



UPDATE

A progress report to our shareholders, clients and friends

September 2007

Stock Offering Well Underway

It is a pleasure to report that we have received commitments for over 80% of our minimum capital of \$9,000,000, and our shareholder base has grown to over 200 investors. We anticipate having our offering completed within the next few weeks.

Welcome Additions to our Team

Recent additions to The Victory Bank Team are:

- Jamie Wendel, EVP of retail banking, with over 25 years banking experience;
- Donna Colella, operations manager with over 30 years banking experience; and
- Noreen Cobourn, administrative assistant and assistant secretary, likewise with over 30 years experience.

The Victory Bank Team now holds over 150 years of banking experience, and growing.

The Victory Bank; the Right Time for an Alternative!

Historically, banks managed by local people made lending decisions in our local market. Since the 1970's, big bank takeovers have changed all that. Rather than improving service and availability of credit, the mega-bank concept has actually reduced these services, particularly to the small and medium sized business community. Even some traditionally "local" banks have grown awkwardly large, leading to many of the following conditions:

- Charges for traditional services are rising
- High staff turnover frustrates business owners and

customers, who never seem to speak with the same person twice

- Poor response to loan requests
- A focus on short term profits instead of good, long-term customer relations
- Local banking practice is dictated by out of town management. Consequently, less consideration is given to the specific needs of our communities

Smaller Banks Successfully Marry the Old with the New

Across the country, smaller banks are taking advantage of technology, offering their customers instant access to information and fast local decision making. Business customers are scanning checks directly into their accounts to save time and money. At the same time, these smaller banks can provide personalized service and be available to help their clients make good financial decisions. Try banking with a team of people who sincerely want to help you and actually answer the telephone!

An investment in The Victory Bank Means a Double Return!

Becoming a shareholder in The Victory Bank creates an opportunity for both personal and community gain. While not a guarantee, documented results of similar banks across Pennsylvania and the country demonstrate that local banks can grow and prosper, and offer tremendous benefits to the businesses and individuals located right here.

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This is neither an offer to sell nor a solicitation of an offer to buy shares.
The shares are offered only by means of the offering circular. Please contact our office for your copy.