



Golden *ADVANTAGE* passport

Enhance Your Life

What could a financial plan do for you?

The financial outlook of many Americans is still reeling from the effects of the Great Recession. But a recent survey found that a key differentiator that separates some people's financial circumstances from others has nothing to do with the economic slump. The survey indicates that financial planning can play a critical role in meeting financial goals.* Furthermore, that's true at all income levels. The survey reveals that, regardless of income, people who plan:

- Feel more confident about their financial decision-making.
- Manage to save more money.
- Feel better about their progress to date in saving for financial goals.
- Are more likely to report that they live comfortably.

The survey asked about financial planning in six areas: 1) saving for emergencies, 2) for retirement, 3) for a major purchase, 4) for a child's college education, 5) for a down payment on a house and 6) to help a parent or older relative with living or medical expenses.

Create a comprehensive plan

Financial planning should be tailored to your individual circumstances and concerns; but in general, a comprehensive plan may cover savings and investments, taxes, debt management, planning for retirement, insurance needs and estate planning. The idea is to plan financially for life events such as buying a new car or home, sending children to college, retiring and

passing along an estate. It also includes planning for the unexpected through adequate insurance coverage.

A comprehensive plan recognizes that you have finite resources and helps you allocate them among your competing goals in a manner that's in line with your values. It also ensures that your assets are protected so that all your efforts aren't undone by something that you didn't anticipate. Protection may include any or all of these insurance policies: life, disability, long-term care, property and casualty.

Finally, a comprehensive plan should include at least some basic estate planning so that you have plans in place in case you become unable to manage your own affairs and to see that your wishes for your estate are carried out after your passing.

You don't have to do it alone

With today's busy lifestyles and sophisticated financial products, many people feel they lack the time and knowledge to adequately plan their financial lives. If you're among that group, the experience and expertise of a financial professional may be just what you need. An investment professional at Bank of Lancaster can help you get started. Call us at (804) 435-1171 or toll-free 1-800-435-1140, or visit www.bankoflancaster.com today!

* Source: "2012 Household Financial Planning Survey" prepared for Certified Financial Planner Board of Standards and the Consumer Federation of America, July 23, 2012, www.consumerfed.org.

Investment products:
Not federally insured.
Not a deposit of this financial institution.
May lose value.



A letter from your Golden Advantage Director

Dear Members:

This is an exciting time for financial providers and customer service. There are many ways you can do your everyday banking and we, as an industry, strive to make transactions easier, safer and available. Just as banking entered the future so many decades ago with the transition to computers over manual posting, this new age of immediate access is evolving — and we never forget that you are an individual with specific needs.

With the fast-paced world we live in, it is more important than ever that you know we are here, in person, to help you navigate the intricate world of money management. We have many tools and products that help you set and reach goals for you and your family. Whether you need help with a household budget or your own independent business, we have the professionals you can work with and you can always expect a smile and handshake.

I urge you to visit your convenient, local Bank of Lancaster Branch Office to explore Online Banking, Direct Deposit, Financial Planning or Trust and Estate Planning. We can be your guide through the maze of possibilities that are available just for you.

I am happy to welcome five new businesses to our Merchant Sponsor team: The Box Boutique in White Stone, Commonwealth Assisted Living in Kilmarnock, The Health Nut in Callao, Left Bank Gallery in Hague, and Objects and More Gallery in Irvington.

These hometown businesses are the latest to join the most unique feature of your Golden Advantage membership: exclusive discounts with local businesses that you trust. Please take the list provided (on the reverse of our pull-out calendar page) with you as you shop. Shopping local is good for you, local businesses and our community.

Lastly, please take a moment to peruse our calendar. With a membership of more than 7,500, Golden Advantage events can fill up quickly. Please make note of our sign-up deadlines and call now to reserve your spot!

Let me know how Bank of Lancaster and Golden Advantage can Enhance YOUR Life!

Theresa W. Ransone

Theresa Whay Ransone
Vice President
Golden Advantage Club Director



Golden Advantage members “rode the rails” on four historic trains during our Colorado adventure. Our next domestic expeditions include Mississippi Steamboating and the Black Hills of South Dakota. Check out our Calendar for more travel ideas.



