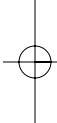
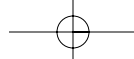


# Invest in the Future

*Your bank, your customers and your community*



NOT FOR USE WITH THE PUBLIC

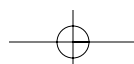


## As a community bank, you are a valued and trusted member of your community.

Citizens count on you to safeguard their wealth. They turn to you for loans so they can buy homes and grow their businesses. Of course, this drives regional economic growth and prosperity. Everyone is a winner.

As times and consumers' needs change, community banks must evolve to stay in the game. One way to do this is to offer your customers more financial options; to become a one-stop shop for all of their banking and investment needs. In fact, the American Bankers Association writes, "consumers want...investment services with the most choices and money management services from efficient providers."

This is where Community Bankers Securities' turnkey program can help you. By helping your customer meet their investment goals, you will continue to make your institution relevant and competitive in the marketplace. And you will improve your bottom line—just what your board members and shareholders will want to hear!



## Why have a financial planning capability?

Why should you offer financial services? There are plenty of professionals competing for your customers' financial assets. The fact is: consumers need these services to reach their savings, college planning, retirement and other financial goals. They also often need guidance and reassurance when purchasing financial products. So where will they turn for trusted advice? To you, their community banker!

Offering investment products and expertise is good for your customers and good for your bank. But you need to have the infrastructure to support this business. Typically, a bank must have about \$3 billion in assets to be able to add investment services through its own broker dealer. That's out of reach for many smaller banks.

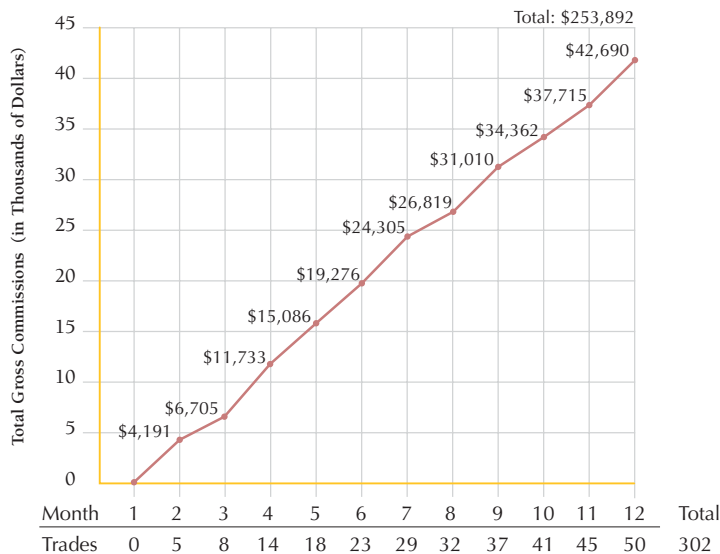
However, Community Bankers Securities helps community banks provide investment products and services without the substantial upfront investment or required in-house support network.

By partnering with Community Bankers Securities, you can offer the same services as larger regional and national banks, but with the local, hometown service only a community bank can offer.

Grow your bank's assets through commissions generated on the sale of mutual funds, 401(k)s, insurance, retirement planning, stocks and other securities, while reducing your dependence on interest-generated revenue. Furthermore, you will obtain new clients as a direct result of your relationship with Community Bankers Securities.

### Projected Financial Impact — Pro Forma

These numbers are based on a single representative's production.



\* These pro forma are based on traditional, historic results. Actual results may be higher or lower.



