Middleburg Bank

Situation

Middleburg Bank is a full-service bank that has served consumers and businesses of Loudoun County, Virginia and the surrounding area for nearly 90 years. Channel Communications partnered with the bank to not only promote a range of products and services, but to reinforce the bank's standing as a trusted source of financial solutions in tune with the community.

Solution

Banking For Life

TDC helped Middleburg Bank embark on its first-ever direct response customer loyalty program that spanned a customer's entire banking life cycle. We developed direct mail packages announcing and cross-promoting products and services that addressed immediate, short-term and long-term financial needs.

Compass Small Business Direct Mail

To highlight Middleburg's small business expertise, a direct mail package targeting small business financial decision-makers was created. It expressed how Middleburg Bank understood the needs and desires of small businesses and offered the expertise and tools to help companies grow.

Community Cares

Channel Communications helped brand and launch Middleburg's "Community Cares" suite of non-profit services. The program included print advertising and collateral that illustrated the bank's commitment to the success of non-profit organizations.

Bank Merger Campaign

Our print campaign helped strengthen Middleburg Bank's standing as a trusted independent financial institution by highlighting the anxieties and uncertainties experienced by customers of competing banks that were undergoing mergers.

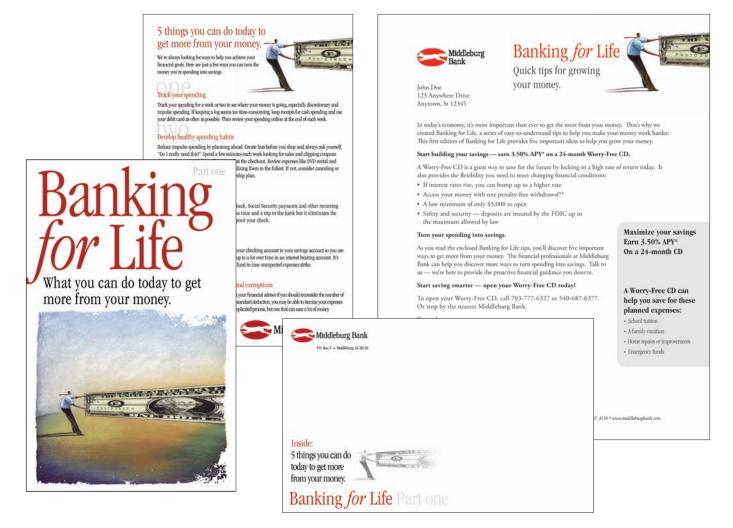
Targeting both retail and commercial banking customers, the ads drew attention to the hassles caused by mergers that Middleburg customers would never have to worry about. As a follow-up, Channel created a series of direct mailers entitled "CEO Straight Talk" that featured Middleburg's CEO providing frank answers to questions submitted by clients about bank mergers. A web landing page was also created to aid in responding to customers' questions.

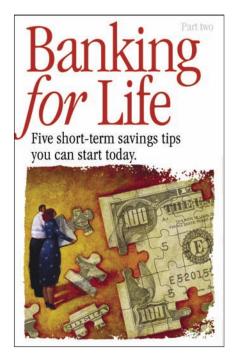
the design channel

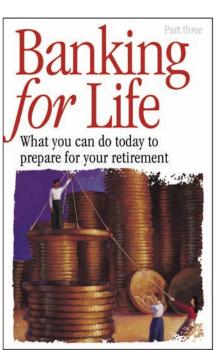
Result

The programs were all unqualified successes. In particular, The Banking for Life program generated record-breaking ROI for Middleburg. And the Bank Merger print campaign was cited by many new customers as the primary reason they switched to Middleburg Bank.

- Banking for Life Direct
 Mail Campaign
- Retention, Customer Loyalty









Where do you want to take your business? We'll get you there.

You have a vision for your business. We have the proven experience, financial products and personalized attention to help you realize it. Qur-business banking experts have been working with a wide range of businesses in the community since 1924.

Whether you're ready to grow, invest your capital, or improve the efficiency of your financial operations, we'll find the right combination of financial products to make it huppen. And that's just the beginning, We'll stay proactively involved with your business to keep you on track.

As a community bank, we value our close relationships in the communities we serve. We live here. We work here. We're invested in the success of the communities. Which is probably why we've been voted the "Best Bank" in Loudoun County ten times.

If you're ready for a better banking relationship, call us today at 703-777-6327. And chart your course to success.

www.middleburgbank.com



BEARING





P.O. Box 5 Middleburer va 2011)

Could the right banking partner help you reach your business goals faster? It's worth finding out. Middleburg Bank

John Doe 123 Anywhere Drive Anytwn, St 12345 Business finance can be complicated. Let a business banking expert help you chart your course to success.

