



p1

**a patch of blue sky**

Vantage Point receives national recognition

p2

**debt consolidation that works**

smart debt consolidation

p3

**majority of Americans may need long term medical care**

long term care insurance can help protect your nest egg

empowering you  
& our communities

FALL 2010

VANTAGEPOINTBANK.COM

## a patch of blue sky

**Looking for a patch of blue sky in today's stormy financial sky? Vantage Point Bank is what you are looking for!**

SNL Financial ranked Vantage Point Bank third in financial performance among the nation's top 100 community banks with under \$100 million in assets, according to the ABA Banking Journal.

Vantage Point's world-class customer service to every client, in every situation, every time, is propelling us to the front of the pack among our competitors.

Small businesses throughout southeastern Pennsylvania are moving to Vantage Point. Low fees, great service, and a remote Deskpoint Deposit program provide value added services

that small business owners need to outpace their competition.

Vantage Point provides a holistic banking approach that individuals and businesses appreciate by integrating financial services with basic banking. Those seeking a mortgage find the process personal and painless. Businesses opening accounts or developing buy-sell agreements or personal pension plans get quick, accurate solutions.

Vantage Point would like to thank all of our clients. It is our goal to be number one in 2011 by keeping your banking and financial needs as our top priority. Your continued feedback and referrals have made us a patch of blue in a stormy financial sky!

Vantage Point's world-class customer service is propelling us to the front of the pack among our competitors

## debt consolidation that works

**Consolidating high interest debt into one low monthly payment is not just wise, it is easy at Vantage Point Bank.**

Consolidation specialists at Vantage Point Bank provide a unique and seamless process for consolidating high interest debt into one lower monthly payment. Our specialists can also help you develop a strategy to get your new loan paid off quicker than other typical options.

Vantage Point's debt consolidation program is unique because it combines low interest rates with a strategic payment schedule. We offer a plan to accelerate your payoff schedule, taking years off the term of your loan.

Plus, our commitment to value added service means one of our financial educators will help you evaluate your needs at no cost. A financial educator will assist you in developing a budget, identifying long term financial goals, and evaluating potential areas of savings to put more money into your monthly budget.

Each consolidation specialist is committed to providing you with world-class service through every

step of the process. They are available to answer questions and work with you from application to closing. For a complimentary, no obligation consultation regarding debt consolidation, refinance or a new purchase, call Spiro Kontostergios at (267) 464-7570.



# *ready* to retire?

**Learn strategies that can help your money last!**

Call Vantage Point Bank today for a complimentary review

## majority of americans may need long term medical care



**Studies show that Americans are living longer. While this is great news, it also presents a new challenge because as we age, the likelihood that we will need daily professional medical care increases.**

Many people prepare for a consistent income stream to meet monthly living expenses during retirement. However, few address the possibility of daily medical care that is often needed in the later years of life. Preparing for these services is often the most overlooked aspect of financial planning. Long-term care costs can decimate your nest egg and place a heavy financial burden upon you or a loved one. Evaluating your need for Long Term Care Insurance is vital to establishing financial stability in your retirement years.

A Long Term Care insurance policy provides an added layer of protection for your income during retirement. It provides a supplemental stream of income for your monthly budget in the event daily long term medical care is necessary. It also helps alleviate the potential financial burden upon a loved one.

Studies show the majority of Americans will need some sort of daily medical assistance as they age. Long Term Care Insurance provides new options and riders not found in some older policies. These riders often include benefits such as a death benefit paid to beneficiaries upon the death of the insured. Always make sure you understand the coverage, options and riders and any restrictions before purchasing any policy.

A licensed and qualified representative from Vantage Point Bank can help you make an informed decision about Long Term Care Insurance. With a thorough analysis of your long term financial goals and present financial means, a representative from Vantage Point Bank can provide you with options that will allow you to add this important layer of protection to your planned retirement income.

## LONG TERM PROTECTION

don't let long term care expenses deplete your family's savings!

A long-term care insurance policy provides an additional layer of protection for your retirement assets in the event you can no longer care for yourself.

call for a complimentary assessment

**267-464-7500**





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### 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)

**imagine** the possibilities

consolidate your debt into one  
low monthly payment

**SAVE \$250**  
ON CLOSING COSTS

\$250 Lender Credit will be applied at closing.

Member **FDIC**

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