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BAY COMMUNITY BANK

Vol. 1, Issue 1

Spring 2007

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Did you know...

As a customer of Bay Community Bank, you have access to our extended ATM network. In addition to BCB ATMs located at all our branches and at select Food Lions, you also have access to all of the ATMs at Union Bank & Trust, Northern Neck State Bank, Rappahannock National Bank and Prosperity Bank & Trust.



Over 130 ATM locations, always available free of charge to you, our customers!

BOWL FOR KIDS' SAKE

On Saturday, February 10th, 2007, Bay Community Bank participated in the 2007 Big Brothers Big Sisters of Greater Williamsburg Bowl for Kids' Sake event. We were one of eight area banks participating this year in the Financial Services Category. Dozens of other local companies participated and bowled against one another in their own categories at select times throughout the day-long event.



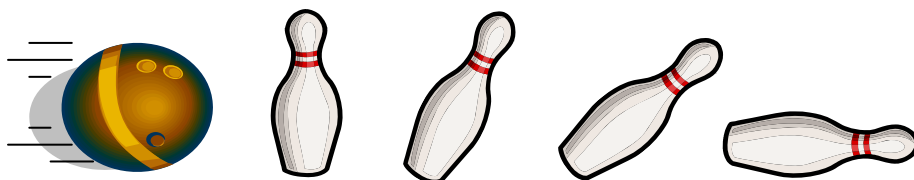
Row 1: Veronica Chamberliss, Julian Johnson, Shelia Phillips
Row 2: Deborah Richardson, Lekecia Washington, Helder DaSilva, Kathy Yates, Brigetta Pittman, Johnella Carter
Row 3: Bob Bailey, Matt Shiye, Tina Lester, Tony Menker

This was the first year for us in the charity bowling event. Therefore, we couldn't have been happier to land in the top half of the participating banks, with over \$2000 raised to support this great cause. Thanks to all of you who got involved by donating in our branches. We couldn't have done it without your help.

Over 70% of our employees also got involved, both in donations and in bowling 'expertise.' We even had representation from our affiliate partner, Johnson Mortgage (see their profile on the back of this page). As you can see

from the picture, a good time was had by all. We are very excited about participating in this event in 2008 and look forward to raising even more for Big Brothers Big Sisters.

For more information about Big Brothers Big Sisters, or Bowl for Kids' Sake events, please visit www.bbbs.org. Come on out and cheer us on in 2008!



A MESSAGE FROM THE PRESIDENT...



I appreciate the confidence you have shown in Bay Community Bank by awarding us your business. It is our goal to meet and exceed your expectations while building a strong relationship characterized by uncompromising integrity and trust. Your business is important to us and we work hard to earn it every day.

In banking, smaller is better. We have the breadth of products and services you need, but most importantly delivered by individuals that care about you. Our associates are members of the community and they consider you part of the family.

Please contact us whenever we can help you or anyone else you care enough about to give them the best.

Bob Bailey

Visit us at www.baycommunitybank.com 24 hours a day!

SPRING IS HERE...

... SO IS HOME IMPROVEMENT TIME!

Do you have Spring Fixer-Upper fever? Have you finished your spring cleaning, only to realize there are a hundred *other* things you'd like to do around the house? How about a spa tub in the master bath? New floors? A 50 inch plasma screen for the den?

We all have a list of upgrades we would love to make to our homes. Spring is the perfect time to put one more thing on your list—**Bay Community Bank**. Make a note to stop by one of our locations and ask about how our *Home Equity* products can help you make your wish list a reality.

Our *Home Equity Loan* and *Home Equity Line of Credit* offer you solutions for any and all of your borrowing needs. Have a lot of credit card debt left over from Christmas? **Call us**. Want to make over the kitchen? **Call us**. Best of all, we can assure you that all our lending decisions are locally based. After all, we live and lend in your community.

Whether you want the security of a fixed rate or the flexibility of an open line, come in and talk with one of *your* local lenders today about how we can help you consolidate your debt, put some cash in your pocket or finally have that perfect deck where you can relax and enjoy the spring.

YOUR LOCAL LENDERS...

Newport News 599-0895	Route 5 229-5448
Stephanie Walter	Mary Kenerley
Frank Haislip	Tina Lester
Bob Bailey	
Grafton 833-5970	Monticello 258-2681
Julie Pressley	Deborah Richardson

Lender's Perspective —Mary Kenerley

One of the great pleasures of my career has been "Success Stories". The flexibility of a small local bank gives us the ability to participate in helping our clients build their dream home, expand a business or be available during times of need. Several years ago, I had a client that was traveling in Europe. He wanted to buy a leather coat from a street vendor; however the vendor would only accept cash. The client called me! I was able to increase the limit on his ATM card. Within thirty minutes he withdrew the cash and purchased the coat. That is true success!

Just as each individual is unique, your financial needs do not come in standard packages. We can provide both the personal and high tech banking that help you find financial solutions. Whether it is an emergency ATM transaction or a custom home, your neighbors at Bay Community Bank come to the rescue.



Spring Cleaning Checklist

It's that time again!

Time to clean out the closets and dust off the lawnmower. Here are a few tips for getting started on your spring cleaning.

- **Clear away the clutter!** Put away your winter reading and organize the kids' toys.
- **Clean high and low!** Use those attachments and vacuum the ceiling fan and under the couch. Who knows what you'll find.
- **Air it out!** Open up the windows and let the spring air fill the house. It's a natural way to deodorize.
- **Get some service!** Have the AC unit cleaned, as well as the dryer duct and the gutters.
- **Check those batteries!** Every spring and fall, check your smoke detectors and replace the batteries.
- **Get outdoors!** Check over the lawnmower and clean off the patio furniture.

Before you know it, the house will be ready for that first BBQ of spring!

Partner Spotlight Johnson Mortgage

For over 30 years, Bay Community Bank's partner company, Johnson Mortgage, has been an established member of the local lending community with offices in Newport News, Williamsburg, Portsmouth and Chesapeake. We recognize that your mortgage needs are not just numbers on a page, but the beginning of a long-term relationship with a neighbor. We pride ourselves on our level of service, knowing that our reputation of integrity, honesty and commitment to our customers is as important to you as it is to us. Johnson Mortgage can find the loan that is right for you. We are a full service lender offering FHA, VA, VHDA, and all Freddie Mac/Fannie Mae conventional loan programs, including Jumbo, Alternative and Non-conforming loans. For more information about us, or to contact a loan officer, please call us at (757) 873-1287 or visit our website at www.johnson-mortgage.com.

WE ARE EXCITED TO ANNOUNCE OUR 2006 EMPLOYEES OF THE YEAR!



Shelia Phillips—Consumer

&

Julian Johnson—Commercial