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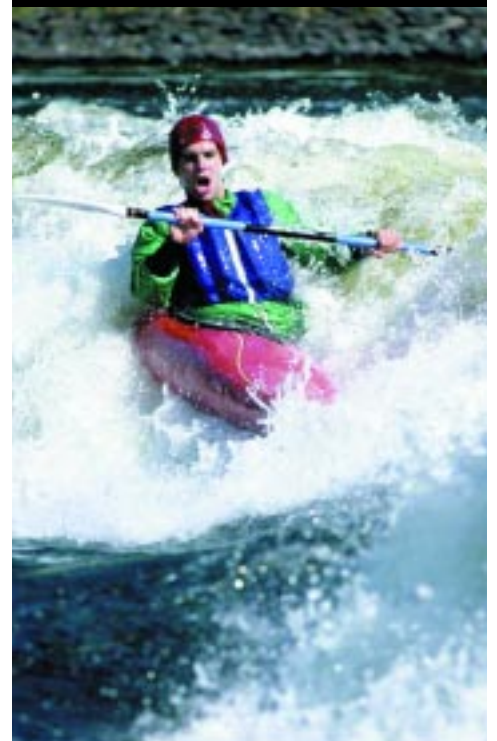
*Several of the large national banks were expanding in our city and we were concerned our client might be wooed away by promises of bigger and better services.*

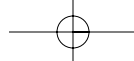
*We needed a way to set ourselves apart and better serve our customers. Adding financial services was a logical next step.*

*Without Community Bankers Securities, however, it would have taken us years to establish this capability. We're now developing even deeper relationships with our customers and feel comfortable they are not likely to switch banks.*

C. Frank Scott, III  
Executive Vice President  
First Federal Savings Bank of Virginia

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*Our board was reluctant to add investment services. They worried about compliance and whether our staff and expertise could handle this significant additional service. Fortunately, Community Bankers Securities helped us make a solid business case to our board, easing their concerns. More importantly, the Community Bankers Securities program has lived up to its reputation and has more than met our high expectations.*

Richard M. Liles  
President  
Bank of McKenney

”

## Why Community Bankers Securities

### *We make it easy for you!*

Community Bankers Securities offers a turnkey program for building your own retail investment business. When you partner with Community Bankers Securities, you join a consortium of like-minded community bankers who all share in the profitability of the broker-dealer. With a small initial investment of \$10,000, your bank can immediately begin to build an incremental income stream and enjoy the right to your share of the value in Community Bankers Securities.

## Partner with a company that has a proven system

### *Trained investment reps*

Recruiting and training employees is a large financial and human resource investment. Rather than doing it in-house, you can leverage our investment experience and training. We've done the upfront work for you. Your trained investment reps will hit the ground running and immediately be productive.

### *Compliance*

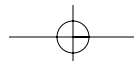
Compliance with all appropriate securities laws and regulations is critical. Boards are relieved to know the experts at Community Bankers Securities will carry the burden of this weighty issue and ensure all member banks are in complete compliance.

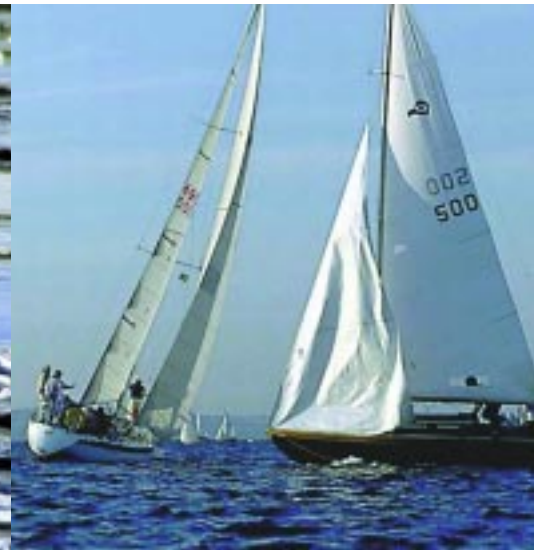
### *Support*

With Community Bankers Securities your institution has several clearing solutions. RBC Dain Correspondent Services is one of the nation's most innovative and complete clearing firms. While another option makes available the correspondent services of Pershing, the nation's largest clearing firm.

## We're different!

Community Bankers Securities, has developed a turnkey program that gives member community banks an opportunity to also share in the success of the broker dealer. The more successful you are, the more successful Community Bankers Securities is. As a partial owner, your bank then earns dividend revenue income from the profits.





