

Community Link



Kristian, Martina, Allie and Michael Moosberger

Folsom Firecracker on July 4th

Thank you to all that participated in the first annual Folsom Firecracker. It was a great event to kick off our Independence Day. **Sierra Vista Bank** is proud to have chosen PowerHouse Ministries in Folsom as a beneficiary.

Car Show a Huge Success!

On June 12, 2009 Sierra Vista Bank held a community car show and barbecue, with cooking provided by George Goolsby, Vice President of the Cameron Park Corvette Club and nearly 300 from the community in attendance. There were over 90 show entries, including the Corvette Club of Cameron Park, the Capitol Auto Club and the Cappuccino Cruisers. Numerous raffle prizes were generously donated by local Cameron Park Merchants with the proceeds benefitting Snowline Hospice.



1st place winner
Ernie Alonso



2nd place winner
Robert Clay



3rd place winner
Lee Vanderburg

20th Annual Show & Shine/Fly-in

When: Saturday, Oct 10 2009 **Where:** Cameron Park Airport

Sponsored by Soroptimist International of Cameron Park and Cameron Park Rotary. Proceeds benefit the local community.

We would be happy to list your organization's community event on our Online calendar at www.sierravistabank.com, space permitting. If you are interested send an email to info@sierravistabank.com with event details.

***Events must be open to the public and must benefit our community.*



1710 Prairie City Road, Suite 100
Folsom, CA 95630

Customer Spot Light



Virtual Driver | www.driverinteractive.com

Our Company

Virtual Driver Interactive (VDI) provides simulation-based driver training to public schools, corporations, and communities worldwide. VDI's curriculum and simulation systems teach proven in-car driving techniques to new teen drivers, as well as well-established defensive driving techniques to experienced drivers. Our customers include dozens of high schools across the nation, UPS Foundation, AAA, U.S. Air Force, Job Corps, law enforcement and corporate fleets.

Our Philosophy

For most of us, driving is the most dangerous activity in our lives. New drivers are especially at risk to make mistakes based on their lack of experience. Everyone, not just teens, learn more effectively by "doing" than just listening or watching.

We allow people to practice and learn to drive without being in danger.

Virtual Driver Interactive, Inc. is headquartered in El Dorado Hills, CA,

SVB Happenings

Welcome Sharon and Michael!

Sierra Vista Bank is proud to welcome Sharon Duff and Michael Hodgdon to our team!

Sharon Duff is a resident of Folsom and is a new addition to the Bank, serving as Senior Vice President and Chief Information Officer. Sharon has been in banking and financial services for over 30 years and held positions with regional and local community banks in Northern California, Oregon and Massachusetts. During the last 25 years of her banking career, she has managed departments responsible for bank operations and information systems. We are thrilled to have Sharon on our team.



Sharon Duff



Michael Hodgdon

Michael J. Hodgdon is serving as Vice President of our Commercial Loan division, and is located in our Cameron Park Branch. He has been a resident of Rancho Cordova for many years. Michael has 25 years of experience in banking and a degree in Economics from California State University Sacramento. Michael has been married for 33 years and has 2 sons, he is a US Air Force Vietnam era veteran and has enjoyed coaching youth soccer since 1986.

Employee Spotlight



Come visit Michele Brand at the Cameron Park Branch today and find out how she can suit your banking needs!

Board of Directors

Craig Brintzer

Director

Beth Carlsen

Vice Chairman

Jim Carter

Director

Patrick Dunbar

Director

Gary Gall

Director

Scott Jimison

Director

Donald Meyer

Director

Eric Northman

Director

Greg Patton

Director

Brady Whitlow

Chairman

Greg's Perspective

So, what do you want in a bank?

If its money, any bank will do. But if it's a personal connection to the people who handle and account for that money, then you'll be happier at a place like **Sierra Vista Bank**. The money here is green but the staff isn't. Even our more junior people have over 10 years of experience in the care and feeding of the average depositor.

If it's a loan, any bank will do. But if its the opportunity to be able to discuss the pro's and con's of your transaction or to hear the wisdom of true bankers whose livelihood has been in the structuring and granting of credit, then you'll be happier at a place like **Sierra Vista Bank**. Our lenders are just that – lenders. They are well trained and are experienced in the actual granting of credit. They make good decisions and that's what you should come to expect – well thought out plans to make your borrowing better.

If it's an interest rate, any bank will do. But if it's a competitive rate recommended in a product mix that best suits your needs, then you'll be happier at a place like **Sierra Vista Bank**. Our deposit experts are well trained and seasoned in dealing with everyone as an individual. You get personal service and a thorough discussion of the options to meet your needs. And our rates are competitive.

If it's someone who has a plastic badge that says "Personal Banker" then any bank will do. But if it's the goal of doing business with an institution that actually knows and cares about your banking as much as you do, then you'll be happier at a place like **Sierra Vista Bank**. It all comes down to the people and once you meet and know ours, there will be no room left for doubt at how truly personal and helpful our bankers can be.

Sure there's others out there that might be able to meet your needs. But why waste time; go with a sure thing. See you at **Sierra Vista Bank** real soon.

