

Freedom Bank Newsletter

A Quarterly Publication

BELINGTON ■ BRIDGEPORT ■ BUCKHANNON ■ ELKINS ■ PHILIPPI

A message from President & CEO Mike Hudnall



The end of 2007 is fast approaching... Another year of opportunities and challenges will soon be history. And... a new year will be upon us giving us the ability to once again hope and dream about what can be.

This is certainly the way the business world looks at each period of time, not necessarily because we want to, but because we have to. Our very existence depends on it! However, let's not forget that all businesses are made up of people. Folks of all colors, ethnic backgrounds, various beliefs and, of course, various dreams and hopes.

The end of a year is a time for all of us to reflect on people in our lives. Did we do enough to improve our relationships with friends and families? Did we think about those less fortunate who needed us? No, rather than think about them, did we do something about it... a donation,

a hug, offer words of encouragement or whatever they were seeking. I don't know about you, but I always find myself lacking in doing enough for others. Busy schedules, another "deal" that has to be pursued or simply taking some time off to regenerate so I can come back and work even harder. No matter the successes, I still wonder in my own mind, did I take enough time to recognize that deals, schedules, etc. are all about real people. Did I do my part to do something to make their lives a little better? I don't mean granting them a loan or helping them earn a better return on their hard-earned money. That's what we're paid to do or goodness sake!

I'm talking about the intangibles... a kind word of support, condolences when they've lost a loved one, congratulations for the birth of a new baby or a child graduating from high school. In this often tough and volatile business world, we all

need to be sure we are remembering that it's all about people and relationships.

During the upcoming Christmas Season, maybe we all need to take a look at ourselves and reflect on what we can do next year to make a difference in someone's life. After all, the measure of success is not the amount of money you can count, but the number of friends you can count on.

Merry Christmas and a Prosperous and Healthy 2008 to all!!



THE GIFT OF GIVING

VISA® Gift Cards from \$10 to \$750

What's the perfect gift this holiday season? Let them choose with a VISA® Prepaid Gift Card accepted across town and across the world where you see the VISA logo. Safe and convenient, it's the gift that won't get returned this year.



WATCH THIS SPACE!

Freedom Bank is introducing a new loan product in 2008 that will help you manage your money smarter!

Freedom
Bank
We pledge allegiance to you

Best Holiday Wishes

To all of you from all of us!



BELINGTON OFFICE

Back Row – Tammy Freeman, Kay Biller, Valerie Williams, Judy Arbogast, Sharon Ball, Traci Mitchell, Linda Sponaugle, Phyllis Deffet, Jessica Hayes
Next to Back Row in Center – Anita Bismark and Kristy Freeman
Next to Front Row – Carol Bean, Alecia Gatehouse, Diane Poling, Helen Vance, Sharon Toth, Cindy Coontz, Joyce Simmons, Ruth Phillips
Front Row – Cindi Short, Nancy Righman and Chrissy O'Brien
Not Pictured – Clara Sauerwein, Nancy George, Mike Hudnall, Valerie Hurst, Terri Kittle and Dave Shaw



BRIDGEPORT OFFICE

Back Row – Jenifer Bunnell, Dave Shaw and Tom Hartley
Front Row - Melissa Davis, Bobbi Spencer, Sandy Fisher, Karen Cunningham and Heidi Thorne



BUCKHANNON OFFICE

Back Row – Richana Hebb, Krystal Kelley and Gina Ball
Front Row – Davida Messenger, Mystee Carter and Billie Jo Donovan
Not Pictured – Whitney Marsh



ELKINS OFFICE

Back Row – Traci Whited, Linda Simmons and Ashley Clingerman
Front Row – Kathy Currence and Joann Fussell



PHILIPPI OFFICE

Back Row – Cheri Bailey, Laurie Austin, Amanda Lantz and Missy Nestor
Front Row – Melissa Pharis, Carla Skidmore and Diana Montgomery



MAXIMIZE your IRA contributions. MINIMIZE your tax liability.

2007 is fast coming to a close, but it's not too late to make sure you've done everything you can to get the most out of your Individual Retirement Account (IRA).

You have until April 15, 2008 to contribute to your traditional or Roth IRAs for 2007. Depending on your income level, the amount of your contributions that can be fully deducted varies by filing status (single or joint) and the type of IRA (traditional or Roth) you own.

If you make a contribution to your IRA between January 1st and April 15th, make sure you indicate whether the contribution is for the previous year or the current year. If it's for the previous year, it will be treated as though it was made on December 31st of that year.

Just because you file an extension for your income tax return does not mean the deadline for contributing to your IRA is extended. While you can extend your tax filing until August 15th, the deadline for IRA contributions for the previous year remains April 15th.

It's never too early [and sometimes never too late] to start saving for retirement.
And remember, maximize to minimize!

*Neither Freedom Bank nor its representatives give legal or tax advice, so you may want to discuss your specific situation with your attorney or tax advisor.

