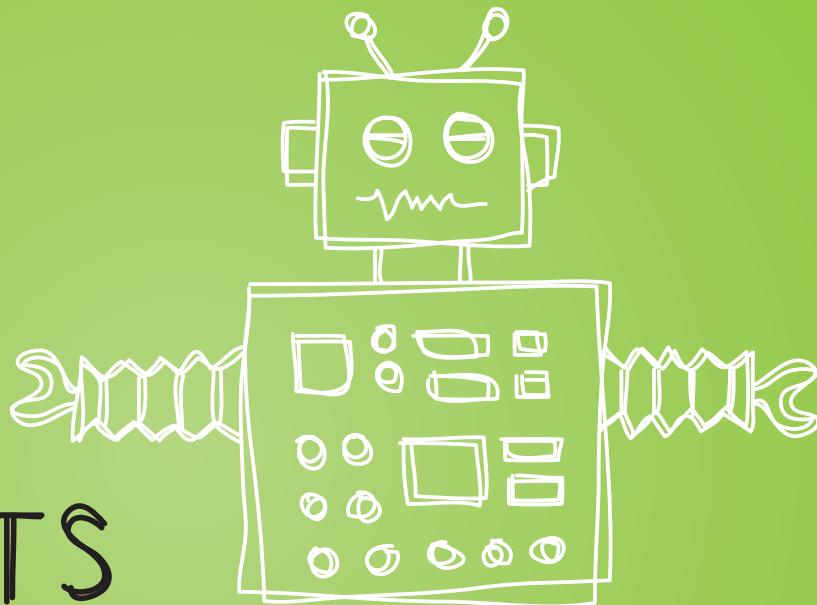


Give us a call to learn about our
high-yield checking account.

5.25%
A.P.Y.



ROBOTS

MAY RULE THE WORLD SOMEDAY,
BUT NOT ON OUR WATCH.

HERE'S TO THE END OF "PRESS ONE FOR THIS AND TWO FOR THAT."

At blueharbor bank we love technology, but we're not about to let the robots walk all over us. First order of business: we decided actual humans should answer our phones during business hours. So the chances of you getting stuck in the phone menu labyrinth are pretty slim. When you call us, you'll hear a familiar voice. Better yet, it won't run on batteries. A call to your bank that puts you in a good mood? **Now, this is banking.**

www.blueharborbank.com

Located at Morrison Plantation
106 Corporate Park Dr., Mooresville, NC
704.662.7700

Member FDIC • Equal Housing Lender 



• Interest paid on average balances up to \$30,000.00. To qualify for this account, you must (i) receive at least one direct deposit or automatic draft per month in the account, (ii) sign up for e-statements, (iii) use the online bill payment service to make at least one payment per month, (iv) use your account debit card to make a minimum of fifteen (15) debit card purchases per month. Failure to meet one or more of these requirements on a monthly basis may result in a reduced interest rate on account balances and/or reclassification of your account into a deposit account with different features.



LAST TIME WE LOOKED,
CHECKS WERE MADE OF PAPER
NOT GOLD.

INTRODUCING THE END OF THE FEES, FEES, AND MORE FEES CHECKING ACCOUNT.

What makes a checking account worth paying \$5 a month for? For that kind of money it should be doing the laundry and cleaning out the gutters in addition to paying bills. So at Blue Harbor Bank we're not going to charge you extra for having checks, writing checks or even just thinking about checks. After all, we can always print more.

www.blueharborbank.com

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106 Corporate Park Dr., Mooresville, NC
704.662.7700

Member FDIC · Equal Housing Lender 





SO MUCH FOR VELVET ROPES AND FREE TOASTERS.

INTRODUCING THE END OF THE BIG, OUT OF TOWN, UNINSPIRED BANK.

Hi, we're blueharbor[™] bank. We're here to reinvent banking, and we're starting right in our own community. blueharbor is a true Mooresville-based bank with exceptional customer service and great products. We've designed every inch of our branch with you in mind. It's a place where you can feel at ease reading the paper or making a transaction. Old school banks with their velvet ropes and free toasters are a thing of the past. Now, this is banking.

www.blueharborbank.com



GET MORE FOR YOUR MONEY
BY DOING, WELL,
NOTHING.



OUR NEON BLUE CHECKING ACCOUNT GIVES YOU 5.00% ANNUAL PERCENTAGE YIELD ON YOUR MONEY.



Member FDIC - Equal Housing Lender. 

*\$100 minimum deposit. Other bank fees such as non-sufficient fund fees, fees for paying/returning overdrafts may be imposed based on customer transactions and fees may reduce earnings. Interest compounded daily and credited to account monthly. Annual Percentage Yield (APY) on daily collected balances up to \$30,000 will be 5.00% APY if these qualifiers are met: Receive monthly account statement electronically by online banking and enroll in online banking with bill pay. At least one bill payment transaction must be processed per statement cycle. Make at least 15 point of sale transactions per monthly statement period (ATM transactions excluded). Receive a direct deposit or automatic debit transactions to or from the account at least once per statement cycle. If qualifiers are met, for daily collected balances in excess of \$30,000 interest will be paid on a split rate system. On daily collected balances in excess of \$30,000, the APY will be 2.75%. If qualifiers are not met for the current statement cycle, an APY of 1.00% will be paid on the entire balance. APY is accurate as of April 15, 2008. The interest rate is variable, may change after the account is opened, and may change without notice.

