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BAY  
COMMUNITY BANK

# BAY COMMUNITY BANK

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## BCB AND RELAY FOR LIFE

**Hot Dogs! Get your hot dogs here!** That's right— here at Bay Community



Ted DeSantis and Tony Menker

Bank! On May 18<sup>th</sup> our Newport News office put on a very successful hot dog sale to benefit Relay for Life. With the support of our other branches, we were able to feed 100 people with our famous combos. We raised \$358.00 with just this one event. Our customers came and showed that they're great supporters of this worthy cause. It was a time to laugh and hang out with our customers, while raising money for a serious cause. We were also due to participate in the York/Poquoson Relay this year, to be held June 8<sup>th</sup> and 9<sup>th</sup> at York High School. Mother Nature had other plans however. Thanks to an electrical storm, the event was cancelled. Even so, BCB raised over \$1600 for Relay for Life. Thanks to everyone for making these events such a success.

## BCB ATTENDS NAACP BANQUET

On Saturday, April 28, 2007 Bay Community Bank had an opportunity to attend the York James City Williamsburg NAACP 28th Annual Life Membership Banquet. The theme of this well attended function was "Building a Stronger Community through Partnership, Advocacy and Action". It was held in the Virginia Room at the newly rebuilt Williamsburg Lodge at Colonial Williamsburg. The festivities began with a reception



*Sitting:* Seema Patel, Johnella Carter, Christopher Groshko, Julian Johnson  
*Standing:* Veronica Chamberliss, Mary Kohlenhoefer, Tina Lester, Lekecia Washington

and silent auction in the main hall. The wonderful atmosphere continued throughout the evening with a delectable dinner during which we were serenaded with body swaying music by a contemporary jazz band. We were inspired to sing along. The evening ended with an awe inspiring speaker and a ceremony to recognize individuals who have dedicated their lives to community service. It was a delightful evening, enjoyed by all.

*-Johnella Carter*

## Stepping Up

Sunday, April 29<sup>th</sup> dawned sunny and pleasant: *perfect* weather for the 30th annual March of Dimes WalkAmerica event!

BCB's Mary Protzman walked the 5 mile course, along with 900 other walkers, to raise money for the organization that works to understand and prevent the causes of premature birth across the nation. One in eight babies will be born prematurely. With 4 million babies born in the US every year, that's 500,000 infants subject to early death or a lifetime of health issues as a result.

The event raised over \$130,000 for research and education, all of which remains in Virginia. Some national corporate sponsors for Walk America include FedEx, Toyota, and Kmart with Kmart alone raising over \$5million for March of Dimes last year!

When asked why she participated in the event, Mary said she did so in honor of her four healthy children. "I am pleased to donate my time and resources to such a worthy cause," she said. In fact, the March of Dimes slogan for this year's walk was "Walk for Someone You Love."

Congratulations to Mary for her community spirit and for representing our organization's core values. If you want more information about March of Dimes or WalkAmerica, please visit their website at [www.marchofdimes.com](http://www.marchofdimes.com).

## A Good Old Fashioned Career Day

On Friday, May 18th, BCB participated in the Williamsburg/James City County Career Connection's Senior Career Day event at the Hospitality House. Participating junior and seniors from Jamestown High and Lafayette High's Career and Technical Education programs had the opportunity to mingle with dozens of local businesses and attend several different information sessions. They were also able to participate in mock interviews. Chris Groshko and Melissa Daniels, from our HR department, handled the interviews while Tina Lester managed the information booth. Both Melissa and Tina were also speakers at the event.

Special thanks to Seema Patel (manager of the Monticello branch) and Alecia Kuhfahl (marketing) for coordinating the materials for the booth.



Chris Groshko and Tina Lester

Also, thank you to everyone who stopped by to speak with us. We wish you all the best of luck in your futures!

## Back to School

Did you hear that? That sound was kids all over the Peninsula groaning with despair. But back to school time doesn't have to be a major ordeal. Here are some tips for getting your kids back into the swing of things and ready to hit the books.

**Bedtime Basics** – Kids require more sleep than adults (nine to ten hours a night!). So now that your noon sleeper is going to have to catch that bus, start reinforcing the school day bedtime again. Starting a couple of weeks before school starts will help ease the transition for both of you.

**Three Squares** – Okay, so they only get two of those meals at home... Make 'em count, especially breakfast! Stock up on nutritious items, like whole grain cereals, OJ and fruit. Studies show that kids who start the day with breakfast are more alert, less anxious and better behaved. Talk with your child about how to make healthy choices so they can pick out the good stuff when you're not around to guide them.