Doc Dugan welcomes GA members with a 15% discount on all custom framing at Left Bank Gallery in Hague. Hours are Tuesday through Saturday, 10 a.m. to 4 p.m.



Objects and More Gallery is Irvington’s newest business featuring paintings, sculpture, glass and beautiful home décor accents. Visit them Monday through Saturday 10 a.m. to 5:30 p.m.



Anne Papparella and Debbie Davis invite you to visit The Box Boutique to browse their many fun and functional gifts, jewelry, clothing and indulgences. The Box is located in the center of White Stone and hours are Monday through Saturday, 10 a.m. to 5 p.m.

What you need to know about Living Trusts

You may already be aware of the importance of having a Will to make your final wishes known. But if you'd like more control over how your assets are handled upon your death, you may want to consider a Living Trust.

With a Living Trust, you (the grantor) transfer assets into the Trust for the benefit of your beneficiaries. You may choose to continue managing the trust assets or name a trustee to manage the assets for you. A Living Will is revocable, which means you can change it during your lifetime. Upon your death, it becomes irrevocable (unable to be changed).

Features of a Living Trust

A Living Trust can:

Avoid probate. Probate, the court-supervised process of distributing your property after discharging your debts, may take months and result in significant legal fees. Assets that pass through a Living Trust do not have to go through probate.

Protect privacy. When a Will is submitted to probate court, it becomes part of the public record. Living Trusts remain private.

Allow more control. A Living Trust may allow you to put more conditions on the distribution of assets than you could in a simple Will. For example if you leave \$50,000 to your child in a simple Will, that money will be available without strings as long as he or she has reached the age of majority (18 or 21, depending on your state). With a Living Trust, you may be able to distribute the money over time, or when the beneficiary meets certain conditions.

A Living Trust cannot:

Save on estate taxes. Assets within a Revocable Living Trust, with a few exceptions, are generally considered part of your estate. If estate taxes are a concern, you may want to explore an Irrevocable Trust. However, under current law — which allows \$5.25 million to be passed without taxes and includes

portability of the exclusion between spouses — very few people will be subject to estate taxes.*

Learn more

When considering a Living Trust, you'll want to weigh the potential benefits and costs against those of a simple Will. Talk to your tax advisor about whether a Living Trust would be advantageous in your situation. The trust professionals at Bay Trust Company can advise you on your estate plans and help to manage your Living Trust.

* This is the applicable exclusion amount for 2013 and it is indexed to inflation in future years.



Francis "Frank" A. Burke
President and CEO



100 S. Main Street
P.O. Box 1958
Kilmarnock, VA 22482

(804) 435-4137
Toll-free **1-888-266-6880**
www.baytrust.com



The Health Nut is the area's only organic grocery store. The shelves are also bulging with gluten-free and healthy foods that taste great and are good for you. A one-stop shop for supplements and information, find The Health Nut in Callao. Stop by for a visit Monday through Saturday, 10 a.m. to 6 p.m.



Commonwealth Assisted Living (CAL) is the first health care facility to join our Merchant Sponsor program. A true eldercare community, CAL also offers respite care as well as complete medical support 24 hours a day in an up-to-date licensed residence. Here at their entrance in Kilmarnock are Lara Kelley, sales and marketing director, and Santarita Carter, resident care director. For more information or to make an appointment for a visit, refer to their listing in the Merchant Sponsor insert in this newsletter.

Inside this issue

- PAGE 1** What could a financial plan do for you?
- PAGE 2** A letter from your Golden Advantage Director
- PAGE 2** New Merchant Sponsors
- PAGE 3** What you need to know about Living Trusts
- PAGE 4** Branch Offices and contact information



See special Fall
Calendar insert!



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Member
Enhance Your Life

Member's Signature

Present your card before your purchase to maximize your exclusive savings with our Merchant Sponsors

Remember, your Golden Advantage Club member card is your gateway to savings with our exclusive Merchant Sponsors. You will need your card to identify yourself to each Merchant. For discount information, visit our website, www.bankoflancaster.com/golden-advantage, or stop by your convenient Bank of Lancaster Branch. Can't find your card? Call Theresa Ransone for a replacement.

