



Milestones

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August 2009

The Client Experience



Joseph W. Major,
Chairman &
CEO

The first sentence in The Victory Bank's Statement of Purpose states that we exist to "optimize the financial lives of our clients." This is our shorthand way of making a promise to our clients, shareholders and team members about the client experience we deliver.

So, what does that word "optimize" really mean? What is it that we are trying to deliver to each of our clients? These are good questions to consider, and the answer is not a simple one. In fact, the word "optimize" was chosen to reflect an important truth about the banking business: that there is no single solution that will serve the needs of every client, no "one-size-fits-all," and in fact, the exact opposite holds true. Each client we serve brings individual preferences and idiosyncrasies to the relationship with the bank. It is our job to find out what each client really desires and needs and to deliver customized services to fit those needs.

That sounds easy, but implementing such an approach takes time, experience and patience. It is very

much the province of smaller banks such as The Victory Bank, founded by local bankers, directors and 330 local investors. While we have made every effort to make our banking experience deeply personal, getting to know each client and their most important needs requires mutual effort and dedication. We are committed to offering services and solutions to problems that are tailored to these individual needs. For some people, an ideal banking relationship would

amount to "no relationship at all," meaning that the less time and effort spent handling financial matters, the better off and happier that client will be. Let's face it, who really wants to spend their time paying bills and checking account balances, or driving to the bank on a snowy day to make a deposit?

Modern technologies have solved some of these problems, with our clients depositing checks from their

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The Victory Bank's Grand Opening Celebration was held on May 16, and over 600 customers, friends and supporters turned out for the festivities. Read more and see additional photos on pages 4 and 5.



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offices using remote deposit technology we call “Deposits...Done Right!” Many of our business and individual clients also pay bills and move money between accounts on-line. Other clients take advantage of our local courier service. These are optimum ways to manage these sorts of repetitive functions.

But, there are other times when our clients want to sit down with us, face-to-face, notepad in hand, to seek the advice and counsel of experienced bankers. Clients seeking to expand their businesses, deal with existing debts, or engage in effective estate and tax planning receive optimized treatment when our bankers take the time to gather a complete understanding of their needs, and offer practical, valuable advice.

Like a doctor that takes the time to review your complete medical history, make a thorough in-person examination and conduct appropriate tests before rendering a diagnosis and offering treatment options, The Victory Bank client experience is by design a very personal experience, and the value to you as a client is driven by our ability to truly understand you.

For those of you banking with us now, please spread the word about your own quality client experience, and for those not yet part of this experience, we welcome you to call or visit at your earliest convenience.

Sincerely Yours,



Joseph W. Major
Chairman and CEO
The Victory Bank

Deposits...Done Right Making of the Video

After months of planning, rehearsing, taping, and editing, our **Deposits...Done Right Remote Deposit Capture** (RDC) video is finally complete. We doubt you'll see this video at the Cannes International Film Festival, but you can see it on our bank's home page at www.thevictorybank.com.



We decided that one of the best ways to help promote our Deposits...Done Right RDC service was to create a demonstration video and make it readily available to our clients. The video promotes the RDC service that allows a business to deposit its checks from its computer into a Victory Bank checking account through a secure Web site, 24 hours a day, seven days a week. Our goals were simple: Make the video using as many local resources as possible, write the script ourselves, use actual customers (not hired actors), and use our facility as the backdrop.

Joe Major and Saul Rivkin drafted the storyboard and with the help of many of the bank's employees, the script was fine-tuned to what you see today. The Victory Bank believes that not only is open communication important in our organization, but so is each person's contributions.

Seymour Levin, a customer and investor, is also the owner of Salbuck Productions. Seymour handled the production, assembled the film crew, and oversaw editing eight hours of running tape down to a five-minute finished video.

When looking for customers to take a part in the video, we wanted to pick two businesses that represented our diverse client base. Dave Antrum, from Suburban Water in Gilbertsville, is the operations manager of that company. While Suburban Water's office is only 15 minutes from the bank, Dave sees the value, time saved, and convenience of using the RDC service multiple times a day. In addition, Dave knows that any questions he may have will be personally answered by a live person with just one phone call. Tracy Iverson is the office manager of Arbor Logic, a family owned tree and landscaping company, which she and her husband own in West Chester. As the office manager, secretary, billing clerk, and head of the receiving department, her time is always precious. Tracy has no time to waste in the middle of the day driving to the bank now that she has the Deposits...Done Right RDC service installed at her business.



The star of the show, the desk top check scanner.

