



**THE VINTON COUNTY
NATIONAL BANK** Member FDIC



- *Friendly Bremen Banking Center*
- *Ross County Banking Center*
- *Canal Banking Center*
- *Salt Creek Banking Center*
- *Hocking Hills Banking Center*



December, 2011

Customer Newsletter

Special Car Loan Rates as low as 3.49% thru 12/31



If you're thinking of taking advantage of the year-end car sales, or maybe purchasing a vehicle for someone special this Christmas, your timing couldn't be better! Now thru December

31st, we're offering car loan rates as low as 3.49%. As with any loan, credit qualifications must be met. Speak to a lender at any of our 14 offices for details. Then start the new year with a new set of wheels!

Find us on FACEBOOK

Vinton County National Bank is now on Facebook. We'll be posting 2 - 3 times per week with events, specials, new products, and financial information.



Next time you're checking out your Facebook friends, look for us. We'd love to have you as a friend, and we welcome your comments.

Watch for Mobile Money

Coming soon to Vinton County National Bank - Mobile Money. You'll have the ability to enjoy secure access to your bank accounts, anytime, anywhere with Mobile Money via your mobile phone. Check account balances, transfer funds, make payments, receive text alerts, and more. All you need to get started is a phone with text messaging or Internet capabilities and online banking. Watch for details in our January marketing materials.



Open House Celebration Postponed until Spring

Our new office at 427 W. Hunter Street in Logan opened for business on Monday, November 14th. An Open House is being planned for the Spring. We'll



keep you posted as to dates and times. In the meantime, stop in for a tour. We'd love to show you our new office!

Christmas Gifts at the Bank

Is there someone on your list who has everything? Let us help with some gift ideas you can pick up at the bank. We have coin sets available for purchase that make nice gifts. Our supply is limited, so ask early and if the set you're looking for is not available at your local office, we can check availability in other offices. Also, we sell Deluxe VISA Gift Cards - the perfect gift for anyone, anytime.



How Do I Get My Credit Report

This is a frequently asked question at the bank. Everyone should look at their report once a year to be sure it's accurate. There are 3 ways you can get your credit report: online at AnnualCreditReport.com, by mail with the Annual Credit Report Request form mailed to the address on the form, or by phone at 877-322-8228. By law you are entitled to a free credit report from each of the three major credit reporting agencies each year, Experian, TransUnion, and Equifax. The report does not include your credit score, which can be purchased online or by phone.

Holiday Hours

Christmas - CLOSED Saturday, December 24th
CLOSED Monday, December 26th
New Year's-OPEN Saturday, December 31st til noon
(Young's Market office open 10 A.M.- 5:00 P.M.)
CLOSED Monday, January 2nd

Martin Luther King Day - CLOSED Monday,
January 16th
President's Day-CLOSED - Monday, February 20th