Dear John Doe,

You're working hard to reach your business goals. As business banking experts, Middleburg Bank will make sure your money is working as hard as you do. We combine the knowledge and experience required to understand your financial needs with the products and services to meet those needs. Think of us as your compais to financial success.

Wherever you want to take your business, we'll get you there.

At Middleburg Bank, we take the time to understand your daily operations as well as your long-term goals. Whether you want to expand, finance new technology, or maximize your cash flow, we offer everything from deposit services and cash management solutions to loans and lines of credit. We'll tallor the right combination of financial products to help you achieve your goals.

In addition to our unsurpassed personal involvement and accessibility, we're always looking for ways to simplify business banking. Online banking, remote deposit and Visa debit cards are just a few of the ways we free up your time to focus on business, not banking.

Wherever you want to take your business, Middleburg Bank can help you get there.

I will be following up with you in the next few days. Or if you want to find out more right away, call us at 703-777-6327. You can also learn more at www.middleburgbank.com.

We look forward to helping you reach your business goals!

Sincerely,

Eileen Kennedy SVP, Community Executive

P.S. Call today and let a business banking expert help you achieve all your goals.

111 W. Washington Street * P.O. Box 5 * Middleburg, VA 20118 * 703-777-6327 * Fax: 540-687-3739 * sunna middleburgbank.com

- Non-Profit Print Ad
- o Non-Profit Brochure
- Launched New Suite of Non-Profit Products





- Bank Mergers Print Ad
- CEO Straight Talk
 Direct Mail





Fargo is acquiring Wachovia. Capital One is buying Chevy Chase. M&T has acquired Provident.

me you job up the paper these days it seems arother bank has changed hands. But for nearly egitly-five years, Middlesbuy Bank has

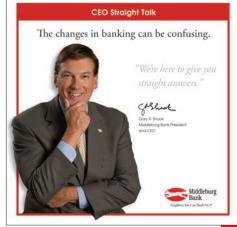
del feerly independent and community facused. Today we are stronger and more secure than ext, you suc concurs in so fail of your

all banking needs. If you're secreted about your bank's merger — or just find up with the impersonal service at your bank in terms.



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www.middleburgbank.com 703.777.6327 i 540.687.6377 i 540.878.2800



CEO Straight Talk

Q: With all the changes in the and banking, how is Middleburg Bank affected – and how are you doing?

Despite the changes in the concomy, we are doing well.

In the 2nd quarter of 2009 we had not income of
\$\$15,000 and our total deposits continued to
grow as more people placed their trus in the
strength and stability of our 85 year-old

For 85 years we

community focused."

th all of the changes in the economy and the banking industry, we kno u have questions about how it affects your money, your investments or ur retirement. And we undestand that you're conceimed about what I

u are a valued client of Middleburg Bank and we want to help ease ur concerns and answer your questions. CEO Straight 16k is designed give you answers to your banking questions directly from Gary Shook. 3deburg Bank's President and CEO. Over the rest few months, we want know what's on your mind. So, let us know what other questions you'd like swered. Ask Gary with an email to garystrocklimidateburgbank.com or mpilete and return the enclosed reply card. Look for answers to your settions and others of www.garyanswers.com or in an upcoming mailing.

liddleburg Bank is your fiercely independent community bank and committed to helping our neighbors thrive. We look forward to

Q: What do the changes in the economy and banking regulations mean for community banks?

ident?

A: Dopite die headlines about the credit crunch and the shaky state of many financial giann the vast majority of banks in the United States are doing well. While community banks account for about 20 percent of America's notal banking assets, their traditional, values-based approach is helping their contournes weather the financial turnool.

Q: What is the difference today between a community bank and a national bank?

A: There are more than 7,000 community banks that did not invest in risky mortgage-backed securities or complex derivatives. And so their balance sheets remain relatively bealthy. In comparison, four large banks were reposeible for half of the \$25 fellion in loses reported by the banking industry during the fourth quarter of 2008, according to the Federal Deposit Insurance Copy. (FDICA).

Q: Is there a benefit for me or my community if I bank with a community bank?

A: When you bank with a community bank, your money stays here in the area and doesn't go across the country. Your deposits are used to make loans right here are help families and businesses achieve their financial goals.

Q: Do community banks like Middleburg Bank offer the same services as national or regional banks?

A: Middleburg Bank offers a comprehensive array of products and services that fit the needs of businesses and individuals. While we may not have some of the custor services of a national or global bank, our line-up of products — combined with our exceptional personal service — are more than sufficient for the vast majority of our clients.

Q: How does the recent change in the FDIC insurance affect my accounts?

A: The recent extension of the increase in FDIC insurance provides peace of mind for all of our depositors. Under the new decision, deposits are insured up to \$250,000 per depositor through December 31, 2013.