



Christmas Club checks

will be mailed on
Friday, October 9, 2015.

New clubs for 2016 will start on the same day.



The **75TH** annual

Children's Christmas Party

will be held on
Saturday, December 12, 2015, 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!

Senior Citizens Day

will be held on
Thursday, December 10, 2015,
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!



"Being happy doesn't mean that everything is perfect. It means that you've decided to look beyond the imperfections." - [Unknown](#)



FNB's new Visa[®] credit card--big protection in a tiny chip (Coming October 2015)

Chip card security - This tiny chip protects you from fraud by creating a one-time use code for each chip transaction. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Easy to use & accepted everywhere - If a chip-activated terminal is available, insert your card and follow the prompts, or you can continue to use the magnetic stripe on the card as you do today at merchants and ATMs that do not have chip-enabled terminals.

Whether you check out using chip technology or swipe your card, you can pay with confidence everywhere your Visa credit card is accepted.

No cost and zero liability - There is no extra cost for your new chip card and you are covered by a zero fraud liability policy. This means if your card is lost or stolen, you won't be held responsible for fraudulent charges.





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 22nd 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.

