



THE CHARTER

THE NEWSLETTER OF VIRGINIA COMPANY BANK

IN THIS ISSUE:

CLIENT SPOTLIGHT
VCB clients share their experiences



CONSTRUCTION UPDATES
Work continues in Hampton plus a new office in Williamsburg



DIRECTOR PROFILE
John F. Biagas



CHECKING DONE RIGHT. VIRGINIA COMPANY BANK.



free PERSONAL checking

Virginia Company Bank's Free Personal Checking offers free, no-minimum balance checking with fantastic perks.

- ◆ FREE Unlimited Check Writing
- ◆ FREE Online Banking
- ◆ 5 FREE ATM withdrawals per month*
- ◆ FREE Bill Pay
- ◆ FREE First Order of VCB Checks

*5 free ATM withdrawals at ATMs wherever STAR or MasterCard debit cards are accepted. Minimum opening deposit of \$50.

Choose the bank with the strength to create opportunities right here at home. Call us or stop by today to learn more about our **Free Personal Checking** and other smart options.

Local Strength creates Local Opportunity



www.vacompanybank.com

Oyster Point Banking Office
601 Thimble Shoals Blvd., Suite 102 / Newport News, Virginia 23606
Phone 757-327-0150

Williamsburg Banking Office
5360 Discovery Park Blvd., Suite 102 / Williamsburg, Virginia 23188
Phone 757-206-1904
Moving to High Street in 2011

Coliseum Central Banking Office
2198 Coliseum Drive / Hampton, Virginia 23666
Coming Winter 2011

LETTER FROM THE PRESIDENT



Clients and Friends,

As fall sets in, Virginia Company Bank is fast approaching our five year anniversary. On one hand, it's hard to believe that five years have passed. On the other hand, our growth and expansion has been steady and consistent, and we are proud of what we have accomplished during these challenging economic times. Over the last few months, you've undoubtedly heard about our new banking office under construction at Coliseum Central in Hampton. Additionally, in 2011, we will relocate our Williamsburg banking office to a new building in High Street that should break ground shortly.

Although we're physically growing, our core values remain as steadfast as the day the Bank was opened. Whether you do your personal or business banking with us, our dedication to an enjoyable, professional banking experience is as concentrated as it was in 2005. And while we are excited about our ever expanding services and locations, helping our clients find solutions to their financial needs is still the pivotal focus of Virginia Company Bank.

I want to give a special thank you to our Board of Directors and staff for all their hard work over the last five years. It's the collective team that helps us better serve you, our client, as well as our community. I also owe a thank you to the many clients who refer us to their coworkers and friends every day. We take special pride in being a true community bank that gives back and strengthens the community with our work and our volunteer efforts. Help us continue to spread the word about the valuable products and services the Bank offers and the impact we have on the community - when you bank with us, your money is kept here in the Peninsula, benefiting our local economy.

These are exciting times here at the Bank, and we look forward to continuing to serve you.

Warm regards,

Mark C. Hanna
President and CEO



CLIENT SPOTLIGHT: TESTIMONIALS

"I assumed ownership of my ServiceMaster janitorial & floor restoration business in 2005, and over the next two years, we experienced incredible growth, which required a constant vigil over our capital reserves and cash flow. In 2008 we landed an enormous janitorial services contract for The Colonial Williamsburg Foundation, and along with it an immediate need for equipment and other startup expenses.



Kevin Humphries and his wife,
VCB Client

When I went to my bank, a national organization with whom I had conducted all of my business and personal banking for over twenty years, they flat out refused to talk. But my Virginia Company Bank contact went to bat for me and supplied the funds I desperately needed to make the startup a success. We've continued adding customers since then and presently generate more than \$2 million in annual revenues with three divisions, a management team and over 120 PT and FT staff. I can honestly say that we could not have done it without VCB – thank you so much for your faith and confidence in my business."

KEVIN HUMPHRIES, OWNER
SERVICEMASTER COMMERCIAL SERVICES

"Gwen Chappell and the staff at Virginia Company Bank have created that 'hometown' feeling in a bank that fits the banking needs of Apollo Press. Members of the Board of Directors have visited our facility and taken a genuine interest in the operations of Apollo.



John Taylor
VCB Client

Keeping up with the ever changing technology is crucial in the printing industry. Virginia Company Bank has played an integral role in Apollo's ability to maintain its competitive edge with the purchase of new equipment. We appreciate the time and effort that the staff at Virginia Company Bank has extended to us in learning about our business, our history and assisting us in developing long range plans and budgets. We look forward to a long-lasting association with Virginia Company Bank."

