



As Independent As You



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Business Owners: Compare Your Merchant Credit Card Services

**Venture has new competitive program
Locally underwritten and personally serviced**

Retail and other business owners, make 2004 the year you get the best deal possible on your merchant credit card service.

With a new, highly flexible Merchants Services program, Venture Bank wants you to know that a quick comparison with your existing provider may save you money on every transaction.

As a provider Venture underwrites its own program. That means your specific arrangements can be customized to include a variety of money-saving mea-

asures on such things as supplies, as well as possible savings on fees and rates.

A major benefit of operating your credit card terminal through Venture is the 24-hour equipment replacement program and the national 24-hour terminal support. The bank offers debit card services as well.

Business owners, you'll never know if you could be saving money with every swipe of a card—never know, that is, unless you call for a Merchant Services comparison. Call 1-888-373-2265 and ask for Merchant Services today.

FREE Bill Pay Habit Is Easy to Acquire

Saves time and money, so you can enjoy the more important things in life

Sometimes it feels as though we can barely keep up with the many advances in technology, even though such advances benefit us directly.

Take the example of learning a new software program, or perhaps having to learn the options on a new cell phone. Enriched as we are once we learn these skills, it often requires a period, however brief,



when the learning process looms like a mountain to be climbed.

New skills and habits take time to learn. That's a fact. Educators call it the *learning curve*.

Likewise, though there will be a brief learning curve as you set up your PIN and other measures to ensure your privacy and security online, the benefits of FREE Bill Pay are many, and the eventual ease of paying bills electronically will simply amaze you.

Once you set up your account, you won't believe how easy it is, and how much time you will save.

The best news is it's free. Not only free, but you'll also save money on postage and checks every time you use Bill Pay.

And just like all the other conveniences you've come to appreciate, Bill Pay will help make life a little easier.

You can begin using this service by visiting our web site at www.venture-bank.com, or by speaking to a Financial Services representative at any branch.

Cheryle Sholey Wins MVP

Customer Care Representative Cheryle Sholey was chosen as the Venture Bank Most Valuable Player for the most recent quarter last year.



Cheryle received her MVP honors for her friendly manner, professionalism, and for consistently maintaining the highest level of customer service. Congratulations, Cheryle, on your award!

Mortgage Rates Remain Low

With the economic comeback the news of the hour, some customers may not be aware that mortgage interest rates have remained remarkably low.

If you thought you missed the opportunity to refinance, you may be in for a surprise. Or, if you are still considering a purchase, now is a great time to pre-qualify with no obligation whatsoever.

Venture Bank offers a variety of loan programs, but you may be surprised to discover many interest rates still in the 5 percentile range for conventional fixed-rate loans.

Interested in learning more? Call Kris Dunham at 1-800-622-3518 today.

**Watch for Our
Bill Pay Vacation
Sweepstakes
Coming Soon!**

Begin Your Year with a Financial Review

The beginning of each year makes a great time to pause and consider your financial picture.

Don't wait until you're rushing to file your tax returns. Look over your family's finances now, and set goals or make whatever changes are necessary to improve your financial picture for the year to come.

Here are some tips to help you with this process:

Since tax time is coming, review your deduction situation, checking to see if you qualify for the Alternative

Minimum Tax, and also checking for any capital gains taxes you may owe.

Have you made the most of your contributions toward your company's retirement plan? How about your own IRAs? Are you aware of the differences between a Roth and a Traditional IRA? You may want to begin setting up an automatic deduction into your IRA account for next year, so that you do not have to write a large check so close to the tax deadline of April 15.

Once a year it's a good idea to check both your credit report and your Social Security earnings history.

Finally, do a quick check of your insurance coverage. If you've added significant value to your home through renovation, landscaping or new furnishings, you may want to adjust your coverage upwards.

Many insurance companies recommend making a record of household belongings with a video camera. Be sure to store your video records, as well as other valuables and important documents, in a safe place, such as a Venture Bank safe deposit box.

PICK IT UP AND SAVE!

Savers Club and Hotel Directories Available

The 2004 "Half-Off Hotel" National Hotel Savings Directories are now available for customers with Venture Advantage, Premier 50 Advantage and regular Premier 50 Club accounts. The new directories, which

can save you 50% off at more than 3,000 hotels in North America, can be obtained by calling 1-800-251-2311.

Savers Club books for 2004 are also available for customers with Venture Advantage checking accounts.

To receive your Savers Club book, call the same number, or complete and mail in the coupon on the front of your old 2003 Savers Club book. You may also ask any New Accounts Representative to order a new one for you.

PREMIER 50 TRAVEL CLUB

High Cascades Winter Follies LAKE CHELAN, WINTHROP & MILL BAY CASINO

MARCH 11-13

Pricing

P50 Club Members (10% DISCOUNT)
\$259.00 per person / double occupancy
\$339.00 per person / single

Non-Members

\$288.00 per person / double occupancy
\$377.00 per person / single

TRIP HIGHLIGHTS

- Deluxe motor coach transportation
- Leavenworth stop for Nutcracker Museum and German Lunch
- Two Nights at Best Western Hotel at Lake Chelan
- Winter Follies admission to largest vaudeville-style show in the state
- Mill Bay Casino evening with Prime Rib Dinner
- Scenic drives to Winthrop and Wenatchee to shop and explore
- Aplets and Cotlets factory tour and samples
- Two Continental Breakfasts and Evening Soup Buffet

**Be sure to make reservations at any branch by February 20
to ensure your place for this fun-filled event!**

1-888-373-2265 • www.venture-bank.com

Member
FDIC