**Stock Up** – Take your child shopping for their new school supplies. Picking out the latest and coolest supplies will help get them psyched for class. And a shopping trip can be a great chance to help them understand how far the money goes (or doesn't go!). Younger kids can help hand over the cash and count the change. Older kids can learn the value of their own dollar by using their summer job money for that outrageously expensive thing they just have to have!

**One Last Hurrah** – Take the kids on one last trip before school starts. Our area boasts so many great places that can be reached and enjoyed in just a day. Celebrate the 400<sup>th</sup> anniversary of America at Jamestown. Treat your animal lover to the Virginia Living Museum in Newport News. Visit the Air and Space Museum in Hampton. Want to go further? Richmond, Charlottesville, even Washington, DC or Nags Head are all within a couple hours drive and will make for a memorable weekend before it's back to school.

**Go Team!** – Let kids know that 'back to school' is stressful for you too, especially if you're sending one off to kindergarten for the first time (take your hankie to the bus stop!). Remind them that you guys are a team and that together, you can take on anything. First day jitters will soften a bit by knowing they're not in it alone.

Good luck and good grades!

# BAY COMMUNITY BANK: A PART OF YOUR COMMUNITY

## SPONSORING THE KIDSVILLE NEWS

Earlier in the summer, Bay Community Bank became a Gold Level Sponsor for the Williamsburg-James City County Kidsville News. Kidsville News is a fun and educational learning resource used by teachers, parents and children to develop and promote learning, literacy and character. Published monthly, the newspaper is free. It has an approximate circulation of 10,000 with readership of over 30,000+ teachers, parents and children and is distributed to WJCC public schoolchildren, K through 5<sup>th</sup> grades. You can also find it racked at several independent locations throughout Williamsburg and James City County, as well as either of our Williamsburg locations

In the August edition (and going forward) you will be introduced to Bay Community Bank's very own Penny and Nicholas Dollar and their adventures in learning with titles like: All About Money, Spending & Savings and Needs & Wants.

We invite you to pick up a copy in the coming months to learn more about how you can contribute to the learning and literacy experience of our youngest residents of WJCC and have fun doing so. Thank you for your support of Bay Community Bank and your contributions to the greater community! We look forward to earning even more of your business so that we, in turn, can give even greater focus to our community.

Please stop by and say hello when you see me in any of our four locations.

-Chris Groshko, Regional Retail Banking Executive



Sitting: Pat Goslee, Shelia Phillips, Matthew Shipe. Standing: Helder DaSilva, Tina Lester, Mary Randolph, Seema Patel, Lekecia Washington (behind the camera - Chris Groshko)



## BCB AT THE WISC

On Sunday April 29<sup>th</sup> 2007, Bay Community Bank was the sole corporate sponsor for the Soccer League at Williamsburg Indoor Sports Complex. This is the first year BCB had an opportunity to sponsor this exciting event and several Bay Associates participated in the festivities!

While at our event tent and table, we had an opportunity to meet many of the parents and children who participated in the day's events. As part of our very own BCB "events," we had a basketball hoop set up for the children to see how many tries it took to get the ball in. Some of us couldn't resist playing ourselves. We also had the infamous BCB "Hoola Hoop Competition" and "Guess-the-Value-of-the-Money-in-the-Pig" contest (Wilber the piggy bank, that is). We enjoyed every moment of it. We had an opportunity to tell our story to our neighbors and to extend an invitation to the community to let us do what we do best—help people find financial solutions!

Special thanks to those who participated as volunteers for this event. We could not have done this without your help. We hope to sponsor more events like this in the future.

We hope to see you there!

Tina Lester and Chris Groshko play a little one on one.



Tina Lester with Anjali Patel, daughter of Monticello branch manager, Seema Patel.



# Bay Community Bank Now Offers Health Savings Accounts



A Health Savings Account (HSA) is an alternative to traditional health insurance; it is a checking account with savings account rates that offers a different way for consumers to pay for their health care. HSAs enable you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis. You must be covered by a High Deductible Health Plan (HDHP) to be able to take advantage of an HSA. An HDHP generally costs less than traditional health care coverage, so the money that you save on insurance can be put into the Health Savings Account instead.

To learn more about Health Savings Accounts, visit our website [www.ubshhsa.com](http://www.ubshhsa.com) or come into any of our branches.



COMMUNITY BANK

“Helping people find financial solutions”

## *Don't forget!*

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!

Visit us at [www.baycommunitybank.com](http://www.baycommunitybank.com) 24 hours a day!

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