Folsom Branch

1710 Prairie City Road, Suite 100
Folsom, CA 95630
916.850.1500

Cameron Park Branch

3311 Coach Lane, Suite A
Cameron Park, CA 95682
530.676.3400

www.sierravistabank.com

News You Can Use

8 Tips for Financial Success

A solid grounding in fiscal responsibility is basic self-defense. Taking the time to learn and practice saving and budgeting, managing credit — controlling our personal finances rather than vice versa — will pay off in the long term. The following tips are reminders of how we can control our finances and improve our financial success.

Choose Carefully.

1. Every decision has a cost, so be sure to consider your options.

Too often, people make decisions without thinking through the consequences. For example, a consumer buys something they feel they must have using a credit card, but doesn't consider what it will take to pay off the debt. Or, as has happened often lately, a consumer buys a house without fully understanding the terms of the mortgage loan. When you choose between two things, you automatically give something up. A decision to buy an expensive car is a decision NOT to buy everything else that the money could have purchased. Too often, that only becomes clear when the car payments are due and many other things have to be sacrificed to make them. Before making that impulse purchase, be sure to think about the cost of your choices.

Invest In Yourself.

2. Education and training is your investment in you.

Education and training is an important investment in you and your family. Investing wisely in higher education is one of the best financial decisions you can make. More education means higher earnings -- for life. Studies show that more education leads to bigger paychecks. So, the more you learn, the more you earn. Over a forty year career, these additional earnings really add up. Just by staying in school and graduating, workers earn an average of \$6,000 more per year, or \$240,000 more in their lifetimes. That's a quarter-million dollars just for finishing high school. Add a two-year Associate Degree and the lifetime earnings jump to \$480,000 more than the high school dropout will earn. Think about it - that's a cool half-million dollars for finishing high school and going to college for just two years. Four-year degree stats?

Plan Your Spending.

3. Know the difference between net and gross.

First-time workers often experience shock after receiving their first check. Income taxes, social security, and Medicare are just some of the deductions to which most workers contribute. When joining the work force, make sure to develop a spending plan that takes into account the fact that approximately one-third of your earnings will be deducted from your paycheck.

Save, Save More, and Keep Saving.

4. Practice saving, not spending.

Many people consider themselves to be spenders, not savers. "I'll start that savings account soon" or "I like to spend money" are common excuses. We all know there are more ways than ever to spend your money. Look at saving as spending—on yourself. Everyone needs a nest egg or rainy day fund, and the easiest way to start is to start small. Save \$100 or even just \$50 per month by having funds automatically deducted from your paycheck and placed in a separate, interest-bearing savings account. Soon you'll have a special savings fund that can help you absorb unanticipated expenses.

Put Yourself on a Budget.

5. Budget earnings to better plan for spending.

Financial success refers not so much to earning money as it does to making wise choices about how to use the money you earn. A budget is important for you and for your family. Budgeting helps you to better plan and control your family's spending. Planning enables you to extend your buying power. A budget doesn't have to be complicated. All it takes is writing down how much comes in every month and how much must go out for rent, bills and food. What's left goes into discretionary spending and savings; gaining awareness of where your money goes is key to exercising control over your spending.

Learn to Invest.

6. Investing is critical.

Many people feel "investor" is not a word that applies to them. Instead, images of Wall Street suits and wealthy celebrities like Donald Trump, Oprah or Warren Buffet spring to mind. In reality, with a retirement account is an investor, which means most Americans are investors. That's important to understand because many people working today will not receive a defined-benefit pension, which means they need to save significant sums of money to finance their retirement. For most of us, just putting money in a savings account won't be enough. Investing is an essential tool for growing your money faster than the rate of inflation. Diversified instruments like target date retirement funds, index and mutual funds make investing easier than ever. To learn more, start at the SEC's investor education website at: <http://www.sec.gov/investor.shtml>

Credit can be Your Friend or Enemy.

7. Credit can work for you and against you.

Without credit, most families would not have homes or cars. If used properly, credit can be a powerful tool to help obtain the things you want. Unfortunately, credit can sometimes be too easy to get. As a result, on average, Americans hold 4.3 credit cards and the percentage of people delinquent on their credit cards is rising steadily. Another fact is that many people are not aware of the exact credit terms of their mortgage loan. While credit can be a great friend, it is very important to know the terms before you borrow and to be sure that credit is the best way to purchase a particular item. Don't become a credit junkie. If you are in serious credit difficulties, seek help from any of the qualified and accredited credit counseling services.

Nothing is Ever Free.

8. If it's too good to be true, it's too good to be true.

It's best to assume that an offer or advertisement that "sounds too good to be true" — especially one from a stranger or an unfamiliar company — is probably a fraud. To find out if a company is legitimate, look it up using a reliable source such as the phone book, directory assistance, a California government agency such as the Department of Financial Institutions or the Department of Corporations, or the Better Business Bureau. Do not rely on the contact information in unsolicited emails or letters. Even if the organization is legitimate, most "free" offers are really enticements to buy something. When an ad says, "Buy two, get one free," realize that you are paying more than you probably would; the third item is NOT free. Any sales pitch that uses word "Free" is a red flag.