## Here's how it works

### *Community Bankers Securities Ownership Model*

Your \$10,000 purchases shares in CBS Holdings, LLC (the Consortium) and gives you the right to purchase your pro rata shares of the Consortium once it exercises its option to buy Community Bankers Securities. The Consortium has up to five years to exercise the option, with the most discounted and advantageous price coming in the fifth year. A simple formula establishes the number of shares your bank will receive. It is based on your bank's assets at the time of purchase.

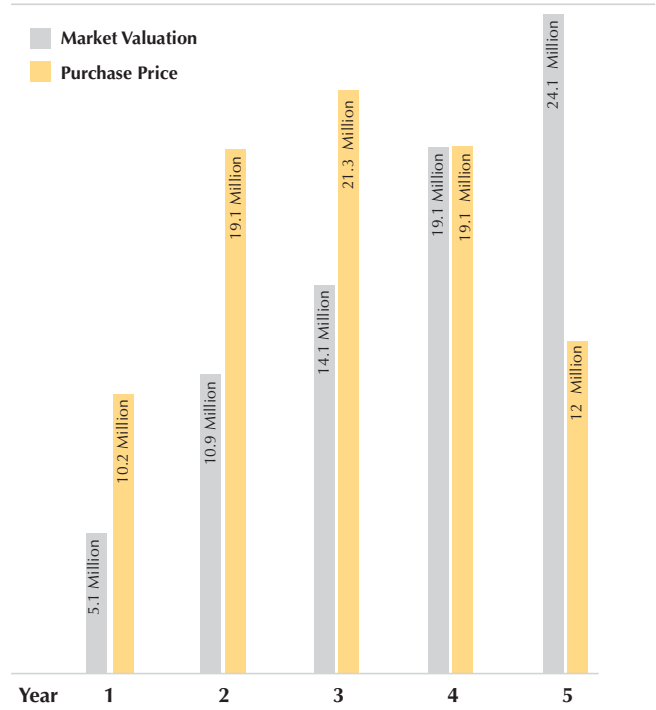
$$\text{Number of shares} = \text{Assets of bank} / \text{aggregate Consortium assets}$$

Community Bankers Securities will limit ownership to only 40 institutions in and around the mid-Atlantic and Southern regions. This will ensure that all member-owners will be well supported and each bank will have a significant share of ownership.

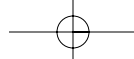
### *Income*

Community Bankers Securities shares revenues generated from the commissions on the products sold at your bank. You'll find that the revenue share payments for our institutions exceed most competing programs. Furthermore, as an owner, you can earn dividend income, which can increase along with your investment as the broker dealer continues to grow.

**Pro Forma Revenue and Market Valuation Summary (Diversified) for Community Bankers Securities**



*\* These pro forma are based on traditional, historic results. Actual results may be higher or lower.*



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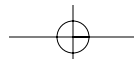
*At Benchmark Community Bank, we are always looking for ways to improve our stream and consider the Community Bankers Security story to be one.*

*Now we have the opportunity too participate in an alternative investment program geared to the community banking environment, plus the option in the future to own a part of the securities broker dealer. This gives us the ability to derive revenue from our sales and to receive a portion of the company profits.*

*Even better the multi-year purchase option on Community Bankers Security allows us to purchase a company with an established track record.*

Michael O. Walker  
Executive Vice President  
Benchmark Community Bank

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# Invest in the future—today.

Community Bankers Securities' program will help you become an even stronger force in your community. You will develop deeper relationships with your current customers. By offering financial services, you will gain new customers. Your bank will earn fee income from its revenue share of commissions generated from the sale of investment products that will help your customers achieve their goals. And with eventual ownership, you can receive income through dividend payments from Community Bankers Securities. With these diversified, additional assets in hand, you will be able to make more loans to members of the community.

**Talk to Community Bankers Securities today.**



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Office: (804) 521-7611 • Fax: (804) 323-6665  
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