



p1

**vantage point continues to grow**

and move forward with capital campaign

p2

**wealth accumulation for business**

Helping business owners create personal wealth from value within their business

p3

**vantage point bank...financial advocate**

Complimentary financial education to 5000 people in 2010

empowering you  
& our communities

WINTER 2009

VANTAGEPOINTBANK.COM

## vantage point continues to grow

**In spite of August 2 flood, bank expands and moves forward with capital campaign.**

On Monday, August 3, most banks were developing strategies to rise above the still sluggish economy. Vantage Point Bank, ready to celebrate it's first profitable quarter and launch a second capital campaign, faced one inch of water in its Fort Washington branch.

A rough economic landscape and flooded main branch could spell disaster for a new bank. Vantage Point Bank, however, was up and running in a matter of hours. Working out of a temporary location in the same building, customers enjoyed the superior service they have come to expect over the last 20 months. Once again, Vantage Point Bank turned a stumbling-block into another stepping-stone toward growth.

With the flood behind and a fresh new look, Vantage Point Bank continues to grow. Determined to forge a new path in banking and establish a standard by which other banks are measured, Vantage Point Bank has added to its lending and financial services team.

As a result of Vantage Point Bank's growth, its Chief Executive Officer, Walt Tillman, and its President, David Bezar, have been invited to share their insights to success. In December, Mr. Tillman will speak at "The Banker's Shootout," sponsored by the Philadelphia 100 Alumni Association. There, regional bank CEOs and members of the Philadelphia business community will discuss the topic "Where's the Money and How Do You Get It."

*continued on page 2...*



Boldly integrating banking and financial services has helped Vantage Point Bank provide clients with a holistic approach to banking and position the bank for continued growth.

continued from page 1...

Mr. Bezar was a featured guest on the WWDB 860 AM Executive Leaders radio program recently, and was invited to return for an extended interview.

Vantage Point has also just announced the launch of its second capital campaign. Capital raised will allow the bank to grow the balance sheet, grow deposits, and continue to grow infrastructure. The capital will provide the security and safety net that regulators appreciate as the bank opens new offices and continues to acquire more talent.

Information that would be important to those interested in purchasing shares of the bank's stock through the capital campaign can be found in the Offering Circular, and anyone interested in purchasing shares should read the Offering Circular before making the decision to purchase shares in the offering. To obtain an Offering Circular, call Vantage Point Bank at 267.464.7000. Investor presentations about the capital campaign will be held every Tuesday evening at 7:00pm through January 26, 2010. To register for the investor presentation call 267.464.7000 or email [rsvp@vantagepointbank.com](mailto:rsvp@vantagepointbank.com).

## wealth accumulation strategies for business owners



### Deferred Wealth Planning helps business owners create personal wealth from value within their businesses.

Some business owners, entrepreneurs, medical practitioners and legal professionals build strong businesses, yet neglect their future personal financial needs. Others have watched that future waste away in recent market conditions. Deferred Wealth Planning prepares them for the future by creating personal wealth from the value within their businesses. Deferred Wealth Planning programs provide unique advantages for creating personal wealth.

**Selectivity:** Unlike many other retirement plans funded by the business, the owner is not required to offer a Deferred Wealth Planning program to all employees. Only those designated by the business owner are eligible.

**Increased Buying Power:** With Deferred Wealth Planning strategies, leverage provides a much stronger base than many other financial plans. The compounding nature of the underlying financial products, coupled with an improved starting point, brings the potential to realize significantly more powerful returns closer than ever.

**Security from Market Downturns:** The financial products are principal protected and, if kept in place, can never drop below the original deposit. Also, annual gains are locked in. These gains, as well as the original premium, are not subject to any market losses.

**Exposure to Market Upside:** Deferred Wealth Planning strategies place funds in indexed financial products with values driven, in part, by the value of major stock indices. This, coupled with the protected principal nature of the product, provides potential for significant upside gains in positive market conditions, and shelter from declining market conditions.

