

Partners FOR A Better COMMUNITY



Our neighbors have trusted us to help them build communities we all can be proud of. It takes area families, businesses and organizations working with a strong community bank to build healthy local economies.

We believe in the strength of the communities we serve and prove it daily with a strong commitment to community banking that not only enriches our communities, but enhances the lives of our friends and neighbors as well. Visit Bank of Lancaster and Bay Trust and see why we should be *Your Complete Financial Services Provider*.

- Deposit & Checking Accounts
- Consumer & Business Loans
- Mortgage Loans and Home Equity Lines
- Business Relationship Accounts
- Online Banking & Free Bill Pay
- Hometown VISA® Card Services

- Wealth Management Services
- Investment Management
- Trust Administration
- Tax & Estate Planning
- Estate Administration
- IRA Rollover Accounts



BANK OF LANCASTER

An Affiliate of Bay Banks of Virginia, Inc.

Your Complete Financial Services Provider

Customer Care Center: 804.435.1171

Toll Free: 1.800.435.1140

www.bankoflancaster.com

Member FDIC • Federal Reserve System



Bay Trust

An Affiliate of Bay Banks of Virginia, Inc.

A Financial Services Company

1 North Main Street, Kilmarnock • 804.435.4137

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NOT FDIC-INSURED

May lose value

No bank guarantee