Our first shoot was at Suburban Water Company. Dave was so at ease talking about the RDC service that no script was needed, and after a few takes we were off to our next location. Unfortunately, our new facility was not ready to film in, so our wonderful neighbors at Keller-Williams Real Estate let us film inside their new location at 542 N. Lewis Road in Limerick. Saul Rivkin and Tracy Iverson did a great job showcasing the benefits and answering potential questions a new business may ask about the Deposits...Done Right RDC service.

Filming required Saul and Tracy to read from teleprompters, undergo multiple wardrobe changes, and film scenes out of sequence knowing it would all make sense eventually.

We invite you to view the finished demonstration video on the home page at www.thevictorybank.com. Click on "Watch the demo now" in the Deposits... Done Right RDC service promotion box. Please contact us if you have any questions or would like more information on our Deposits...Done Right RDC service by stopping by our office at 548 North Lewis Road, Limerick or calling us at 610.948.9000.

PROFILE: Joseph Bergquist

Meet the Victory stakeholders. With each quarterly newsletter, we'll introduce you to the people that make the difference at The Victory Bank.

Building a Great Bank One Customer at a Time

"I'm not a big corporation guy. I like building banks," says Joseph Bergquist. "A community bank is the best fit for me."

There, in a nutshell, is the reason Bergquist sought out a job at The Victory Bank last year.

"I'd met some people from The Victory Bank and I liked what they were doing and how they were doing it," he explains. "I liked the idea of doing business with local people, working for a boss who lives down the street, and playing a substantial role in building a local bank."

Bergquist joined The Victory Bank in November 2008 as vice president and commercial relationship manager. He focuses on commercial loans, which includes mortgages, lines of credit, and term loans, but also provides cash management services and depositary products.

He says the job has really lived up to his expectations. He likes the mixture of sales and service. He spends part of his time developing contacts and calling on potential customers and part of his time making sure existing commercial customers are being well serviced and getting the right products for their needs.

"It's a challenge having control over the customer experience," he says. "Everything falls in your lap, the good and the bad. You have to show up, work hard, and do a good job every day. Being a lender is being the focal point in the bank for your customer."



The biggest thrill he experiences is seeing a local business thrive. "When you see the impact of the money you've lent to a customer help them grow by leaps and bounds and how the bank's products enable the client to operate more efficiently, that is the most satisfying part of the job."

Bergquist, 30, the son of a real estate developer, grew up in Chadds Ford, Chester County, and Broomall, Delaware County, and earned a degree in Finance from St. Joseph's University.

Bergquist started his banking career in 2000 working for Commerce Bank, moving on to Continental Bank, then Citibank. His banking experience is broad, having worked for a large regional bank, the largest bank in the world, and now a small start-up bank.

He and his wife, Jamie, live in Eagleville, Montgomery County, and are expecting their first child. His interests outside of work include real estate and trading stock. His favorite car is Porsche, he is an avid fan of most sports, and really enjoys playing golf.

Gladys Miller Named \$10,000 Grand Prize Winner

at The Victory Bank's Grand Opening Celebration

The Victory Bank Chairman and CEO, Joseph W. Major, along with Saul S. Rivkin, Vice President, Banking Center Manager and Julie A. Jackson, Senior Customer Service Representative presented Gladys Miller with a bouquet of flowers, tiara and \$10,000 deposited into her new Victory Bank Fortress Savings account. Miller was the Grand Prize Winner at The Victory Bank's Grand Opening Celebration held on Saturday, May 16th at 548 North Lewis Road in Limerick just off the Route 422 Limerick/Linfield exit. In addition, The Victory Bank donated \$1,000 in honor of Gladys Miller to the First Baptist Church in Pottstown. The First Prize Winner of the Victory Golf Clubs

was Shirley Albert. The Second Prize Winner for dinner for four and tour at the Victory Brewing Company was Christopher J. Fox.

We are grateful for the welcome and support that we received from the community during our Grand Opening Celebration. We don't take this support lightly, so we wanted to remind you of some special offers that are currently available.

For more information, stop by The Victory Bank at 548 North Lewis Road in Limerick (just off the Route 422 Limerick/Linfield exit), call 610.948.9000, or visit us online at www.thevictorybank.com.



Pictured left to right: Saul S. Rivkin, Vice President–Banking Center Manager; \$10,000 Grand Prize Winner, Gladys Miller; Julie A. Jackson, Senior Customer Service Representative; and Joseph W. Major, Chairman and CEO

VICTORY FORTRESS SAVINGS ACCOUNT

1.75% APY*

Until December 31, 2009.
With \$2,500 or more in new deposits.

