

Community NEWS

Bank of
TRAVELERS REST
SINCE 1946

banking



Where does your money go? Raymond James can help.

Spring Summer 2007

We think differently.



**Saturday
Banking
9-1:00**

Roe Center Ct.
N. Pleasantburg
Pelham Rd.
White Horse Rd.

Look
What an
EQUITY
LINE
Can Do
For You!

New Boat
College Tuition
Remodeling
Extra Bedroom
New Deck
RV

Serving the Community is Pastor Franco's Priority.

"I want to serve," says Johnny Franco, pastor of the Iglesia Bautista de la Fe church on Poinsett Highway.

For the past 17 years, his message to the predominately Hispanic congregation emphasizes family enrichment — a subject close to his heart. Speaking from his own experience, Franco hopes that they never have to endure the pain and heartache from a marriage in despair. But, if it happens, he's been there.

Quoting a March interview by Aubrae Wagner in *City People*, Franco explains, "I love the people of my church, the people that I work for. I am blessed when I see families training their children correctly and when I see families wanting to honor the Lord with their lives.

"I am blessed to have my wife and children with me and to be



Pastor Johnny Franco was awarded an honorary doctorate from Puerto Rico Bible College.

serving God in the church. Our family is evidence that God can change the lives of foolish people."

Johnny Franco not only serves the area in his pastorate, he admires others who, in one way or another, are serving the community. That's how he came to know Tom Britt, Teresa Jones, and the staff at the Buncombe Road Office.

"Those people were so friendly and helpful, giving me a lot of personal attention. I felt, too, they were reaching out in the community in ways that a true community bank would.

"Then, just a few years ago, they asked if I would be interested in serving on one of the advisory boards. I felt honored they asked me. I am delighted to serve."



Tax Payer and Tax Preparer Win Bank-Sponsored Contest.

(Left) Hazeline Wright receives her winning check from Bud Fant. (Right) Shirley Dallas also won a check as Ms. Wright's tax preparer.



Hazeline Wright of Piedmont, SC, did something differently when doing her tax return this year. She entered Bank of Travelers Rest's "DOUBLE YOUR TAX REFUND" contest and won \$2,500!

Shirley Dallas of Dallas Tax Service was pleased that Ms. Wright won because, as her tax preparer, she collected \$1,000 in prize money for her business!

Ms. Wright was the lucky name selected in March from all the entries at the bank's seven offices. She had registered at White Horse Road.

Bud Fant, Branch Manager for White Horse Road, asked both winners what they were going to do with their prize money. "I don't know just yet!" replied Ms. Wright. Ms. Dallas answered, "I think I'm going to share it with my employees."

THANK YOU!

We wish to thank ALL our many customers who participated in the RALLY for RUTH Relay for Life.

As a result of your generous support, our community fundraising effort totaled \$6,312.85! Judy Alford was the #2 fundraiser in the entire Travelers Rest Relay with \$3,670!



Ruth Corn

Introducing...



Randy Bell



Stan Boroff



Travis Abercrombie

We are pleased to announce that **Randy Bell** has joined Bank of Travelers Rest as Senior Vice President. Bell, a Clemson graduate, has 30 years banking experience, currently serves as Chairman of the Transportation Committee for the Greenville Chamber of Commerce, and is on the Membership Committee at the Poinsett Club.

Stan Boroff, a graduate of Mars Hill College, joins Bank of Travelers Rest as Mortgage Originator at our Pelham Road Office in Greenville.

Clemson graduate **Travis Abercrombie** has joined the bank as Business Development Officer. Abercrombie will be managing our new Wade Hampton Office coming soon.

Credit Department Recognized

Bank of Travelers Rest's Credit Department was recently recognized in *American Banker*. As of September 30, 2006, Bank of Travelers Rest is ranked **25th** in the nation as having one of the largest community bank credit card portfolios!



Not only would we like to thank our Credit Department for their hard work, but we would like to thank all our customers who proudly carry a Bank of Travelers Rest credit card.

Don't forget to check your Visa Scorecard online rewards at www.myscorecardrewards.com/



Is it time for a change?

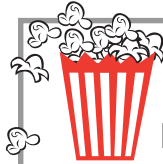
Why not put your hard-earned equity to use with a Bank of Travelers Rest equity line of credit.

Is it time to remodel the kitchen? Add an extra bedroom? Or what about a boat the whole family could enjoy this summer?

With an equity line of credit, you receive special checks that can be written for any purpose up to your credit limit. In addition, you can transfer funds directly to checking through online banking. *Plus*, interest expense may be tax deductible.



We think differently about Home Equity Lines.



Fail to Plan or Plan to Spend?

At the end of each month, many Americans ask the following question: What happened to the money I was going to save? One of the best ways to gain control of your money is by developing a written spending plan.

A Spending Plan Can Help You:

- See where your money goes.
- Reduce unnecessary expenses.
- Evaluate needs and wants.
- Locate money in your budget for large expenses, emergencies and long-term goals.

How to Begin Building Your Financial Framework:

- Discover where your money goes. For one month, make notes of all expenditures. Get out last year's checkbook register to determine what you paid for those items that are not predictable on a monthly basis (entertainment, hobbies, travel, etc.)
- Categorize your expenses by area (i.e. food, clothing, childcare, utilities, and transportation). Write down everything, even the popcorn you had at the movies. You'll be surprised where those hard-earned dollars go.
- Prioritize your financial goals and determine how much you'll need to save each month. Think long-term and short-term goals.
- Bring your goals in line with your income (i.e. new car, less expensive car, wait another year for a car). Putting off a purchase is called "delayed gratification."
- Make the written plan realistic. Over a few months time you can get your spending on track and make progress toward your specific financial goals.

Want to know more? Contact Chris Beard or Gary Pouch for answers to your questions about investment options and retirement planning.

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Coming Soon!

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