bancshares, Inc.

Freedom Bank announced that John Jenkins, Jr. was elected Chairman of the Board at their Freedom Bancshares, Inc. annual organizational meeting. Jenkins recently served as Chairman of Freedom Bank, a wholly owned subsidiary of Freedom Bancshares, Inc. He served in that capacity from June 2004 to July 2006.

"John has been an invaluable asset to Freedom Bank," said Mike Hudnall, President and CEO of Freedom Bank. "We are very fortunate to have John continue his guidance and leadership as Chairman of Freedom Bancshares, Inc."

Jenkins currently serves as District Director for the WV Automobile Dealers Association and is an active member of Tennerton Public Service District. He is active in various community activities and is the fundraising chair of the Buckhannon-Upshur HS Turf Committee. He is also a Trustee of the West Virginia Methodist Foundation. He and his wife, Shelia, are owners of Jenkins Ford-Mercury.

Craig Hott Elected To Chairman of Freedom Bank

Freedom Bank announced that at their annual organizational meeting of Freedom Bank, Craig Hott was re-elected Chairman of the Board. Craig has served on the Board of Freedom Bank since February 2004 and was first elected Chairman of Freedom Bank in June 2006.

"We look forward to Craig's stewardship in continuing to lead Freedom Bank forward during a very challenging economic environment," said Mike Hudnall, President and CEO of Freedom Bank. "Freedom Bank has enjoyed great success because of the commitment and vision directed by Craig and former Freedom Bank Chairman John Jenkins, Jr."

Hott serves as President of Hott's Ag Services and Vice President of Franklin Oil, both located in Pendleton County. Craig is a member of the WV Farm Bureau and the WV Poultry Association. He is actively involved in the Pendleton County Committee for the Arts and the Tri-county Bowling Association. Craig and his wife, Paula, are active with their church where he currently serves as Chairman of their Pastor/Parish Relations Committee.

New Director Named

Michael W. Talbott of Belington was formally named and welcomed as a new member of the Board of Directors of Freedom Bank on August 21, 2007 at a regular meeting of the Board.

Talbott is sole owner and operator of Talbott Funeral Home in Belington. He attended Potomac State College, Fairmont State College and graduated from The Pittsburgh Institute of Mortuary Science in 1997.

Talbott is committed to his community as he is actively involved with the Belington Revitalization Committee and is a member of the Barbour County Chamber of Commerce and of the Board of Belington Medical Clinic. He was also Past-President and Secretary of Belington Kiwanis Club.

Talbott and his wife, Charlene, and daughter, Taylor, attend the Asbury United Methodist Church, where Mike is also a member of the Asbury United Methodist Men and serves as a layspeaker.