



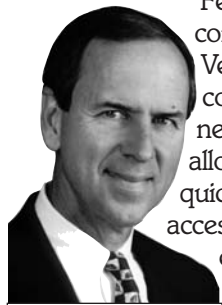
As Independent As You



March 2005 • Volume 11 No. 3

# Business Loans just Got Easier

Business loans are more accessible than ever, thanks to a new, one-step commercial loan program designed for businesses needing \$250,000 or less.



**Bruce H. Marley**  
CHIEF LENDING OFFICER

Featuring the same competitive rates as Venture Bank's larger commercial loans, the new loan program allows business owners quick and convenient access to funds for new equipment, inventory expansion, or other needs.

Best of all, business owners can start the process simply by speaking to their financial center manager.

"Managers at our financial centers are specially trained to administer the new loan program," says **Bruce H. Marley**, Chief Lending Officer with

Venture Bank.

"Our managers are extremely adept at recognizing needs and finding solutions for all types of businesses. This is a one-step approach to lending that allows busy

owners to connect directly with our managers. The managers remain their primary contact through the whole loan process. It's personal, friendly and very convenient," Marley says.

## We now Have Free Business Checking!

Our Free Business Checking account is the perfect choice for the small business with a limited number of transactions and low checking balances. Write up to 50 checks per month with no per-check fees and 100 deposits free per month. Businesses can also receive their first order of deposit slips free.

Open a Free Business Checking account at any one of our 14 financial centers. We also provide Free Business VISA Check Card, Free Online Banking and Free\* Business Bill Pay.

At Venture Bank, the only thing we like better than reaching our goals is helping you achieve yours.

\*Business Bill Pay is free the first year, then only \$5.95 per month afterwards.

# Home Buyers: 2005 Mortgage Rates Currently Low

Over the past years the cost of many things may have risen, but mortgage interest rates still remain relatively low.

Indeed, interest rates may have inched up from all-time lows, but overall, mortgage interest rates have been favorable enough to keep the housing market moving at record levels.

If you are considering a first or second home purchase or wish to refinance, there is STILL no time better than NOW to pre-qualify with no obligation at all.

Venture Mortgage Loan Officer **Bryony Scharnett** recommends that smart home buyers examine all their financing options before making a decision.

Scharnett currently serves Venture Bank customers in Pierce County. She has worked many years in the mortgage and banking area, finding smart-money solutions for hundreds of

satisfied customers.

"Pre-qualifying is great," Scharnett says, "because you'll get an understanding of how much home you can afford. When you know what's available within your budget, you can see what kind of financing makes the best sense for your overall financial goals."

Venture Bank offers a variety of loan programs including "Pay-Option ARMS" and "Interest First" loans. Call Kris Dunham at **1-800-622-3518** to learn more.



**Bryony Scharnett**  
LOAN OFFICER

Equal Housing Lender

# 3.00% APY\*

## Interest Peaked?

Introducing our  
**Banker's Dozen® 13-month CD,**  
with a rate so high you may  
need to catch your breath.

**888-373-BANK**  
[www.venture-bank.com](http://www.venture-bank.com)

\*Annual Percentage Yield.  
\$5,000 minimum to open.  
Penalty for early withdrawal.  
Offer good through April 30, 2005.  
Member FDIC.

## What Do William Shakespeare and White Water Have in Common?

William Shakespeare's "Richard III" and a jet boat ride on the Rogue River just happen to be both included as part of the big four-day Premier 50 Club travel excursion planned for Southern Oregon in August, 2005.

The Rogue River is one of the wildest and most scenic anywhere in the United States.

William Shakespeare? He just happens to be the greatest playwright who ever lived. And some of the greatest performances of his works are staged every year at Ashland's prestigious Oregon Shakespeare Festival, one of several highlights of this trip.

Other highlights include a three-night stay at the Seven Feathers Resort Casino, a visit to a wildlife safari, round-trip jet boat tour with country BBQ dinner, backstage tour before "Richard III," lunch at Albertina Kerrs, optional trolley ride into Canyonville to explore the antique district, the Northwest's largest Chinese buffet, self-tour of the Oregon Gardens, with plenty of other meals and extras included.

Premier 50 Club discount prices start at \$498.00 per person, double occupancy, or \$698.00 for single occupant. For more information, go online at [www.venture-bank.com](http://www.venture-bank.com) or speak to any financial services specialist.

## Put Time on Your Side

*"Contribute to a tax-free retirement future by opening a ROTH IRA with Venture Wealth Management"*

How many times have you said "I'll do that when I retire," expecting to have more time to pursue other interests when you no longer have to report to the office everyday? But have you considered what the costs of these interests may be?

A general rule of thumb is that you will need 60% to 80% of your pre-retirement income to maintain your lifestyle during retirement. Careful planning can help offer security and comfort in retirement, along with the resources to pursue these new interests.

Early retirement planning puts time on your side. It is never too early to begin saving and never too late to start. In fact, an advantage to early retirement planning is that the longer you have before retirement, the greater your opportunity to increase your savings through potential growth.



**Rhonda Hauter**  
FINANCIAL ADVISOR, PIERCE COUNTY

Venture Wealth Management is an independent affiliate of First Montauk Securities Corp ("FMSC"). Securities and Advisory Services offered through FMSC are not FDIC insured. Not bank guaranteed. May lose value. FMSC is a registered broker/dealer, member NASD/SIPC.

Copyright 2004 Liberty Publishing, Inc.

**1-888-498-3347**

**1-888-373-2265 • [www.venture-bank.com](http://www.venture-bank.com)**