



### Upcoming Events...

#### **Christmas Club checks**

will be mailed on

**Friday, October 10, 2014.**

New clubs for 2015 will start on the same day.

#### **Senior Citizens Day**

will be held on

**Thursday, December 11, 2014,**

in the lobby of our Capon Bridge and Fort Ashby Branches and in the training room of our Main Office located on High Street in Romney from **9 a.m. until 2 p.m.**

Hope to see you there!

The annual

#### **Children's Christmas Party**

will be held on

**Saturday, December 13, 2014, from 1 p.m. until 3 p.m.**

in the lobby of our Main Office located on High Street in Romney. Bring your children out to get a treat and see Santa!

FNB is proud to have hosted this tradition for nearly 70 years!



### Gerald Mathias Dubbed 35th Knight of Olde Hampshire

The Romney Rotary Club began this tradition in 1980 to honor outstanding men and women who go above and beyond in selflessness, life choices, achievements, as well as honor and dedication to others.

Mr. Mathias currently serves on the Hampshire County Board of Education and is a Deacon at the Romney First Baptist Church, where he has participated in the choir and taught Sunday School.

He is well known for his dedication to the 4-H program where he has instructed and supervised for over 40 years. He has also served as a state-level officer of the March of Dimes, and has been seen at many after-hours soccer games at the State School.

He has over 75,000 volunteer hours dedicated to various causes and is a shining example of "Service Above Self".



There are spaces between our fingers so that another person's fingers can fill them.  
*Bits & Pieces*

### **NEW First Time Home Buyer Program**

A 30 year fixed rate mortgage is currently 4.99% with a 5.094% APR\* based on a \$100,000 mortgage.\*\*

You could borrow up to 95% of the purchase price! (PMI required)

Example: A \$100,000 mortgage fixed for 30 years at 4.99% (5.094% APR) = 360 monthly payments of \$607.61 including principal, interest and PMI.

Payment amount shown does not include taxes and hazard insurance and the actual payment obligation will be greater.

Limited to WV properties.

Some restrictions apply.

Call or stop by any of our locations today for more information!

\*APR Annual Percentage Rate  
\*\*Rate subject to change





*Your Friendly Neighborhood Bank  
Romney, Capon Bridge, Fort Ashby and  
Hampshire Square*



It's **WARM THE CHILDREN** time again...

You can help provide warm winter clothing for needy area children. Your donations will help clothe hundreds of children in Hampshire County who may be cold this winter without your help.



The **HAMPSHIRE COUNTY WARM THE CHILDREN FUND** is neighbors helping neighbors. FNB Bank, The Bank of Romney, Hampshire Review, Romney Rotary and Eastern West Virginia Community Action are asking everyone to donate to the fund. The program is in its 21st year and has raised over \$475,000 and clothed over 5,000 needy children in Hampshire County.

There are no administrative fees, so every dollar raised is used to buy new, warm, winter clothing. As a matter of fact, thanks to a lot of caring people, the goal has been met and/or exceeded for the last several years during the months of October, November and December, no matter the economic conditions! The goal has been set at \$30,000 this year to help clothe over 550 kids.

**HOW CAN YOU HELP?**

Complete the coupon on the bottom of this page and send it along with your donation to one of the addresses on the coupon, or drop it by any bank location. All donations are tax deductible. Please help warm the children of Hampshire County.

**TOGETHER WE CAN MAKE IT HAPPEN**

FNB Bank \* Hampshire Review \*The Bank of Romney \*Romney Rotary\* Eastern WV Community Action

-----Clip & Return-----

**Enclosed is my donation to the Hampshire County Warm the Children Fund  
(Please check one)**

I do want my name published on the donor list.  I do not want my name published on the donor list.  
(The donor list includes only your name and city/town. Amount of donation is not printed.)

Name \_\_\_\_\_

Address \_\_\_\_\_

Mail to: **HAMPSHIRE COUNTY WARM THE CHILDREN FUND**

c/o FNB Bank, Inc.  
P. O. Box 1037  
Romney, WV 26757

c/o The Bank of Romney  
P. O. Box 876  
Romney, WV 26757



Donations may also be dropped at any bank location.