Branch Offices:

- Burgess
- Callao
- Colonial Beach
- Montross
- Kilmarnock Main Office
- Kilmarnock Northside Office
- Warsaw
- White Stone

24-hr ATMs at all offices.

-  Theresa Ransone: **(804) 435-4118** or P.O. Box 1869; Kilmarnock, VA 22482
-  Customer Care Center: **(804) 435-1171**
-  Toll-free: **1-800-435-1140**
-  Golden Advantage Email: goldenadvantage@banklanc.com
-  Website: www.bankoflancaster.com

2013 Fall Calendar

For brochures, reservations or other information on any Golden Advantage sponsored event, call Theresa Ransone (804) 435-4118, toll-free 1-800-435-1140 or via email at transone@banklanc.com.

October 8 & 9

AARP 55 Alive Driving Class — Northside Branch Office community room in Kilmarnock. Earn a discount on your auto insurance for taking this eight-hour class! Fee: \$12 AARP members, \$14 non-members per person payable to AARP. Course from 9 a.m. until 1 p.m. each day. Seating is limited.

October 24

Information session about our newest 2014 BIG trip — South Dakota, May 20-26, 2014. This trip features one hotel stay! To be held in our Northside Branch Office community room in Kilmarnock at 1 p.m.

October 30-November 1

"Noah" and Lancaster County, PA — Three-day, two-night trip to Amish Country includes dinner theatre show "Half-Stitched," tours, meals and Sight & Sound Theatre's lavish production of "Noah" with live animals!

November 15

Last day to sign up for "Flashdance" — At the Kennedy Center for the Arts, January 16, 2014.

November 19

Last day for early booking bonus — South Dakota, May 20-26, 2014

November 13, 18, 21

How to Adjust Your Financial Plan to Current Economics — A three-night workshop with Tom Haskins. 6:30 p.m. each night at the Montross Branch Office community room. Call for reservations, limited capacity.

November 29

Golden Santa collection for our Neighbors in Need begins — This is our 20th season of community support! Collection of new toys and books at all Bank of Lancaster Branch Offices. Last day to donate is Friday, December 13.

December 3-6

Christmas in New York City — Enjoy an escorted three-night stay (convenient midtown Manhattan hotel) in the city that never sleeps. Highlights include Rockefeller Center Christmas Tree, Times Square, Herald Square, tour of Manhattan, the amazing Rockettes Christmas Show, 9/11 Memorial Museum and much, much more!

January 16

"Flashdance," Kennedy Center for the Arts, Washington, D.C. — Before the show enjoy the U. S. Marine Memorial Museum in Quantico. Call for reservations and brochure.

Upcoming Events

Steamboating On the Mighty Mississippi — Experience the luxury of the early days of river travel on the *American Queen* from Memphis to New Orleans March 21-30, 2014. Enjoy this "Southern Culture" vacation with an extra night in both Memphis and New Orleans plus meals, tours, entertainment and your personal Golden Advantage escort. Very limited seating available.

South Dakota and the Black Hills — Explore some of the most intriguing and beautiful attractions in the American west. During this one-hotel stay trip, you visit Mt. Rushmore and Crazy Horse plus delight in the tranquility of the Black Hills, Badlands and Custer State Park. Value priced, escorted and full of amenities. Information session October 24, see above. Brochure available.

Shades of Ireland — Visit the Emerald Isle and soak in the rolling hills, plus feel the warmth of the Irish welcome. This comprehensive tour includes Dublin, Waterford, Killarney, Limerick, Derry and Belfast. Tour dates are September 16-28, 2014, and will fill up fast! Brochure available.