For more information about Deferred Wealth Planning strategies for creating personal wealth from the value within your business, contact Vantage Point Bank Financial Services at (267) 464-7500.



vantage point bank business credit card

## your business...is our business

world wide acceptance  
attractive APR  
flexible reward options

**apply today!**

267.464.7000

**VISA**

# vantage point bank...your financial advocate



## **Vantage Point Bank's Financial Resource Center sets goal to provide complimentary financial education to 5,000 people in 2010.**

The Financial Resource Center at Vantage Point Bank provides free financial education to the community. This year, the center's goal is to help 5,000 individuals and families understand a variety of financial topics. This complimentary program is a tremendous value-added service to the community.

### **Financial Needs Analysis**

People, life, and financial goals vary. That is why Vantage Point Bank offers a Financial Needs Analysis. By identifying specific financial needs, this analysis empowers individuals to develop tailor-made financial strategies.

### **Mortgage Education**

The Resource Center provides clear answers to questions about the mortgage process, rates and helps individuals develop a clear strategy to pay their mortgage off early; often times saving borrowers thousands of dollars.

### **Debt Elimination**

The Resource Center also provides educators who specialize in debt elimination plans. They help individuals and families identify a "Debt Freedom Date" and draft realistic plans to get there.

### **Income Protection Plans**

Protecting families in the event of premature death is vital. Resource Center educators help people thoroughly understand the income protection options available to protect their families.

### **Retirement Planning**

The holistic approach of the Resource Center identifies goals and addresses concerns about retirement. Because they are not obligated to promote or sell any proprietary products, Resource Center educators can investigate the financial solutions that best match an individual's needs. Vantage Point Bank wants customers to know where they are investing, and why.

### **Long Term Care**

As people live longer, long-term care has become a significant need nationwide. The Resource Center offers objective solutions in Long Term Care Insurance to meet individual needs. It also helps customers thoroughly understand their policies.

### **Education Planning**

The Resource Center answers questions about educational planning, such as when to start and what options are available.

### **Dreams and Goals**

Everyone has dreams and goals. The Resource Center helps people create personalized plans that turn dreams into attained goals.

To take advantage of these community services at the Financial Resource Center of Vantage Point Bank, call (267) 464-7500.

Securities offered through Securities America Inc., Member FINRA/SIPC. Vantage Point Bank and Financial Services are not affiliated with any Securities America Company. **Investments not FDIC insured. No bank guarantee. May lose value.**



## financial services & lending careers

Unlimited earning potential  
Multi income streams  
Simultaneous closings  
Stated income loans  
Independence

Jumbo mortgages  
Lead generation call center  
Training and support  
Lending licensing exemption

267.464.7500 | [www.vpfinancialnetwork.com](http://www.vpfinancialnetwork.com)



1250 Virginia Drive, Suite 175  
Fort Washington, PA 19034

PRESORTED  
FIRST CLASS MAIL  
U.S. POSTAGE  
**PAID**  
Permit No. 203  
Albany, NY

**This Point Report does not constitute an offer of any securities for sale. Offers of the Bank's common stock can only be made by the Offering Circular covering the offering.**

## for your convenience

### Hours of Operation

Monday through Friday: 9am – 6pm | Saturday: 10am – 2pm

### Vantage Point Bank

267.464.7000 | 267.464.7001 (fax)

### Vantage Point Financial Services

267.464.7500 | 267.464.7501 (fax)

### Vantage Point Lending Services

267.464.7099 | 267.464.7098 (fax)

## capital campaign investor seminars

Every Tuesday 7pm through Jan 26, 2010. Vantage Point Bank will host an investor seminar in the banks community room. For more information call 267.464.7000 or RSVP to [rsvp@vantagepointbank.com](mailto:rsvp@vantagepointbank.com).

## your bank... your card

world wide acceptance  
low introductory rate  
no annual fee  
flexible reward options

**apply today!**



267.464.7000

©2009 Vantage Point Bank. Member FDIC. Equal Housing Lender. Securities offered through Securities America Inc., Member FINRA/SIPC. Vantage Point Bank and Vantage Point Financial Services are not affiliated with any Securities America Company.