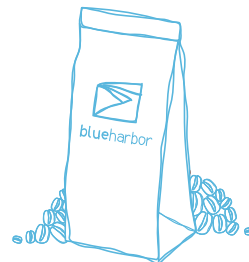
ENJOY INCREDIBLE **5.00%*** APY WITH OUR NEON BLUE CHECKING ACCOUNT.

Supercharged 5.00%* APY, no minimum balance and no ATM fees, where do you sign up? At our branch, actually. And when you open a Neon Blue checking account, we'll load you up with all kinds of cool stuff like a t-shirt and mug in addition to an amazing interest rate. Even if you're not ready to open an account, bring this card with you and we'll throw in a free 4oz. bag of our special Costa Rican blend coffee. Free stuff and amazing rates?

Now, this is banking.

Located at Morrison Plantation
106 Corporate Park Dr., Mooresville, NC
704.662.7700

www.blueharborbank.com



**REDEEM THIS CARD FOR A FREE
BAG OF OUR DELICIOUS COFFEE**

*\$100 minimum deposit. Other bank fees such as non-sufficient fund fees, fees for paying/returning overdrafts may be imposed based on customer transactions and fees may reduce earnings. Interest compounded daily and credited to account monthly. Annual Percentage Yield (APY) on daily collected balances up to \$30,000 will be 5.00% APY if these qualifiers are met: Receive monthly account statement electronically by online banking and enroll in online banking with bill pay. At least one bill payment transaction must be processed per statement cycle. Make at least 15 point of sale transactions per monthly statement period (ATM transactions excluded). Receive a direct deposit or automatic debit transactions to or from the account at least once per statement cycle. If qualifiers are met, for daily collected balances in excess of \$30,000 interest will be paid on a split rate system. On daily collected balances in excess of \$30,000, the APY will be 2.75%. If qualifiers are not met for the current statement cycle, an APY of 1.00% will be paid on the entire balance. APY is accurate as of April 15, 2008. The interest rate is variable, may change after the account is opened, and may change without notice.

blueharbor bank Now, this is banking

SO MUCH FOR VELVET ROPES AND FREE TOASTERS.

INTRODUCING THE END OF THE BIG, OUT OF TOWN, UNINSPIRED BANK.



our coffee : our story

Warm, inviting, comforting. It's what you expect from your coffee, but probably not from your bank. Well at blueharbor we do things a little differently. Stop by our branch and take a minute to relax and try a cup of our special Costa Rican blend of premium coffee. It's deliciously bold and invigorating. Kind of like our customer service.

[» LEARN MORE](#)

featured product

NEON BLUE CHECKING

HIGH INTEREST, JUST BECAUSE WE FELT LIKE IT

[» LEARN MORE](#)

bluedirect 24-7

CHECK YOUR BALANCE, INITIATE A TRANSFER,
MAKE A LOAN PAYMENT AND MUCH MORE.

locations & hours

Located at Morrison Plantation
106 Corporate Park Dr.
Mooresville, NC
704.662.7700

Monday - Thursday
8:30 am - 5:00 pm

Friday
8:30 am - 6:00 pm

Saturday
9:00 am - 12:00 pm

Mailing address:
Post Office Box 3546
Mooresville, NC 28117

blueharbor bank about us

About Our Coffee | [Officers & Staff](#) | [Board of Directors](#) | [Locations & Hours](#) | [Careers](#)

Warm, inviting, comforting. It's what you expect from your coffee, but probably not from your bank. At blueharbor we do things a little differently. Customer service is our number one priority, so the minute you step inside our bank you'll probably notice that you don't feel like you're in a bank at all. Take our coffee for instance. Forget that stale, bottom-of-the-pot, run-of-the-mill cup of joe you usually get at a bank. We offer a delectable blend of premium Costa Rican coffee created especially for our customers. Take a cup for the road, or heck, take a whole bag. They're for sale at the counter. Delicious coffee, happy, caffeinated people—for us, that's what customer service is all about.



Business Accounts

In business, teamwork is crucial to success. That's why our experienced lenders are there for you every step of the way. Our expert support and advice can help take the pressure off you and make it easier to run your company. And with our competitive line of business and non-profit accounts, you've got the power to take your business to new heights.

» Business Checking

No matter what size your business is, or how long you've been around, we have a checking account created just for you. With rates that put your money to work and extras that give you more freedom, you'll be able to give your business a boost without working overtime.

» Business Savings and Investments

The big picture can be pretty overwhelming, but in business, it can't be overlooked. To help you keep your eye on the future, we offer business savings and investment accounts that let you forge a path for your business and take on the opportunities tomorrow offers.