GA Merchant Sponsors and Partners

Athena Vineyards & Winery

www.athenavineyards.com

Wicomico Church (804) 580-5599

Audiology Offices

www.audiologyoffices.com

Kilmarnock (804) 435-0758

Warsaw (800) 555-5923

Mathews (804) 725-5706

Gloucester (804) 695-1199

Bay and River Home Decor

Kilmarnock (804) 436-1900

Belle Mount Vineyards

www.bellemount.com

Warsaw (804) 333-4700

Bluewater Seafood & Deli

Kilmarnock (804) 435-3530

Bob-a-Long Charters and Tackle

Kilmarnock (804) 435-9785

Burke's Jewelers

www.burkesjewelers.com

Kilmarnock (804) 435-1302

Carried Away Cuisine

www.carriedawaycuisine.com

Kilmarnock (804) 435-9191

Commonwealth Assisted Living

Kilmarnock (804) 435-9896

Curry and Curry Pottery

White Stone (804) 435-2936

Cutz & Beyond

Warsaw (804) 333-3435

Diane Jackson Art Studio & Gallery

www.dianejacksonart.com

Montross – The Shops at Lerty (804) 493-0222

Dunn-Rite Auto Sales

Kilmarnock (804) 435-2021

Randy's Dunn-Rite Automotive

Kilmarnock (804) 435-0911

Burgess (804) 453-4444

Fashion Focus Optical

Kilmarnock (804) 435-1366

Foxy In Kilmarnock

Kilmarnock (804) 435-2200

Grandma's Jewelry Box

Colonial Beach (804) 224-4222

Gypsy Charters

www.gypsycharters.net

Kilmarnock (804) 435-2919

The Highlander Studios

www.thehighlanderstudios.com

Kilmarnock (804) 436-9999

Toll-free 1-866-503-FOTO (3626)

Ingleside Plantation Winery

www.inglesidewinery.com

Oak Grove (804) 224-8687

The Inn at Montross

www.theinnatmontross.com

Montross (804) 493-8624

Jett's Hardware

Reedville (804) 453-5325

Kilmarnock Auto Clinic

www.kilmarnockautoclinic.com

White Stone (804) 435-3542

Kilmarnock Inn

www.kilmarnockinn.com

Kilmarnock (804) 435-0034

Kilmarnock Planing Mill

Kilmarnock (804) 435-1122

Left Bank Gallery

Hague (804) 472-4408

Merle Norman Cosmetics

Kilmarnock (804) 435-7177

Murphy Seed Service

Mt. Holly (804) 472-4276

NAPA – Service Auto Parts

Kilmarnock (804) 435-3121

Toll-free 1-800-866-3089

Neptune Custom Carts

Kilmarnock (804) 435-3540

Nino's Italian Pizza Restaurant

Callao (804) 529-7548

N N W Auto Supply, Inc.

Tappahannock (804) 443-1947

Objects and More Gallery

www.objectsandmore.net

Irvington (804) 438-8024

Papa John's Pizza

www.papajohns.com

Colonial Beach (804) 224-4040

Rappahannock Community College

www.rcc.vccs.edu/foundation/rill

Warsaw Campus (804) 333-6707

Rappahannock Hang-ups & Gallery

www.rappahannockhangups.com

Kilmarnock (804) 435-6669

Rappahannock Westminster-Canterbury Irvington

www.embracelifeatrwcc.org

(804) 438-4000

RedNex Sporting Goods

www.rednex-sports.com

Tappahannock (804) 443-0197

Regent Point Marina & Boatyard

www.regentpointmarina.com

Topping (804) 758-4747 (Boatyard)

Stevie's Ice Cream

Kilmarnock (804) 435-2252

(Seasonal)

The Box Boutique

White Stone (804) 436-8505

The Health Nut

Callao (804) 435-9896

The Wellness Place Shop

www.thewellnessplace1.com

Warsaw (804) 472-3706

White Stone Pharmacy

White Stone (804) 435-1051

YMCA

Kilmarnock (804) 435-0223

Northumberland (804) 580-8901

Warsaw (804) 333-4117

Yours Truly Photography

www.yourstrulyphotography.com

Kilmarnock (804) 436-0200



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For individual Merchant Sponsor discount information go to
www.bankoflancaster.com/golden-advantage.