

## Middleburg Bank

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**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.

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**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.

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

**5 things you can do today to get more from your money.**

We're always looking for ways to help you achieve your financial goals. Here are just a few ways you can turn the money you're spending into savings.

**one**  
**Track your spending**

Track your spending for a week or two to see where your money is going, especially discretionary and impulse spending. If keeping a log seems too time-consuming, keep receipts for cash spending and use your debit card as often as possible. Then review your spending online at the end of each week.

**two**  
**Develop healthy spending habits**

Reduce impulse spending by planning ahead. Create lists before you shop and always ask yourself, "Do I really need this?" Spend a few minutes each week looking for sales and clipping coupons at the checkout. Review expenses like DVD rental and listing them to the fullest. If not, consider canceling or ship plan.



**Banking for Life**  
Quick tips for growing your money.



John Doe  
123 Anywhere Drive  
Anytown, St 12345

In today's economy, it's more important than ever to get the most from your money. That's why we created Banking for Life, a series of easy-to-understand tips to help you make your money work harder. This first edition of Banking for Life provides five important ideas to help you grow your money.

**Start building your savings — earn 3.50% APY\* on a 24-month Worry-Free CD.**

A Worry-Free CD is a great way to save for the future by locking-in a high rate of return today. It also provides the flexibility you need to meet changing financial conditions:

- If interest rates rise, you can bump up to a higher rate
- Access your money with one penalty-free withdrawal\*\*
- A low minimum of only \$5,000 to open
- Safety and security — deposits are insured by the FDIC up to the maximum allowed by law

**Turn your spending into savings.**

As you read the enclosed Banking for Life tips, you'll discover five important ways to get more from your money. The financial professionals at Middleburg Bank can help you discover more ways to turn spending into savings. Talk to us — we're here to provide the proactive financial guidance you deserve.

**Start saving smarter — open your Worry-Free CD today!**

To open your Worry-Free CD, call 703-777-6327 or 540-687-6377. Or stop by the nearest Middleburg Bank.

**Maximize your savings**  
Earn 3.50% APY\*  
On a 24-month CD


**A Worry-Free CD can help you save for these planned expenses:**

- School tuition
- A family vacation
- Home repairs or improvements
- Emergency funds

Part one

# Banking for Life

What you can do today to get more from your money.




**Middleburg Bank**  
P.O. Box 5 • Middleburg, VA 20118

**Inside:**  
5 things you can do today to get more from your money.




**Banking for Life** Part one

Part two

# Banking for Life


Five short-term savings tips you can start today.



Part three

# Banking for Life

What you can do today to prepare for your retirement





I want to expand.

I want to know the best way to finance my new technology.

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

I'd like to spend less time and energy on my banking.

I want to maximize my cash flow.



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. Our 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 happen. 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](http://www.middleburgbank.com)




Middleburg Bank  
P.O. Box 5  
Middleburg, VA 20118

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



Middleburg Bank

John Doe  
123 Anywhere Drive  
Anytown, St 12345

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 *compass* 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 tailor 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](http://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: 540-687-3239 • [www.middleburgbank.com](http://www.middleburgbank.com)  
MEMBER MIDDLEBURGH FINANCIAL CORPORATION • MEMBER FDIC



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

**Serving the community is your mission.  
Helping non-profits is ours.**

**Introducing Community Cares Banking**

Now, more than ever, our communities depend on non-profit organizations. That's why we've created Community Cares Banking, a suite of financial services exclusively for non-profits. With special features like a checking account that earns a high interest rate on every dollar, discounts on loans and comprehensive cash management services, we provide the tools you need to achieve your mission. With Middleburg Bank, you have a partner who shares your vision and a neighbor you can bank on.

**Middleburg Bank**  
Neighbors You Can Bank On.™

Ashburn • Leesburg • Reston • Middleburg • Purcellville • Warrenton • Marshall  
www.middleburgbank.com  
703.777.6327 | 540.687.6377 | 540.878.2800

Member FDIC ©2013 Middleburg Bank

**Community Cares**  
BANKING

*A Suite of Financial Services for Non-Profit Organizations*

**Middleburg Bank**

**Middleburg Cares**

The financial tools you need to accomplish your good works.

**Middleburg Bank**

**Non-Profit Services**

and other organizations and large service organizations. In addition to the use of your organization, we have the deposit, cash management, loan and investment services to get you where you want to be.

