

OBX BANK



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Meet New OBX Banker Dee Barber McManus



WELCOME Dee McManus to the OBX Bank team. McManus has joined OBX Bank as assistant vice president, private banker. McManus comes to OBX Bank after serving nearly 13 years with BB&T on the Outer Banks. She will manage the new Nags Head banking office located in “The Shoppes at 10.5.”

“We’re excited to have Dee join our OBX Bank family,” said David W. McGlaughon, president of OBX Bank. “She has many years of local banking experience on the Outer Banks and brings an extensive knowledge of banking and mortgage experience to the position.” ♦

Dynamic Trio Continue to Capture Outer Banks Chamber of Commerce Team Ambassador Award

THE OUTER BANKS Chamber of Commerce named team OBX Bank as “Team Ambassador of the Year!” OBX Bank Team Members Penny Bentley, Phyllis Neal and Margaret Wells have also been named November’s Team Ambassador of the Month.

“It sometimes takes a little effort, but staying involved in the community is important on so many levels,” said Neal, an assistant vice president and private banker at OBX Bank. “We feel that we have a responsibility to make a difference.”

Added Bentley, a vice president, private banker at OBX Bank: “For us to do our best work, we need to have an intimate relationship with the communities we serve. Working with the Chamber and other organizations enables us to do that – and give a little back to make the Outer Banks even more wonderful than it already is.” ♦



Penny Bentley, Margaret Wells and Phyllis Neal

OBX BANK MORTGAGE

Margaret Wells

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New Year Provides a Good Time to Refinance

Looking for a mortgage makeover in the New Year?

THE TIME STILL IS RIPE TO CONSIDER refinancing your home. While home sales continue to lag, refinances can be an option to reduce your monthly mortgage payment. In November, mortgage interest rates dropped again to near record lows.

Monarch Mortgage has stayed extremely busy over the past few months, closing \$265 million in mortgage loans during the third quarter of 2009, and \$904 million for the first nine months of 2009 – that total is greater than the loans closed for the entire year in 2008.

“As we’ve been saying, if you’re looking to move into a new home, it’s actually a very good time to do so,” said Jack Lane, executive vice president and production manager of Monarch Mortgage. “For those who aren’t looking or aren’t in the best position to move, refinancing could be a good way to reduce their monthly payment and free up some money for other needs.”

Call Margaret Wells at OBX Bank Mortgage to get a free quote today. ♦

