



VIRGINIA COMMUNITY CAPITAL

Deposit Accounts

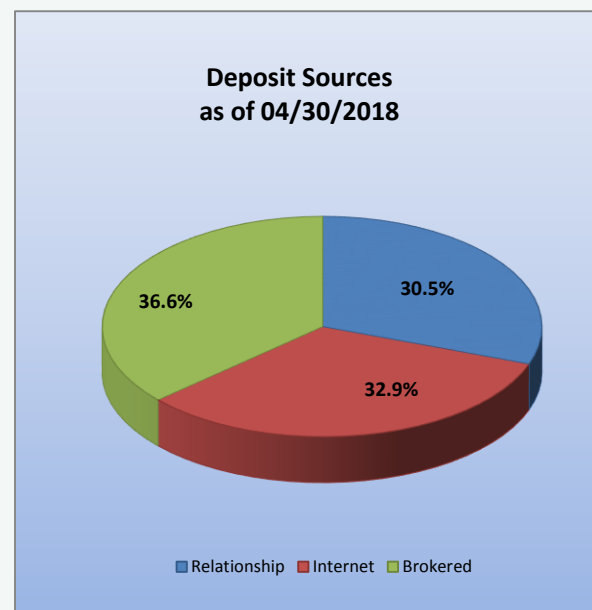
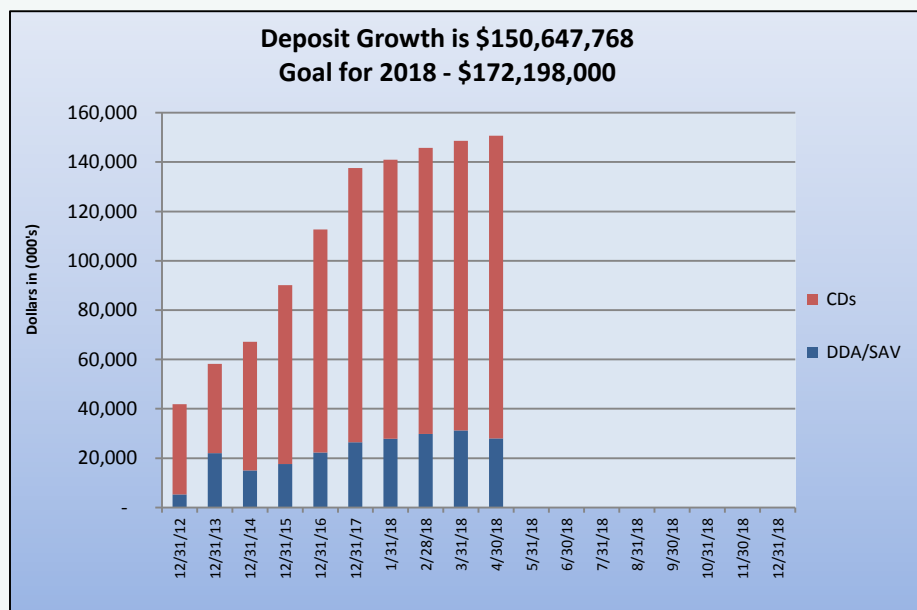
CBDA Conference

June 6 – 7, 2018



Industry Analysis and VCC's Deposit Standing

- Rising rate environment: Federal Funds Rate currently at 1.75% with possible future rate hikes this year
- Trending upward in use of technology to gather deposits and customer expectations of mobile banking



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VCC's Deposit Products



Deposits: FDIC insured checking, savings, CDs, and IRAs

- VCC offers regular products (Checking, Savings, DDA, MMA)
- VCC also offers niched products (i.e. Solar CD and Fresh Foods CD)



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VCC's Target Market: Impact Investors

Banks – CRA compliance & financial returns

- Grants, deposits, loans, mission investments

Foundations – financial & social returns

- Grants, PRI, equity, deposits, loan guarantees, LION notes

Public Sector – social returns

- Grants

High Net Worth Individuals – financial & social returns

- Grants, LION notes, deposits



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Marketing Strategy

- VCC does not advertise (we do list rates in local paper)
- Internal Campaign (2015) - all employees are sellers to create synergy and energy around raising deposits
 - 28/45 employees created new deposit relationship
 - 12 employees exceeded goal
 - Campaign goal of \$12M was 95% achieved
- External Affordable Housing Campaign (2018)
 - \$10 M campaign goal
 - Leverage \$7M from existing depositors
 - Targeting housing organizations
- Reporting to Deposit Holders
 - Annual Mailing
 - Report social impact metrics



Current Deposit Customers



Bank of America



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Connect with Us

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**LET'S DO MORE,
TOGETHER.**

Let's do more, together.



THANK YOU!