JOHN TAYLOR, OWNER,
APOLLO PRESS



VIRGINIA COMPANY BANK
IS EXCITED TO ANNOUNCE
THAT PLANS ARE UNDERWAY FOR
**A NEW BANKING OFFICE
IN WILLIAMSBURG.**

CONSTRUCTION WILL BEGIN IN 2011
AT OUR NEW LOCATION AT HIGH STREET.



CONSTRUCTION CONTINUES TO
MOVE SWIFTLY AT THE SITE OF
**VCB'S NEW
HAMPTON OFFICE,**
LOCATED AT 2198 COLISEUM DRIVE.

THE NEW OFFICE SHOULD BE COMPLETED
IN LATE DECEMBER OR EARLY JANUARY.

VCB IN THE COMMUNITY



The VCB Clay Shoot team: Evan Curbeam, EVP, Commercial Banking Manager; Ray Lee, DDS & VCB Client; Mike McAllister, EVP/CFO/COO; Major Jeff Gunther, USAF



Evan Curbeam, EVP, Commercial Banking Manager, at the Red Cross Major Donors Reception

VCB remains active in the community throughout the year, and looking back over the summer, the Bank was involved in numerous fundraising activities.

In late May, Dreamcatchers held their "Bridles and Bow Ties" feature event, with nearly 300 guests in attendance. The event included riding demonstrations, auction packages, raffle prizes, and cocktails. Dinner was catered by Todd Schneider, recently named Executive Chef to the governor of Virginia. VCB was pleased to be a part of the evening as a Table Sponsor.

Virginia Company Bank also participated in the second annual Virginia Living Museum Sporting Clay Classic with both a team of shooters and volunteers. The fundraising event included a clay shoot competition, lunch, and an auction.

VCB CEO and President Mark Hanna continues his involvement with the Hampton Roads Chapter of the American Red Cross this year as Development Committee Chair. The annual Red Cross Major Donors Reception was earlier this year, and Commercial Banking Manager/ Executive VP Evan Curbeam attended on the Bank's behalf.

VCB EMPLOYEE HIGHLIGHTS



The Bank is pleased to welcome **Lance Nobles** to our team as a **Vice President/Commercial Account Manager**. Mr. Nobles began his career in commercial lending in Baton Rouge, Louisiana where he attended Louisiana State University and earned both his undergraduate and MBA degree. Currently, Mr. Nobles is attending the LSU Graduate School of Banking with a completion date of May 2011. His background in banking extends from commercial lending, credit analysis, and mortgage banking. He enjoys outdoor activities and competing in Ironman Triathlons/Marathons.

DIRECTOR PROFILE

John F. Biagas is the President and CEO of Bay Electric Company, which he purchased in 1997. He began his career as an electrician trainee just about the time he started elementary school. The youngest of 14 children, John joined his brothers and sisters working in the family's business, Biagas & Sons' Electric, owned and operated by his father and mother, Alvin Biagas, Sr. and Veda Biagas.

Growing up in Lake Charles, Louisiana, John spent his weekends and after school hours learning the electrical service business and helping his father and brothers. After studying business management and accounting and playing on the college baseball team at McNeese State University, he joined three of his older brothers in Maryland. Together, they formed their own electrical and general contracting business, AVA Electric. At AVA, he not only fine-tuned his skills as an electrician, but he also learned to manage a fast-paced contracting company. In 1997, wanting to run his own company, John purchased Bay Electric and moved his family to Newport News, Virginia.

One of the founders of the Hampton Roads, VA, Independent Electrical Contractors Inc. (IEC) Chapter, he also served on the National Board as IEC's Vice President, chaired the Government

Affairs Committee for two years, served on the National Organization's Executive Committee, and was the IEC National Treasurer and Senior Vice President before being elected National President by the organization membership. Currently, he serves on numerous boards both local and statewide, such as An Achievable Dream, Boys and Girls Club, Virginia Minority Suppliers Development Council, and the Young President's Organization (YPO), Virginia Chapter.

Most recently, John was appointed to Governor Bob McDonnell's "Governor's Economic Development and Jobs Creation Commission" where he is the Chairman of the Small Business Sub Committee tasked with job creation in Virginia's small businesses and also recently named to the Governor's Supplier Diversity Advisory Board, whose task is to change how Virginia awards contracts to small businesses and those owned by women and minorities.

John is a founding member and Director of Virginia Company Bank, and he serves on VCB's Technology Committee and the Asset Liability Committee. John's leadership and dedication make him a great member of our Board.

John is married to Tricia Poe Biagas, and they have two daughters, Alexandra and Carly. John and his family reside in Yorktown.