**Banking Services**

- Community Care Checking: Personal accounts for one party, Community Care Checking is not used on the other account holder.
- Community Care Certificate of Deposit: When you have a Community Care Checking account you can use it to take advantage of our Certificate of Deposit CDAP.
- Cash Management Services: Free on demand mobile deposit system and Merchant Services are available to accept credit cards and payments.
- Commercial Loans and Lines of Credit: Competitive rates and flexible terms help you meet your long-term needs.
- Special banking services for non-profit employees.

**Retirement and Investment Services\***

Your non-profit organization can access a full range of services through our affiliated company, Middleburg Investment Services, including:

- Employee Retirement Plans\*
- Investment services for endowments and gifts\*

\*Member FDIC ©2013 Middleburg Bank

**A suite of banking services exclusively for non-profit organizations like yours.**

Your non-profit organization plays an important role in our community, providing support, promoting causes and being advocates for change. At Middleburg Bank, we value the commitment you make and understand the challenges you face every day. We share our vision of making our communities a better place to live and are committed to helping your organization achieve its mission.

**The experience and resources to help you succeed.**

Community Cares Banking has been designed specifically to meet the financial needs of non-profit organizations. We have selected a complete package of products and services that enable non-profits to maximize their financial resources and extend their mission as far as possible.

Long recognized as a leading community bank, Middleburg Bank has a long understanding of non-profit organizations. Our dedicated leaders will use their knowledge and expertise to help your non-profit achieve its goals. And with Middleburg Bank, you'll have an engaged, proactive partner that shares your organization's vision and honors your commitment.

**Middleburg Bank offers committed, experienced partners who can help maximize the resources of your non-profit. For more information call us at 703-777-6327.**

**Middleburg Bank**

o Bank Mergers Print Ad

o CEO Straight Talk  
Direct Mail

**During my bank's merger, I'm worried my banker is more focused on his company than mine.**

Wells Fargo is acquiring Wachovia. Capital One is buying Chevy Chase. M&T has acquired Provident. Here we go. Banks are changing hands again. And chances are your bank is more focused on maximizing their cash flow than yours. But for nearly eighty-five years, Middleburg Bank has remained fiercely independent and dedicated to helping its clients prosper. So you can count on our bankers to partner with you to deliver the financial services your company needs, today and into the future. If you're worried about our bankers to partner with you to deliver the financial services your company needs, today and into the future. If you're worried about our bankers to partner with you to deliver the financial services your company needs, today and into the future. If you're worried about our bankers to partner with you to deliver the financial services your company needs, today and into the future. If you're worried about our bankers to partner with you to deliver the financial services your company needs, today and into the future.

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**Fees. Hours. Locations. I'm afraid my bank's changing more than its name during their merger.**

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**CEO Straight Talk**

The changes in banking can be confusing.

*"We're here to give you straight answers."*

*G. Shook*  
Gary S. Shook  
Middleburg Bank President and CEO

**Middleburg Bank**  
Neighbors You Can Bank On.™

In all of the changes in the economy and the banking industry, we know you have questions about how it affects your money, your investments or your retirement. And we understand that you're concerned about what is opening in your neighborhood and your community.

You are a valued client of Middleburg Bank and we want to help ease your concerns and answer your questions. CEO Straight Talk is designed to give you answers to your banking questions directly from Gary Shook, Middleburg Bank's President and CEO. Over the next few months, we want to know what's on your mind. So, let us know what other questions you'd like answered. Ask Gary with an email to [garyshook@middleburgbank.com](mailto:garyshook@middleburgbank.com) or complete and return the enclosed reply card. Look for answers to your questions and others at [www.garyanswers.com](http://www.garyanswers.com) or in an upcoming mailing.

**CEO Straight Talk**

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

**A:** Despite the changes in the economy, we are doing well. In the 2nd quarter of 2009 we had net income of \$813,000 and our total deposits continued to grow as more people placed their trust in the strength and stability of our 85 year-old institution.

*"For 85 years we have been fiercely independent and community focused."*

Middleburg Bank is your fiercely independent community bank and is committed to helping our neighbors thrive. We look forward to hearing from you.

**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 and 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 exotic 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.

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

**A:** Despite the headlines about the credit crunch and the shaky state of many financial giants, the vast majority of banks in the United States are doing well. While community banks account for about 20 percent of America's total banking assets, their traditional, values-based approach is helping their customers weather the financial turmoil.

**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 healthy. In comparison, four large banks were responsible for half of the \$26 billion in losses reported by the banking industry during the fourth quarter of 2008, according to the Federal Deposit Insurance Corp. (FDIC).

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