» Business Loans

In business, a loan is more than just money, it's an opportunity to expand and grow your business. Our lenders have experience with just about every type of commercial loan available. So whether you need a small business loan, a multimillion-dollar commercial construction loan, or a simple line of credit, we can help. If all you need is advice, we can do that too. We take the time to understand your goals so that we can find the ideal solution for your unique situation.

» Remote Deposit Capture

We work hard to make our branch as warm and inviting as possible, but we also know that making a stop at the bank is just one more thing on your already overloaded to-do list. So we offer Remote Deposit Capture to make your day run a little more smoothly. This new technology lets you safely and securely deposit checks into your blueharbor business accounts from the comfort of your office - right up until 5:00 p.m. EST. All you need is a secure personal computer with access and a document image capture machine, and you're ready to go. Give us a call at 704.662.7700 and we'll tell you how it works.



Personal Accounts

Taking control of your finances isn't as hard as you think. Whether you're opening your very first savings account or are trying to keep track of the finances for your whole family, we've got just the thing to help you meet your goals.

» Personal Checking

Checking accounts were created to make your life simpler. At least that's the way we see it. From great rates to extra perks, we've got the accounts and services that can help you make sense of it all and get more from your money. Welcome to the new era of checking.

» Personal Savings and Investments

The golden rule of saving is that it's never too early-or too late-to start. We created our savings and investments accounts for every stage of life, so if you're putting money away for retirement or for that hot new video game, we've got just what you need.

» Personal Loans

Having cash on hand for major purchases isn't always possible; thankfully there are plenty of other ways to meet your financial goals. From auto loans and lines of credit to credit cards and second mortgages, we offer an array of options tailored to meet your needs. Our experienced lenders take the time to get to know your situation so they can help you choose the product that's right.





BHB Radio #1

:60

Voice: *Announcers #1 & #2: Two male NASCAR announcers. Southern accents. Older in their 40s or 50s. The guys are upbeat enthusiastic and somewhat dramatic. Think Fred Willard in Best in Show. Announcer #3: Plays it straight, professional and trustworthy. Strictly a voice over as opposed to a character playing a part.*

Audio:

Sounds of a NASCAR race provide background ambiance. Speeding cars, cheering fans etc.

VO:

Announcer #1: Oh boy, the competition has been fierce here tonight at the blueharbor 200!

Announcer #2: Dale Jr. and Tony Stewart battling it out, neck and neck!

Announcer #1: These guys have been here signing autographs for Neon Blue checking account holders for hours, putting it all on the line like true champions.

VO:

Announcer #1: Uh-oh looks like Stewart's having some trouble out there. Yep, I think his pen is out of ink.

Announcer #2: Gosh, you know I've seen this before, and it's always heartbreaking.

VO:

Announcer #1: Wait, wait! He's got a new pen, he's still going! This is amazing!

VO:

Announcer #3: When you sign up for blueharbor bank's Neon Blue high-performance checking account before May 15th, you could be one of 200 people to win an evening of barbeque, autographs and pictures with Dale Jr. and Tony Stewart. Neon Blue gives you a stellar 5.25 percent interest rate and tons of perks to amp up your checking everyday. Visit BlueHarborBank.com for all the details.

VO:

Announcer #1: I've heard of trading paint before, but I've never seen anyone trade ink like that.

Announcer #2: This is truly one for the autograph books.

VO:

Legal copy :5 sec



BHB Radio #2

:60

Voice: *Two male NASCAR announcers. Southern accents. Older in their 40s or 50s. The guys are upbeat enthusiastic and somewhat dramatic. Think Fred Willard in Best in Show.*

Announcer #3: Plays it straight, professional and trustworthy. Strictly a voice over as opposed to a character playing a part.

Audio:

Sounds of a NASCAR race provide background ambiance. Speeding cars, cheering fans etc.

VO:

Announcer #1: Well it's down to the wire here tonight at the blueharbor 200.

Announcer #2: That's right, Dale Jr. and Tony Stewart, two champions showing us some stellar performances.

VO:

Announcer #1: They've been taking pictures with Neon Blue Checking account holders for hours and showing us all what it means to be at the top of your game.

Announcer #2: That's right, pearly whites, good hair and neither one of them has a bad side!

Announcer #1:
That's what my wife tells me!

over exuberant laughter

VO:

Announcer #3: When you sign up for blueharbor bank's Neon Blue high-performance checking account before May 15th, you could be one of 200 people to win an evening of barbeque, autographs and pictures with Dale Jr. and Tony Stewart. Neon Blue gives you a stellar 5.25 percent interest rate and tons of perks to amp up your checking everyday. Visit BlueHarborBank.com for all the details.

VO:

Announcer #1: 5.25 percent interest you can't beat that!

Announcer #2: Not even at 200 miles an hour!
over-exuberant announcer laughter

Announcer #3: Gosh, we're funny.

VO:

legal copy :5 sec