AND FOR BUSINESSES...

Open a new **Business Checking Account** and receive:

- No minimum balance or monthly service fee
- First order of business checks free**
- Free Deposits...Done Right Remote Deposit Capture Service for the first six months.*** Make deposits 24/7 without ever leaving your office! Watch the demo video at www.thevictorybank.com.
- Free online banking and bill payment

Member FDIC

Annual Percentage Yield (APY) accurate as of 8/1/09 and guaranteed through 12/31/09. \$2,500 average daily balance required to earn stated APY and avoid service fees. Interest compounded daily and credited monthly. After 12/31/09 the savings account will earn the standard premium variable APY. Limited time offers subject to change without notice. **Up to \$125 value.*New Remote Deposit Capture clients only. After 6 months, a low monthly fee will apply.*



Our Grand Opening Celebration Photo Album May 16, 2009



A "fortress" theme helped introduce our new Victory Fortress Savings account.



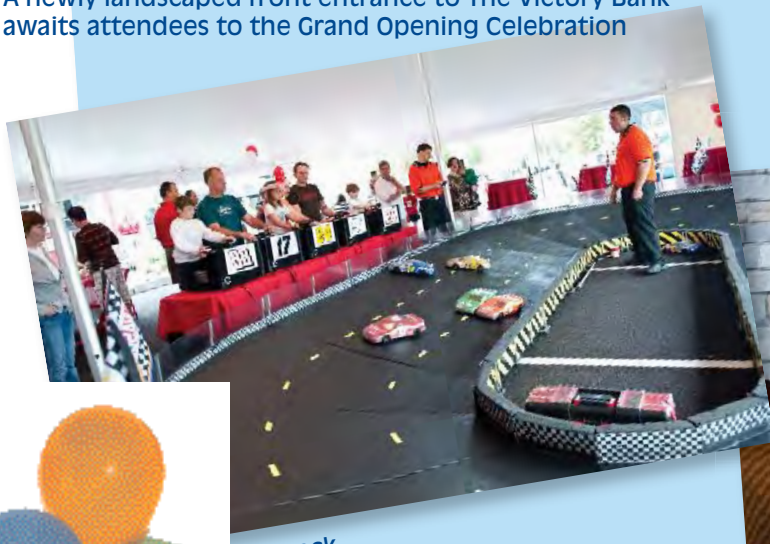
Fun for the kids



A newly landscaped front entrance to The Victory Bank awaits attendees to the Grand Opening Celebration



Victory Brewing Company provided beverages for the grown-up kids



Go-karting track



Caricature artist



The Victory Bank Mission And Values

Our Mission:

We exist to optimize the financial lives of our clients by consistently serving their needs with fairness, good advice, convenience, responsiveness, integrity and respect.

Our Values:

The Victory Bank Team achieves success through high personal and corporate character, by sharing valuable experience and knowledge, and by exhibiting consistent, daily behavior that benefits our clients.

Our Commitment to You:

Perfection of The Victory Bank Client Experience is our inspiration, so you can be assured of:

- **Extraordinary Personal Service** – every interaction with The Victory Bank will be an opportunity to improve your life, feel valued, important and satisfied
- **Ethical Behavior** – to receive what's right and best for your long-term interests whether you are a client, team member or shareholder
- **Personal and Corporate Integrity** – service from financial professionals whose values stand the challenges of business, and the tests of time and will never be compromised for personal or corporate gain
- **Candor** – communication that is open, honest and direct
- **Respect For All** – the financial needs of all constituencies will be served regardless of age, gender, race, sexual preference, disability, religious or political views
- **Credibility** – every promise will be delivered
- **Consistency and Excellence** – relentless effort to doing things right

ANOTHER HAPPY VICTORY BANK CLIENT TELLS THEIR STORY

For Media Fusion Technologies (MFT) making the choice to switch to The Victory Bank was simple. The core values of the company, as well as the personal commitment of each team member, were key factors making the decision to choose The Victory Bank.

While the basic banking requirements of MFT may not vary widely from others, needs particular to our industry and our company did require attention. The Victory Team provided a solution for each request completely and promptly. The entire process was truly painless.

Because of MFT's positive experience in switching to The Victory Bank, I chose them



for my personal banking shortly thereafter. Again, the move to The Victory Bank was effortless.

Darrell Kean
President & CEO
Media Fusion Technologies, Inc.

610.948.9000 • www.thevictorybank.com

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